

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

REF:

1. **Effective Date:** January 4, 2010 at 08:00 AM

Commitment No: MI-P64253

2. **Policy or Policies to be issued:**

Revision:

ALTA Owner's Policy - 6/17/06 (ALTA Own. Policy (06/17/06))

Proposed Insured: Proposed Purchaser

Amount: \$ 1,000.00

ALTA Loan Policy - 06/17/06

Proposed Insured:

Amount:

3. **The estate or interest in the land described or referred to in this Commitment and covered herein is Fee Simple and is, at the affective date hereof, vested in:**

The Estate of Judith P. Church

4. **The Land referred to in this Commitment is described as follows:**

Land situated in the City of Grand Rapids, Kent County, Michigan:

Lot 11, Except the East 40 feet thereof, and Also Except the South 3 feet thereof, Franklin's Addition to the City of Grand Rapids, according to the plat thereof as recorded in Liber 20 of Plats, Page 33.

41-17-01-458-001

SUN TITLE AGENCY, LLC

By: 

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B - SECTION I
REQUIREMENTS**

The following are the requirements to be complied with:

1. Standard requirements set forth in jacket.
2. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- e. Submit Owner's Affidavit. Additional requirements may be made or exceptions taken for matters disclosed therein.
- f. Submit a copy of the fully executed Purchase Agreement to Sun Title Agency of Michigan LLC, for review prior to the closing.
- g. Submit to the Company, a copy of the compliance certificate issued by the City of Grand Rapids Engineers Office, Sidewalk Division, pursuant to the Amended City Code, Chapter 520 sidewalks. Section 4.90.
- h. Institute proper probate proceedings in the estate of Judith P. Church, deceased, and secure the appointment and qualification of a personal representative of said estate. Obtain the necessary authorization allowing said personal representative to sell the subject property.
- i. Record with the Register of Deeds the letters of authority of the personal representative of the estate of Judith P. Church, which letters contain no restrictions on the personal representative's authority to sell captioned property.
- j. Record a Deed from the personal representative of the estate of Judith P. Church, deceased, to Proposed Purchaser.
- k. NOTE: No open mortgages for the subject property have been found. Please provide company with information regarding any open mortgages before closing.
- l. NOTE: Principal Residence Exemption and school district information is provided to the Company and is shown for informational purposes only. The accuracy of same is neither guaranteed nor insured.

2009 Winter taxes are DUE in the amount of \$713.84 if paid by February 14, 2010

2009 Summer taxes are DUE in the amount of \$2,020.27 if paid by January 31, 2010.

2009 Summer Base Tax - \$1,923.78

2008 Taxes are DUE in the amount of \$5,221.08 if paid by January 31, 2010

State Equalized Value: \$37,200.00 (2009)

Taxable Value: \$34,462.00 (2009)

Principal Residence Exemption: 0% (2009)

Special Assessments: Nuisance SA 8664 in the amount of \$412.80 and Unpaid W&S in the amount of

\$262.29, included in 2009 Winter tax bill; Nuisance SA 8662 in the amount of \$299.50, included in 2009

Summer tax bill; INVOICE T000184036 DUE in the amount of \$360.00; INVOICE T000182963 DUE in the

amount of \$55.00; INVOICE T00017851 DUE in the amount of \$211.46; INVOICE T000177589 DUE in the

amount of \$66.65; INVOICE T000172419 DUE in the amount of \$444.75

School District: Grand Rapids

Tax Identification Number: 41-17-01-458-001

Tax Contact Information: use website

- m. NOTE: If the proposed parcel to be insured has a public water or sewer supply, additional investigation by the parties involved in this transaction should be made to determine if: 1. Current charges are being paid on a timely basis, 2. Deferred installation or connection charges are still owing, and 3. Future installation

SCHEDULE B - SECTION I

(Continued)

charges would be incurred to connect to the system. The Policy to be issued will not insure against any loss or damage arising from these charges.

NOTE: Information set forth in the Commitment regarding the principal residence exemption (homestead), school district, state equalized value, taxable values and any estimated taxes or assessments, are shown for informational purposes only and the accuracy of such information is neither guaranteed nor insured by the Company or its underwriter.

COMMITMENT FOR TITLE INSURANCE
SCHEDULE B - SECTION II
EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exception to the following unless the same are disposed of to the satisfaction of the Company.

1. Standard exceptions set forth in jacket.
2. Defects, liens encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
6. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
7. Taxes and assessments that become a lien against the property after date of closing. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any principal residence exemption status for the insured premises.
8. Loss or damage due to future installation charges, deferred installation or connection charges or current water and/or sewer charges due and payable at time of closing.

COMMITMENT FOR TITLE INSURANCE
SCHEDULE C
LEGAL DESCRIPTION

Land situated in the City of Grand Rapids, Kent County, Michigan:

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