



**12400 S. Grange Rd, Eagle, MI 48822**

**Real Estate Auction**

# **BIDDER'S PACKET**

**Questions?**

**Brad Stoecker**

**Auctioneer/Broker**

**734-320-9627**

# Real Estate AUCTION

**\*\*\*ONLINE BIDDING ONLY\*\*\***

**12400 S Grange Rd, Eagle, MI 48822**



**Online Bidding Closes: Wednesday, Feb 20 @ 7:00 PM**  
**2 Open Houses- Tue, Feb 12 4-7 PM & Sun, Feb 17 Noon-2 PM**

## **Features:**

- 3 Bedrooms
- 1,764 Sq. Ft
- 1 Acre Lot
- Master Suite
- 2 Car Attached Garage
- Portland School District
- Hardwood and Tile Flooring
- Fireplace

## **Approximate Room Sizes:**

- |                  |            |                           |            |
|------------------|------------|---------------------------|------------|
| • Living Room    | 18' x 19'  | • 2 <sup>nd</sup> Bedroom | 13' x 10'  |
| • Dining Room    | 11' x 16'  | • 3rd Bedroom             | 12' x 10'  |
| • Kitchen        | 18' x 8.5' | • Breakfast Nook          | 9' x 9'    |
| • Master Bedroom | 14' x 14'  | • Laundry/Utility         | 9.5' x 10' |
| • Master Bath    | 14' x 9'   | • Garage                  | 23' x 21'  |

**For Bidder Packet and Online Auction Details Please Contact Us:**

**[www.EpicAuctions.com](http://www.EpicAuctions.com)**

**Brad Stoecker (Auctioneer/Broker)**

**734-320-9627 or [Brad.EpicAuctions1@gmail.com](mailto:Brad.EpicAuctions1@gmail.com)**



## **Real Estate Auction Terms**

**Bidding Soft Closes at 7 PM, Feb 20, 2019**

Commonly referred to as: **12400 S. Grange Rd, Eagle, MI 48822**

The selling price of this property shall be determined by competitive bidding via online only auction.

### **General Terms**

- It is the Bidder's responsibility to read and fully understand all Terms and Conditions and property information prior to bidding.
- This auction is to be conducted by Epic Auctions and Estate Sale, LLC. hereinafter referred to as Auctioneer or Auction Company, on behalf of the owners of the property, hereinafter referred to as Seller.
- The terms Bidder and Buyer shall be defined as the individual or any company representing or represented by that individual, including any and all of its agents, employees, representatives, officers, owners, members, or directors.
- Auctioneer is not responsible for acts or representations of Seller.
- Auctioneer reserves the right to update the Terms and Conditions and any property information at any time. Those will be effective upon posting.
- The act of bidding shall constitute Bidder's acceptance of these Terms and Conditions in whole and individually. In the event that any individual Term or Condition is later found to be unenforceable, Bidder agrees that all remaining Terms and Conditions remain valid and in full effect.
- Epic Auctions and Estate Sale, LLC., Auctioneer Robert Howe, Jr., and Auctioneer/Broker Bradley A. Stoecker are acting solely in the role of Seller's Agent. They are not acting as Agents of any potential Buyer and owe no fiduciary responsibility to anyone other than the Seller.
- Auction Company reserves the right to end this auction and cancel all existing bids at any time prior to the conclusion of the auction for any reason.
- Auction company staff and Seller's family members may bid on their own behalf with the intent to purchase and take possession of the property.
- Auction Company reserves the right to bid on behalf of the Seller up to their reserve amount.
- Reserve amounts will not be disclosed at any time.
- All bidders are encouraged to attend an Open House to inspect the property to their full satisfaction. If the Bidder isn't satisfied with the condition of the property or they have any reservations about the bidding process, they are encouraged to discuss this with the auctioneer until they are satisfied, or refrain from the process of bidding.
- The information provided in auction advertisements and bidder information packets was obtained from sources believed by Auction Company and Seller to be accurate but is subject to verification by any and all parties relying on such information. No liability for its accuracy, errors, or omissions is assumed by Auction Company or Seller.

## Real Property Information

- All properties are sold subject to any and all existing matters of record, all easements, and local zoning regulations.
- This property is sold “as-is” with no expressed or implied warranty provided by either Auctioneer or Seller.
- Specific property information is available either at the Epic Auctions and Estate Sales website or via email by request. Please read the property information on the listing and request a Bidder Information Packet from the Auction Company.
- Auction Company assumes no liability or responsibility for any defects or deficiencies of the property, either known or not known by Seller.
- Bidder is expected to read and understand all available information regarding the property and to perform their own due diligence to be fully informed about the property prior to bidding.

## Registration

- All bidders must provide full legal name, mailing address, phone number, email address, and valid credit card information to register.
- All bidder identities will be verified to the satisfaction of the auction company. Any party that cannot be fully identified will have their bidder registration rejected and any and all bidding activity will be deleted.
- All bidders must be 18 years of age as of the day of the auction.
- Online bidder registration requires the submission of valid credit card information in order to be registered for a unique username and password.
- Online bidder identities will be kept confidential except to Auction Company staff and Seller.
- Auction Company reserves the right to waive some or all registration requirements.

## Online Bidding

- Bidding will be conducted online via an online only auction.
- If after we say a lot has closed there is determined to have been an internet problem, we may reopen the lot for further bidding. However, if there is no internet outage or service interruption, then we will consider “closed” to mean “Sold”. Auction Company will contact the final bidder to confirm the lot is sold.
- Neither Auctioneer nor Seller are responsible for failure of Auction Company computer systems, bidder’s computer system malfunctions, failure of bidder to receive email notifications, vendor platform failures, internet connections, or any other event that prevents bidder from bidding or Epic from receiving said bids.

## Buyers Premium

- There will be a **Ten Percent (10%)** Buyers Premium charged for this auction. This amount will be added to Bidder’s final bid to determine the final sales price.
  - *As an example:* If the Bidder’s final bid is \$100,000, the 10% buyer’s premium will be added to this amount to arrive at the final offer price of \$110,000. This final offer price will be the final price on which all transfer taxes and title insurance policies will be based.

## Contract Signing

- The high bidder, at the conclusion of the auction event, will receive a phone call confirming their final bid.
- The high bidder must meet with Auctioneer within 24-hours to complete and sign the Purchase Agreement and deliver their earnest money deposit.
- Sellers will respond within 24 hours of receiving signed purchase agreement.

## Earnest Money/Down Payment/Deposit for Real Property

- **\$5,000** deposit in the form of a certified bank check or wire transfer will be deposited with Auction Company within **24 hours** of the completion of the auction. Winning bidders that fail to submit the fully executed Contract and earnest money deposit will be considered to be in default.
- Earnest money is 100% non-refundable.
- Earnest money will be held in Auctioneer’s Trust account until closing.
- Remaining balance to be paid in full on or before 45 days after the auction at closing.

### **Buyer Financing**

- Terms are Cash or Conventional Financing only.
- There are no contingencies for financing, appraisals, repairs, or inspections or any other requirements that may be required by the mortgage company including contract addendums, contract modifications, or amendatory clauses.
- Bidder is expected to have any needed pre-approvals in place for a mortgage, if necessary, prior to bidding.

### **Closing**

- All closing costs will be paid by the Buyer including (but not limited to) Title Insurance, recording fees, title fees, and transfer taxes.
- Seller will execute a warranty deed conveying the property to Buyer at closing.
- Title Company will be selected by Seller.
- Closing will be on or within 45 days from the close of the auction.
- Taxes will be prorated to the date of closing.
- Any closing that is delayed beyond 45 days without the written authorization of Seller and Auction Company due to any actions or inactions of Buyer or anyone working on behalf of Buyer, including lenders, inspectors, appraisers, etc., will cause Buyer to be considered to be in breach of contract. Buyer will forfeit all earnest money deposits and will be held responsible for any costs incurred by either Auction Company or Seller from the resale of the property.

### **Disputes**

- In the event of any dispute regarding the auction and subsequent transfer of this property, all legal claims will be properly filed in Eaton County, in the State of Michigan.

The information contained in this document is subject to verification by all parties relying on it. Though every effort has been made to gather accurate and correct information, neither the Seller nor Epic Auctions & Estate Sales assumes any liability for its accuracy, and/or any errors or omissions. Conduct of the auction and increments of bidding are solely at the discretion of the Auctioneer. The Seller and Selling Agents reserve the right to preclude any person from bidding if there is any question as to the person's credentials, fitness, etc. All decisions of the Auctioneer are final.

Sale shall include 100% of the mineral, oil and gas rights that may be owned by the Seller.

Neither Epic Auctions & Estate Sales nor the seller will discriminate because of Race, Creed, Color, National Origin, Sex, Martial Status, Age, Handicap or families with children.

Epic Auctions & Estate Sales will act as the Seller's Agent in regards to the sale of this property.

**Epic Auctions & Estate Sales, LLC**

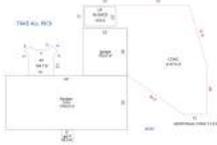
**11040 Ransom Hwy**

**Dimondale, MI 48821**

**734-320-9627**

**12400 S GRANGE RD** EAGLE, MI 48822 (Property Address)

Parcel Number: 070-009-200-050-00 [Click here to view local unit data for this parcel](#)



Item 1 of 1 0 Images / 1 Sketch

**Property Owner: BUNKER, DENNIS D**

**Summary Information**

- > Residential Building Summary
  - Year Built: 1995
  - Full Baths: 2
  - Sq. Feet: 1,764
  - Bedrooms: 3
  - Half Baths: 0
  - Acres: 1.000
- > Assessed Value: \$70,745 | Taxable Value: \$63,582
- > Property Tax information found
- > Building Department information found

**Owner and Taxpayer Information**

<b>Owner</b>	BUNKER, DENNIS D 12400 S GRANGE RD EAGLE, MI 48822	<b>Taxpayer</b>	SEE OWNER INFORMATION
--------------	--	-----------------	-----------------------

**General Information for Tax Year 2018**

<b>Property Class</b>	Residential	<b>Unit</b>	070 EAGLE TOWNSHIP
<b>School District</b>	PORTLAND PUBLIC SCHOOLS	<b>Assessed Value</b>	\$70,745
<b>HMSTD</b>	07	<b>Taxable Value</b>	\$63,582
<b>USER NUMBER IDX</b>	0	<b>State Equalized Value</b>	\$70,745
<b>USER ALPHA 1</b>	<i>Not Available</i>	<b>Date of Last Name Change</b>	02/01/2006
<b>USER ALPHA 3</b>	<i>Not Available</i>	<b>Notes</b>	<i>Not Available</i>
<b>Historical District</b>	<i>Not Available</i>	<b>Census Block Group</b>	<i>Not Available</i>
<b>USER ALPHA 2</b>	<i>Not Available</i>	<b>Exemption</b>	<i>No Data to Display</i>

**Principal Residence Exemption Information**

**Homestead Date** 04/01/1995

Principal Residence Exemption	June 1st	Final
2018	100.0000 %	100.0000 %

**Previous Year Information**

Year	MBOR Assessed	Final SEV	Final Taxable
2017	\$70,051	\$70,051	\$62,275
2016	\$69,149	\$69,149	\$61,720
2015	\$67,273	\$67,273	\$61,536

**Land Information**

<b>Zoning Code</b>	A-2	<b>Total Acres</b>	1.000
<b>Land Value</b>	\$26,500	<b>Land Improvements</b>	\$14,101
<b>Renaissance Zone</b>	No	<b>Renaissance Zone Expiration Date</b>	<i>No Data to Display</i>
<b>ECF Neighborhood</b>	RESIDENTIAL	<b>Mortgage Code</b>	<i>No Data to Display</i>
<b>Lot Dimensions/Comments</b>	<i>No Data to Display</i>	<b>Neighborhood Enterprise Zone</b>	No

Lot(s)	Frontage	Depth
Lot 1	150.00 ft	300.00 ft
<b>Total Frontage: 150.00 ft</b>		<b>Average Depth: 300.00 ft</b>

**Legal Description**

COM 650 FT N AND 353.81 FT E OF W 1/4 COR SEC 9 T5N R4W, TH N 150 FT, E 300.44 FT, S 150 FT, W 300.44 FT TO BEG.

**Land Division Act Information**

<b>Date of Last Split/Combine</b>	<i>No Data to Display</i>	<b>Number of Splits Left</b>	0
<b>Date Form Filed</b>	<i>No Data to Display</i>	<b>Unallocated Div.s of Parent</b>	0
<b>Date Created</b>	<i>No Data to Display</i>	<b>Unallocated Div.s Transferred</b>	0
<b>Acreage of Parent</b>	0.00	<b>Rights Were Transferred</b>	<i>Not Available</i>
<b>Split Number</b>	0	<b>Courtesy Split</b>	<i>Not Available</i>
<b>Parent Parcel</b>	<i>No Data to Display</i>		

Sale History

Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page
12/18/1998	\$118,500.00	WD			ARMS LENGTH	008:034

Building Information - 1764 sq ft MANUFACTURED (Residential)

General

<b>Floor Area</b>	1,764 sq ft	<b>Estimated TCV</b>	\$125,645
<b>Garage Area</b>	552 sq ft	<b>Basement Area</b>	0 sq ft
<b>Foundation Size</b>	1,764 sq ft		
<b>Year Built</b>	1995	<b>Year Remodeled</b>	Not Available
<b>Occupancy</b>	Single Family	<b>Class</b>	CD
<b>Effective Age</b>	24 yrs	<b>Tri-Level</b>	No
<b>Percent Complete</b>	100%	<b>Heat</b>	Forced Hot Water
<b>AC w/Separate Ducts</b>	No	<b>Wood Stove Add-on</b>	No
<b>Basement Rooms</b>	0	<b>Water</b>	Not Available
<b>1st Floor Rooms</b>	0	<b>Sewer</b>	Not Available
<b>2nd Floor Rooms</b>	0	<b>Style</b>	MANUFACTURED
<b>Bedrooms</b>	3		

Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
1 Story	Crawl Space	Siding	1,764 sq ft	1 Story

Basement Finish

<b>Recreation</b>	0 sq ft	<b>Recreation % Good</b>	0%
<b>Living Area</b>	0 sq ft	<b>Living Area % Good</b>	0%
<b>Walk Out Doors</b>	0	<b>No Concrete Floor Area</b>	0 sq ft

Plumbing Information

<b>3 Fixture Bath</b>	2
-----------------------	---

Garage Information

<b>Area</b>	552 sq ft	<b>Exterior</b>	Siding
<b>Foundation</b>	42 Inch	<b>Common Wall</b>	1 Wall
<b>Year Built</b>	No Data to Display	<b>Finished</b>	No
<b>Auto Doors</b>	0	<b>Mech Doors</b>	0

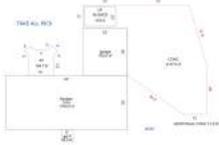
Deck Information

<b>Treated Wood</b>	184 sq ft
<b>Treated Wood</b>	36 sq ft

**\*\*Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

**12400 S GRANGE RD** EAGLE, MI 48822 (Property Address)

Parcel Number: 070-009-200-050-00 [Click here to view local unit data for this parcel](#)



Item 1 of 1 0 Images / 1 Sketch

**Property Owner: BUNKER, DENNIS D**

**Summary Information**

- > Residential Building Summary
  - Year Built: 1995
  - Full Baths: 2
  - Sq. Feet: 1,764
  - Bedrooms: 3
  - Half Baths: 0
  - Acres: 1.000
- > Assessed Value: \$70,745 | Taxable Value: \$63,582
- > Property Tax information found
- > Building Department information found

**Owner and Taxpayer Information**

<b>Owner</b>	BUNKER, DENNIS D 12400 S GRANGE RD EAGLE, MI 48822	<b>Taxpayer</b>	SEE OWNER INFORMATION
--------------	--	-----------------	-----------------------

**Legal Description**

COM 650 FT N AND 353.81 FT E OF W 1/4 COR SEC 9 T5N R4W, TH N 150 FT, E 300.44 FT, S 150 FT, W 300.44 FT TO BEG.

**Recalculate amounts using a different Payment Date**

You can change your anticipated payment date in order to recalculate amounts due as of the specified date for this property.

Enter a Payment Date

**Tax History**

**Important Message**

**For all 2018 Tax Information, please contact your Local City or Township Treasurer. All 2018 Village information is currently displayed (except for Village of Eagle ~ contact Eagle Township.**

Year	Season	Total Amount	Total Paid	Last Paid	Total Due
2017	Winter	\$1,032.82	\$1,032.82	12/08/2017	\$0.00
2017	Summer	\$741.41	\$741.41	09/07/2017	\$0.00
2016	Winter	\$998.50	\$998.50	12/16/2016	\$0.00
2016	Summer	\$735.28	\$735.28	09/08/2016	\$0.00
2015	Winter	\$995.79	\$995.79	12/18/2015	\$0.00
2015	Summer	\$733.37	\$733.37	09/03/2015	\$0.00
2014	Winter	\$980.11	\$980.11	12/22/2014	\$0.00
2014	Summer	\$721.82	\$721.82	09/05/2014	\$0.00
2013	Winter	\$964.70	\$964.70	12/30/2013	\$0.00
2013	Summer	\$710.47	\$710.47	09/07/2013	\$0.00

**\*\*Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

**Parcel: 070-009-200-050-00 Data Current As Of: 01/23/2019**

**Property Address**

12400 S GRANGE RD  
EAGLE, MI 48822

**Owner and Taxpayer Information**

<b>Owner</b>	BUNKER, DENNIS D 12400 S GRANGE RD EAGLE, MI 48822	<b>Taxpayer</b>	SEE OWNER INFORMATION
--------------	--	-----------------	-----------------------

**Legal Description**

COM 650 FT N AND 353.81 FT E OF W 1/4 COR SEC 9 T5N R4W, TH N 150 FT, E 300.44 FT, S 150 FT, W 300.44 FT TO BEG.

**General Information for 2018 Summer Taxes**

<b>School District</b>	34110	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$63,582	<b>S.E.V.</b>	\$70,745
<b>Property Class</b>	401 -	<b>Assessed Value</b>	\$70,745
<b>Tax Bill Number</b>	<i>No Data to Display</i>	<b>Last Receipt Number</b>	00000323
<b>Last Payment Date</b>	08/08/2018	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$749.48	<b>Base Paid</b>	\$749.48
<b>Admin Fees</b>	\$7.49	<b>Admin Fees Paid</b>	\$7.49
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$756.97	<b>Total Paid</b>	\$756.97
<b>Renaissance Zone</b>	<i>Not Available</i>	<b>Mortgage Code</b>	<i>Not Available</i>

**Tax Bill Breakdown for 2018 Summer**

Taxing Authority	Millage Rate	Amount	Amount Paid
CLINTON COUNTY	5.787700	\$367.99	\$367.99
STATE EDUC TAX	6.000000	\$381.49	\$381.49
Admin Fees		\$7.49	\$7.49
Interest Fees		\$0.00	\$0.00
	<b>11.787700</b>	<b>\$756.97</b>	<b>\$756.97</b>

**\*\*Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

**Parcel: 070-009-200-050-00 Data Current As Of: 01/23/2019**

**Property Address**

12400 S GRANGE RD  
EAGLE, MI 48822

**Owner and Taxpayer Information**

<b>Owner</b>	BUNKER, DENNIS D 12400 S GRANGE RD EAGLE, MI 48822	<b>Taxpayer</b>	SEE OWNER INFORMATION
--------------	--	-----------------	-----------------------

**Legal Description**

COM 650 FT N AND 353.81 FT E OF W 1/4 COR SEC 9 T5N R4W, TH N 150 FT, E 300.44 FT, S 150 FT, W 300.44 FT TO BEG.

**General Information for 2018 Winter Taxes**

<b>School District</b>	34110	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$63,582	<b>S.E.V.</b>	\$70,745
<b>Property Class</b>	401 -	<b>Assessed Value</b>	\$70,745
<b>Tax Bill Number</b>	<i>No Data to Display</i>	<b>Last Receipt Number</b>	<i>No Data to Display</i>
<b>Last Payment Date</b>	<i>No Data to Display</i>	<b>Number of Payments</b>	0
<b>Base Tax</b>	\$1,043.86	<b>Base Paid</b>	\$0.00
<b>Admin Fees</b>	\$10.43	<b>Admin Fees Paid</b>	\$0.00
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$1,054.29	<b>Total Paid</b>	\$0.00
<b>Renaissance Zone</b>	<i>Not Available</i>	<b>Mortgage Code</b>	<i>Not Available</i>

**Tax Bill Breakdown for 2018 Winter**

Taxing Authority	Millage Rate	Amount	Amount Paid
CLINTON TRANSIT	0.199700	\$12.69	\$0.00
EAGLE TWP ALLOC	0.996100	\$63.33	\$0.00
EAGLE TWP EMS	2.000000	\$127.16	\$0.00
PORTLND SCH DEBT	7.350000	\$467.32	\$0.00
PORTLND SCH OPER	18.000000	\$0.00	\$0.00
IO ISD ALLOC	0.131500	\$8.36	\$0.00
IO ISD SPEC ED	4.742100	\$301.51	\$0.00
IO ISD VOC ED	0.998700	\$63.49	\$0.00
Admin Fees		\$10.43	\$0.00
Interest Fees		\$0.00	\$0.00
	<b>34.418100</b>	<b>\$1,054.29</b>	<b>\$0.00</b>

**\*\*Disclaimer:** BS&A Software provides BS&A Online as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.



**ALTA COMMITMENT FOR TITLE INSURANCE**  
ISSUED BY: Old Republic National Title Insurance Company

**NOTICE**

**IMPORTANT—READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

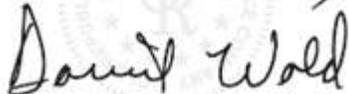
ATA NATIONAL TITLE GROUP, LLC



BY: PAUL C. ANAST  
AUTHORIZED SIGNATORY

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

A Stock Company  
400 Second Avenue South, Minneapolis, Minnesota 55401  
(612) 371-1111

By  President  
Attest  Secretary

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**  
The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.





ALTA® COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A

Issued by  
Old Republic National Title Insurance Company

Transaction Identification Data for reference only:

Issuing Agent: ATA National Title Group, LLC  
Issuing Office: 1600 Abbot Road, Suite 201  
East Lansing, MI 48823  
Ph:(517) 333-3982 Fax:(517) 333-6534  
ALTA® Universal ID: 1033513  
Issuing Office File Number: 19-18612966-ELN  
Property Address: 12400 S. Grange Rd, Eagle, MI 48822  
Revision Number:

1. Commitment Date: September 17, 2018, at 8:00 am
2. Policy to be issued: Proposed Policy Amount
  - (a) ALTA® OWNERS POLICY WITH STANDARD EXCEPTIONS TBD  
Proposed Insured: **To Be Determined**
  - (b) ALTA® LOAN POLICY WITHOUT STANDARD EXCEPTIONS TBD  
Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment is **Fee Simple**.
4. The Title is, at Commitment Date, vested in:  
**Dennis D. Bunker, a single man**
5. The land referred to in this commitment is situated in the Township of Eagle, County of Clinton, State of Michigan, as follows:

**Part of the Northwest 1/4 of Section 9, T5N, R4W, Eagle Township, Clinton County, Michigan, described as: Commencing at the West 1/4 corner of Section 9; thence North 00° 01' 49" West 650.00 feet along the West Section line; thence South 89° 33' 19" East 353.81 feet to the point of beginning of this description; thence North 00° 04' 31" West 150.00 feet; thence South 89° 33' 19" East 300.44 feet; thence South 00° 04' 31" East 150.00 feet along the West line of the East 1/2 of the West 1/2 of the Northwest 1/4; thence North 89° 33' 19" West 300.44 feet to the point of beginning.**

ATA National Title Group, LLC

By: Paul C. Anast  
AUTHORIZED SIGNATORY

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

**Copyright 2006-2016 American Land Title Association. All rights reserved.**  
*The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.*



SCHEDULE B, PART I  
REQUIREMENTS

All of the following Requirements must be met:

1. Instruments necessary to create the estate or interest to be insured must be executed by, delivered and duly filed for record.
2. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements or exceptions relating to the interest or the loan.
3. Pay the agreed amounts for the Title and/or the mortgage to be insured.
4. Pay us the premiums, fees and charges for the policy.
5. Upon supplying the identity of the Proposed Insured and/or the amount of the policy to the Company, this commitment may be subject to such further requirements as may then be deemed necessary.

6. PAYMENT OF TAXES: Tax Parcel No.: 070-009-200-050-00

2018 Summer Taxes in the amount of \$756.97 are PAID

2017 Winter Taxes in the amount of \$1,032.82 are PAID

Special Assessments: None

- 2018 State Equalized Value: \$70,745.00
- 2018 Taxable Value: \$63,582.00
- 2018 Principal Residence Exemption: 100%
- School District: 34110
- 2017 Winter Millage Rate: 16.4212

The amounts shown as due do not include collection fees, penalties or interest.

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

SCHEDULE B, PART II  
EXCEPTIONS

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof of the Land.
3. Easements, claim of easements or encumbrances that are not shown in the Public Records and existing water, mineral, oil and exploration rights.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
5. Any lien or right to lien for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. The lien, if any, of real estate taxes, assessments, and/or water and sewer charges, not yet due and payable or that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records; including the lien for taxes, assessments, and/or water and sewer charges, which may be added to the tax rolls or tax bill after the effective date. The Company assumes no liability for the tax increases occasioned by the retroactive revaluation or changes in the Land usage or loss of any homestead exemption status for the insured premises.
7. 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.
8. Release of Right of Way to the Clinton County Drain Commissioner as recorded in Liber 657, Page 403.
9. Right of Way to the General Telephone Company of Michigan, a Michigan Corporation as recorded in Liber 345, Page 306.
10. Rights of the public and of any governmental unit in any part of the land taken, used or deeded for street, road or highway purposes.

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I - Requirements;
- (f) Schedule B, Part II - Exceptions; and
- (g) a countersignature by the Company or its issuing agent that may be in electronic form.

### 4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

### 5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

- (i) comply with the Schedule B, Part I - Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
  - (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
  - (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
  - (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
  - (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.
  - (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.
6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT
- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
  - (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
  - (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
  - (d) The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
  - (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
  - (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT
- The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.
8. PRO-FORMA POLICY
- The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. ARBITRATION
- The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*



## **PRIVACY POLICY NOTICE**

ATA National Title Group, LLC and its family of affiliated companies, respect the privacy of our customers' personal information. This Notice explains the ways in which we may collect and use personal information under the ATA National Title Group, LLC Privacy Policy.

ATA National Title Group, LLC as an agent for Old Republic National Title Insurance Company provides title insurance products and other settlement and escrow services to customers. The ATA National Title Group, LLC Privacy Policy applies to all ATA National Title Group, LLC customers, former customers and applicants.

***What kinds of information we collect:*** Depending on the services you use, the types of information we may collect from you, your lender, attorney, real estate broker, public records or from other sources include:

- information from forms and applications for services, such as your name, address and telephone number
- information about your transaction, including information about the real property you bought, sold or financed such as address, cost, existing liens, easements, other title information and deeds
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, we may also collect your social security number as well as information from third parties including property appraisals, credit reports, loan applications, land surveys, real estate tax information, escrow account balances, and sometimes bank account numbers or credit card account numbers to facilitate the transaction, and
- information about your transactions and experiences as a customer of ours or our affiliated companies, such as products or services purchased and payments made.

***How we use and disclose this information:*** We use your information to provide you with the services, products and insurance that you, your lender, attorney, or real estate brokers have requested. We disclose information to our affiliates and unrelated companies as needed to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, to provide information to government and law enforcement agencies and as otherwise permitted by law. As required to facilitate a transaction, our title affiliates record documents that are part of your transaction in the public records as a legal requirement for real property notice purposes.

We do not share any nonpublic personal information we collect from you with unrelated companies for their own use.

We do not share any information regarding your transaction that we obtain from third parties (including credit report information) except as needed to enable your transaction as permitted by law.

We may also disclose your name, address and property information to other companies who perform marketing services such as letter production and mailing on our behalf, or to other financial service companies (such as insurance companies, banks, mortgage brokers, credit companies) with whom we have joint marketing arrangements.

***How we protect your information:*** We maintain administrative, physical, electronic and procedural safeguards to guard your nonpublic personal information. We reinforce our privacy policy with our employees and our contractors. Joint marketers and third parties service providers who have access to nonpublic personal information to provide marketing or services on our behalf are required by contract to follow appropriate standards of security and confidentiality.

If you have any questions about this privacy statement or our practices at ATA National Title Group, LLC, please write us at: **ATA National Title Group, LLC c/o 31440 Northwestern Highway, Ste. 100, Farmington Hills, Michigan 48334.**  
**Attn: Legal Resources.**

