



**1454 Lakeside Drive  
East Lansing, MI 48823**

**Residential  
Real Estate Auction  
BIDDER  
INFORMATION  
PACKET**

**Brad Stoecker, MBA, CAI, AARE, AMM, CES**

**Auctioneer/Broker**

**517-927-5028**

# Real Estate Auction

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

**1454 Lakeside Drive, East Lansing, MI 48823**



**Online Bidding Soft Closes: Tuesday, Aug 23 @ 7:00 PM**

**2 Open Houses:**

**Wed, Aug 17 4 - 6 PM & Sun, Aug 21 Noon - 2 PM**

## **Features:**

- 3 Bedroom 2.5 Bath Condo
- 1,638 Sq. Ft
- Two 1 Car Garages
- Natural Gas Heat
- Natural Gas Fireplace
- Washer & Dryer Included
- Easy Access to US-127
- Full Basement

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

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

**Brad Stoecker (Auctioneer/Broker)**

**517-927-5028**

**[Info@EpicAuctions.com](mailto:Info@EpicAuctions.com)**



## **Real Estate Auction Terms**

**Bidding Soft Closes starting at 7 PM, Tuesday, Aug 23**

Commonly referred to as: **1454 Lakeside Drive, East Lansing, MI 48823**

Showings and Open Houses will be conducted according to current health and safety regulations.

### **General Terms**

- The selling price of this property shall be determined by competitive bidding via online only auction.
- 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 owner(s) 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 immediately upon posting and the Bidder will be bound by those updated Terms and Conditions.
- The act of bidding shall constitute Bidder's acceptance of these Terms and Conditions in whole and individually. If any individual Term or Condition is later found to be unenforceable, Bidder agrees that all remaining Terms and Conditions shall remain valid and in full effect.
- Epic Auctions and Estate Sale, LLC, is acting solely in the role of Seller's Agent and will not act as Agents of any potential Buyer and owes no fiduciary responsibility to anyone other than the Seller.
- 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 any reserve amount.
- Bidders are encouraged to attend an Open House to inspect the property to their full satisfaction. If the Bidder is not 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 prior to the auction until they are satisfied or refrain from bidding.
- Bidders are permitted to bring professional home inspectors to the open houses.
- Any information provided in auction advertisements and bidder information packets was obtained from sources believed to be accurate but are subject to verification by any parties relying on such information. No liability for accuracy, errors, or omissions is assumed by Auction Company or Seller.
- Buyers Agents are not required for bidders to participate in the auction process. Buyer Agents are welcome to assist Buyers with the process in accordance with the rules listed in the Buyer Agent Broker Participation and Registration form available on the company website.

## Real Property Information

- All properties are sold subject to any existing matters of record, all easements, and local zoning regulations.
- This property is part of the Stone Lake Condominium Association. The property sells subject to all by-laws and related documents as recorded with the register of deeds. Those documents are available on our website. The Bidder agrees that by registering to bid in this auction that they are waiving their 9-day right of rescission and that they have received the association by-laws, documents, and Master Deed (Declaration).
- Monthly condo association dues are currently \$325.
- 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.
- 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 their 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 suspended and any bidding activity will be deleted.
- All bidders must be 18 years of age as of the date of bidder registration.
- Online bidder registration requires the submission of valid credit card information.
- Online bidder identities will be kept confidential except to Auction Company staff and Seller.
- Auction company reserves the right to request proof of funds for the Earnest Money Deposit.
- Auction Company reserves the right to waive any or all registration requirements.
- Auction Company reserves the right to decline any registration or ban any registered bidder at any time.

## Online Bidding

- Bidding will be conducted online via online only auction.
- Soft close means bidding will extend until no bids are submitted during any extended bidding period.
- If after we say a lot has closed there is determined to have been an internet service interruption or online bidding software interruption in the final 2 hours of bidding, Auctioneer reserves the right at their sole discretion to re-open the lot for further bidding. Auction Company will contact the final bidder after the auction ends to confirm when the lot is considered sold.
- Neither the Auctioneer nor the 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 sale price of \$110,000. This final sale price will be the final price on which all transfer taxes and title insurance policies will be based.
- If the winning bidder is properly represented by a Buyer’s Agent, an additional 2% Buyer’s Premium, based on the final high bid amount, will be added to the sales price. This will be paid to the Buyer’s Agent pursuant to the requirements in the Broker Registration Form.

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

- **\$10,000** deposit in the form of a wire transfer will be deposited with Auction Company within **24 hours** after the completion of the auction. Winning bidders that fail to submit the fully executed Purchase Agreement and earnest money deposit will be considered in default.
- Earnest money is 100% non-refundable.
- Earnest money will be held by Auctioneer until closing.
- Remaining balance to be paid in full on or before 45 days after the auction at closing.

## **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 of the end of the auction to complete and sign the Purchase Agreement and deliver their earnest money deposit. Signing may be done electronically.

## **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 Buyer's mortgage company.
- Bidder is expected to have any needed pre-approvals in place for a mortgage, if necessary, prior to bidding.
- Proof of adequate funds for Earnest Money Deposit may be required at Auctioneer's discretion.

## **Closing**

- All closing costs will be paid by the Buyer including title insurance, recording fees, title fees, and transfer taxes.
- Seller will execute a warranty deed conveying the property to Buyer at closing.
- Closing will be handled by Midstate Title from their East Lansing office. There will be no split closings. Closings can be handled remotely as needed.
- Buyer must close within 45 calendar days from the close of the auction.
- Seller will have up to 90 days from the date of official notice from the title company to clear any title defects that may be discovered prior to closing.
- 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 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, water, and gas rights that may be owned by the Seller.

Neither Epic Auctions & Estate Sales nor the seller will not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

Epic Auctions & Estate Sales is acting only as the Seller's Agent regarding the sale of this property.



**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

*Paul C Anast*

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 *C Monroe* President  
Attest *David Wald* 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.*

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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: 33-22842562-ELN  
Property Address: 1454 Lakeside Dr, East Lansing, MI 48823  
Revision Number:

1. Commitment Date: June 27, 2022, at 8:00 am
2. Policy to be issued: Proposed Policy Amount
  - (a) ALTA® OWNERS POLICY WITH STANDARD EXCEPTIONS TBD  
Proposed Insured:
  - (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:  
**W. Albert Hakala, and his successors, Trustee of the W. Albert Hakala Revocable Trust Agreement**
5. The land referred to in this commitment is situated in the City of East Lansing, County of Ingham, State of Michigan, as follows:  
**SEE EXHIBIT A**

ATA National Title Group, LLC



By: Paul C. Anast  
AUTHORIZED SIGNATORY

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**Exhibit "A"**

The land referred to in this commitment is described as follows: City of East Lansing, County of Ingham, State of Michigan

Unit 99, Stone Lake Condominium, City of East Lansing, Ingham County, Michigan according to the Master Deed recorded in Liber 1196, Pages 856 through 925, and inclusive, with 1st Amendment to Master Deed recorded in Liber 1209, Pages 1010 through 1036; and 2nd Amendment to Master Deed recorded in Liber 1219, Pages 190 through 229; and 3rd Amendment to Master Deed recorded in Liber 1241, Pages 1200 through 1258; and 4th Amendment to Master Deed recorded in Liber 1251, Pages 116 through 151; and 5th Amendment to Master Deed recorded in Liber 1252, Pages 66 through 71, Ingham County Records; and Consolidating Master Deed recorded in Liber 1315, Page 34; and 1st Amendment to Consolidated Master Deed recorded in Liber 1733, Page 1221; and amended by the 2nd Amendment to Consolidated Master Deed recorded in Liber 2334, Page 1188, Ingham County Records; and amended by the 3rd Amendment to Consolidated Master Deed recorded in Liber 2952, Page 694, amended by the 4th Amendment to Consolidated Master Deed recorded in Liber 3262, Page 868, and amended by the 5th Amendment to Consolidated Master Deed recorded in Instrument Number 2018-018599, Ingham County Records; and being designated as Ingham County Condominium Subdivision Plan No. 18, together with the rights in general common elements and limited common elements as set forth in the above Master Deed, as amended as pursuant to Act 229 of the Public Acts of 1963, as amended, and Act 59 of the Public Acts of 1978.

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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. SUBMIT for approval and RECORD proper Certificate of Trust Existence and Authority in compliance state law, or SUBMIT for approval said original trust agreement, referred to as (a) W. Albert Hakala Revocable Trust Agreement, and any amendments thereto. This commitment will be subject to such further requirements as may be deemed necessary after examination of the aforementioned trust agreement.
6. 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.
7. PAYMENT OF TAXES: Tax Parcel No.: 33-20-01-12-321-099

2022 Summer Taxes in the amount of \$2,654.91 are DUE

2021 Winter Taxes in the amount of \$488.33 are PAID

Special Assessments: NONE

- 2022 State Equalized Value: \$87,700.00
- 2022 Taxable Value: \$56,215.00
- 2022 Principal Residence Exemption: 100%
- School District: 33010

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

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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. Any and all covenants, easements, restrictions, outstanding oil, gas and mineral rights or rights to aboriginal antiquities of record, but omitting restrictions, if any, based on race, color, religion, sex, handicap, familial status or national origin.
9. Rights of the co-owners of Stone Lake Condominium in general and limited common elements as set forth in the Master Deed as amended and as described in Act 59 of the Public Acts of 1978 as amended, and all the terms and conditions, regulations, restrictions, easements and other matters set forth in the above described Master Deed and Statutes.
10. Covenants, conditions, restrictions, easements and right of ways, if any, affecting the common elements.

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## 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:

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- (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>

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## **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.**



**EPIC AUCTIONS and ESTATE SALES, LLC SALES OFFER**

Dated: \_\_\_\_\_

1. BUYERS, \_\_\_\_\_ hereinafter called "BUYER", whose address is \_\_\_\_\_ offers to buy from \_\_\_\_\_ hereinafter called "SELLER", the following real property located in the City/Town/Village of **East Lansing**, County of **Ingham**, State of Michigan, legally described as:

*Unit 99, Stone Lake Condominium, City of East Lansing, Ingham County, Michigan according to the Master Deed recorded in Liber 1196, Pages 856 through 925, and inclusive, with 1st Amendment to Master Deed recorded in Liber 1209, Pages 1010 through 1036; and 2nd Amendment to Master Deed recorded in Liber 1219, Pages 190 through 229; and 3rd Amendment to Master Deed recorded in Liber 1241, Pages 1200 through 1258; and 4th Amendment to Master Deed recorded in Liber 1251, Pages 116 through 151; and 5th Amendment to Master Deed recorded in Liber 1252, Pages 66 through 71, Ingham County Records; and Consolidating Master Deed recorded in Liber 1315, Page 34; and 1st Amendment to Consolidated Master Deed recorded in Liber 1733, Page 1221; and amended by the 2nd Amendment to Consolidated Master Deed recorded in Liber 2334, Page 1188, Ingham County Records; and amended by the 3rd Amendment to Consolidated Master Deed recorded in Liber 2952, Page 694, amended by the 4th Amendment to Consolidated Master Deed recorded in Liber 3262, Page 868, and amended by the 5th Amendment to Consolidated Master Deed recorded in Instrument Number 2018-018599, Ingham County Records; and being designated as Ingham County Condominium Subdivision Plan No. 18, together with the rights in general common elements and limited common elements as set forth in the above Master Deed, as amended as pursuant to Act 229 of the Public Acts of 1963, as amended, and Act 59 of the Public Acts of 1978.*

More Commonly Known As: **1454 Lakeside Drive, East Lansing, MI 48823** Parcel #: **33-20-01-12-321-099**

This property is sold subject to any and all existing building and use restrictions, zoning ordinances and easements, if any. The property includes all buildings: GAS, OIL AND MINERAL RIGHTS WHICH MAY BE OWNED BY SELLER, all attached fixtures.

EXCEPTIONS OR ADDITIONS: **Buyer understands that they have waived their 9-day right of rescission for the purchase of a property that is part of a home owners or condo association when they registered to bid on this property.**

2. The sales price will be: \$ \_\_\_\_\_

3. METHOD OF PAYMENT: **ALL CLOSING FUNDS MUST BE PAID IN THE FORM OF A WIRE TRANSFER OR CASHIERS CHECK.**

4. FINANCING: This purchase is not contingent upon Purchaser obtaining financing. There are no Buyer's Contingencies. Earnest money deposit is 100% non-refundable unless title is not transferable.

5. PRORATED ITEMS: Interest, rents, association fees, insurance if assigned, will be current and prorated to the date of Closing.

- 6. SPECIAL ASSESSMENTS and TAXES:
  - a. SPECIAL ASSESSMENTS which are or become a lien on the property on or before date of Closing of this Agreement will be paid by the SELLER.
  - b. TAXES will be treated as if they cover the calendar year in which they become a lien. TAXES which become a lien in years prior to year of Closing will be paid by SELLER without proration. TAXES which

Buyer Initials \_\_\_\_\_

become a lien in year of Closing will be prorated so that SELLER will pay taxes from the first of the year to closing date and BUYER will pay taxes for balance of year, including day of Closing. If any bill for taxes is not issued as of the date of closing, the then current S.E.V. and tax rate and any administrative fee will be substituted and prorated.

7. CLOSING

- a. BUYER WILL PAY FOR all closing costs including all transfer taxes, title insurance, recording fees, etc.
- b. SELLER WILL PAY any outstanding assessments or taxes owed up to the date of closing.
- c. Closing will be handled by Midstate Title from the East Lansing office. Closings can be handled remotely.

8. TITLE. If defects exist, SELLER will have 90 days after receiving written notice to remedy the defects. After the 90 days, SELLER will refund the deposit in full termination of the contract if unable to remedy the defects.

9. BUYER AND SELLER ACKNOWLEDGE THAT EPIC AUCTIONS & ESTATE SALES, LLC IS ONLY ACTING AS THE SELLER'S AGENT.

10. ATTORNEY. BUYER acknowledges that it has been recommended that an attorney be retained to review the marketability of title and all Closing documents and to determine that the terms of this contract have been met. Initial either a. or b. below:

- a. \_\_\_\_\_ Documents and transaction to be reviewed by:
  - i. Attorney Name: \_\_\_\_\_
  - ii. Attorney Address: \_\_\_\_\_
  - iii. Attorney Phone Number: \_\_\_\_\_
- b. \_\_\_\_\_ Buyer waives the review by an attorney.

11. SALE must be closed within 45 days. Seller reserves the right to extend the date of closing.

12. OCCUPANCY. The SELLER will deliver, and the BUYER will accept possession of the property at Closing. If the SELLER occupies the property, it will be vacated no later than the date of Closing.

13. AUCTION TERMS: BUYER ACKNOWLEDGES THAT THEY ARE BOUND BY THE AUCTION TERMS AND CONDITIONS THAT WERE PROVIDED AND AGREED TO PRIOR TO REGISTERING TO BID. BUYER HAS PERSONALLY EXAMINED THIS PROPERTY AND AGREES TO ACCEPT IT "AS IS" AND IN ITS PRESENT CONDITION WITH ANY DEFECTS NOTED OR NOT NOTED AND AGREES THAT THERE ARE NO ADDITIONAL WRITTEN OR ORAL UNDERSTANDINGS EXCEPT AS SPECIFIED HEREIN.

14. SELLER'S DISCLOSURE. BUYER acknowledges that a SELLER'S Disclosure Statement has been provided.

15. BUYER DEPOSITS **\$10,000** showing BUYER'S good faith will be deposited in Auctioneer's trust account and will apply as part of the purchase price. If title is not marketable or insurable, this deposit is to be refunded. In the event of default by BUYER, all deposits made may be forfeited as liquidated damages at SELLER's election; or SELLER may retain such deposits as part of payment of the purchase price and pursue his/her legal or equitable remedies against BUYER. If there is default by either party and the deposit is forfeited, the deposit will be transferred to the escrow agent's trust account for distribution.

16. BUYER AND SELLER agree that any dispute related to this contract shall be submitted to mediation. This mediation shall be according to the National Association of Realtors (NAR) rules and procedures of the Homesellers/Homebuyers Dispute Resolution System. If the parties cannot reach a binding agreement in mediation, they have the right to use other legal remedies.

17. BUYER will not assign this Agreement without written consent of SELLER.

18. Make Deed to \_\_\_\_\_ (This can be adjusted prior to closing.)

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The Buyer has read, fully understands, and approves the foregoing offer.

Dated: \_\_\_\_\_

Buyer: \_\_\_\_\_

Buyer: \_\_\_\_\_

\*\*\*\*\*

Seller acknowledges receipt of Buyer's written offer and accepts it as presented.

Dated: \_\_\_\_\_

Seller: \_\_\_\_\_

Seller: \_\_\_\_\_

\*\*\*\*\*

Epic Auctions and Estate Sales, LLC acknowledges receipt of Buyer's earnest money deposit in the amount of **\$10,000** in accordance with the terms provided herein.

Dated: \_\_\_\_\_

Auctioneer: \_\_\_\_\_  
Bradley A. Stoecker, Owner/Auctioneer/Broker

Buyer Initials \_\_\_\_\_

**1454 LAKESIDE DR** EAST LANSING, MI 48823 (Property Address)

Parcel Number: 33-20-01-12-321-099



Item 1 of 3 [2 Images / 1 Sketch](#)

**Property Owner: HAKALA W ALBERT (TRUST)**

**Summary Information**

- > Residential Building Summary
  - Year Built: 1978
  - Full Baths: 2
  - Sq. Feet: 1,638
  - Bedrooms: 3
  - Half Baths: 1
  - Acres: N/A
- > Assessed Value: \$87,700 | Taxable Value: \$56,215
- > Property Tax information found
- > 1 Building Department records found

**Owner and Taxpayer Information**

<b>Owner</b>	HAKALA W ALBERT (TRUST) 2700 BURCHAM DR APT 437 EAST LANSING, MI 48823	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**General Information for Tax Year 2022**

<b>Property Class</b>	401 RESIDENTIAL-IMPROVED	<b>Unit</b>	33-20 EAST LANSING/INGHAM CNTY
<b>School District</b>	EAST LANSING SCHOOL DISTRICT	<b>Assessed Value</b>	\$87,700
<b>MG</b>	<i>No Data to Display</i>	<b>Taxable Value</b>	\$56,215
<b>USER NUM IDX</b>	0	<b>State Equalized Value</b>	\$87,700
<b>USER ALPHA 1</b>	<i>Not Available</i>	<b>Date of Last Name Change</b>	03/22/2022
<b>USER ALPHA 3</b>	<i>Not Available</i>	<b>Notes</b>	<i>Not Available</i>
<b>Historical District</b>	No	<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** *No Data to Display*

Principal Residence Exemption	June 1st	Final
2023	100.0000 %	-
2022	100.0000 %	100.0000 %

**Previous Year Information**

Year	MBOR Assessed	Final SEV	Final Taxable
2021	\$88,400	\$88,400	\$54,420
2020	\$86,200	\$86,200	\$53,669
2019	\$83,000	\$83,000	\$52,669

**Land Information**

<b>Zoning Code</b>	R1	<b>Total Acres</b>	0.000
<b>Land Value</b>	\$0	<b>Land Improvements</b>	\$0
<b>Renaissance Zone</b>	No	<b>Renaissance Zone Expiration Date</b>	<i>No Data to Display</i>
<b>ECF Neighborhood</b>	4930 CONDOS GENERAL D	<b>Mortgage Code</b>	<i>No Data to Display</i>
<b>Lot Dimensions/Comments</b>		<b>Neighborhood Enterprise Zone</b>	No

Lot(s)	Frontage	Depth
No lots found.		
<b>Total Frontage: 0.00 ft</b>		<b>Average Depth: 0.00 ft</b>

**Legal Description**

CONDO #99 STONELAKE CONDO

## 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>	01/01/0001	<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
06/13/2012	\$1.00	QC	HAKALA W ALBERT	HAKALA W ALBERT (TRUST)	21-NOT USED/OTHER	2012-026282
06/01/1987	\$89,400.00	WD			03-ARM'S LENGTH	
02/01/1979	\$68,900.00	WD			03-ARM'S LENGTH	

## Building Information - 1638 sq ft CONDO (Residential)

## General

<b>Floor Area</b>	1,638 sq ft	<b>Estimated TCV</b>	\$195,978
<b>Garage Area</b>	576 sq ft	<b>Basement Area</b>	814 sq ft
<b>Foundation Size</b>	824 sq ft		
<b>Year Built</b>	1978	<b>Year Remodeled</b>	<i>No Data to Display</i>
<b>Occupancy</b>	Single Family	<b>Class</b>	BC
<b>Effective Age</b>	44 yrs	<b>Tri-Level</b>	No
<b>Percent Complete</b>	0%	<b>Heat</b>	Forced Heat & Cool
<b>AC w/Separate Ducts</b>	No	<b>Wood Stove Add-on</b>	No
<b>Basement Rooms</b>	0	<b>Water</b>	Public Water
<b>1st Floor Rooms</b>	5	<b>Sewer</b>	Public Sewer
<b>2nd Floor Rooms</b>	0	<b>Style</b>	CONDO
<b>Bedrooms</b>	3		

## Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
2 Story	Basement	Siding	682 sq ft	2 Story
2 Story	Basement	Siding	132 sq ft	2 Story
1 Story	Crawl Space	Siding	10 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	<b>2 Fixture Bath</b>	1
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## Built-In Information

<b>Dishwasher</b>	1	<b>Garbage Disposal</b>	1
<b>Vented Hood</b>	1		

## Fireplace Information

<b>Prefab 1 Story</b>	1
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## Garage Information

<b>Area</b>	576 sq ft	<b>Exterior</b>	Siding
<b>Foundation</b>	42 Inch	<b>Common Wall</b>	1 Wall
<b>Year Built</b>	1978	<b>Finished</b>	No
<b>Auto Doors</b>	0	<b>Mech Doors</b>	0

## Porch Information

<b>CCP (1 Story)</b>	48 sq ft	<b>Foundation</b>	Standard
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## Deck Information

<b>Treated Wood</b>	120 sq ft
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**1454 LAKESIDE DR** EAST LANSING, MI 48823 (Property Address)

Parcel Number: 33-20-01-12-321-099



Item 1 of 3 [2 Images / 1 Sketch](#)

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**Owner and Taxpayer Information**

<b>Owner</b>	HAKALA W ALBERT (TRUST) 2700 BURCHAM DR APT 437 EAST LANSING, MI 48823	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**Legal Description**

CONDO #99 STONELAKE CONDO

**Other Information**

**Tax History**

Year	Season	Total Amount	Total Paid	Last Paid	Total Due
2022	Summer	\$2,654.91	\$2,654.91	07/25/2022	\$0.00
2021	Winter	\$488.33	\$488.33	12/21/2021	\$0.00
2021	Summer	\$2,579.63	\$2,579.63	08/13/2021	\$0.00
2020	Winter	\$477.69	\$477.69	12/07/2020	\$0.00
2020	Summer	\$2,556.58	\$2,556.58	08/20/2020	\$0.00
2019	Winter	\$438.63	\$438.63	12/11/2019	\$0.00
2019	Summer	\$2,471.47	\$2,471.47	08/21/2019	\$0.00
2018	Winter	\$428.36	\$428.36	12/11/2018	\$0.00
2018	Summer	\$2,753.75	\$2,753.75	08/29/2018	\$0.00

[Load More Years](#)

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**Parcel:** 33-20-01-12-321-099

Property Address

1454 LAKESIDE DR  
EAST LANSING, MI 48823

Owner and Taxpayer Information

<b>Owner</b>	HAKALA W ALBERT (TRUST) 2700 BURCHAM DR APT 437 EAST LANSING, MI 48823	<b>Taxpayer</b>	SEE OWNER INFORMATION
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Legal Description

CONDO #99 STONELAKE CONDO

Other Information

General Information for 2021 Winter Taxes

<b>School District</b>	33010	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$54,420		
<b>Property Class</b>	401 - RESIDENTIAL-IMPROVED	<b>Assessed Value</b>	\$88,400
<b>Tax Bill Number</b>	12534	<b>Last Receipt Number</b>	00001716
<b>Last Payment Date</b>	12/21/2021	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$483.50	<b>Base Paid</b>	\$483.50
<b>Admin Fees</b>	\$4.83	<b>Admin Fees Paid</b>	\$4.83
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$488.33	<b>Total Paid</b>	\$488.33

*Tax Bill Breakdown for 2021 Winter*

Taxing Authority	Millage Rate	Amount	Amount Paid
INGHAM CO WINTER	5.196500	\$282.79	\$282.79
CATA	2.989500	\$162.68	\$162.68
AIRPORT	0.699000	\$38.03	\$38.03
Admin Fees		\$4.83	\$4.83
Interest Fees		\$0.00	\$0.00
	<b>8.885000</b>	<b>\$488.33</b>	<b>\$488.33</b>

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**Parcel:** 33-20-01-12-321-099

Property Address

1454 LAKESIDE DR  
EAST LANSING, MI 48823

Owner and Taxpayer Information

<b>Owner</b>	HAKALA W ALBERT (TRUST) 2700 BURCHAM DR APT 437 EAST LANSING, MI 48823	<b>Taxpayer</b>	SEE OWNER INFORMATION
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Legal Description

CONDO #99 STONELAKE CONDO

Other Information

General Information for 2022 Summer Taxes

<b>School District</b>	33010	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$56,215	<b>S.E.V.</b>	\$87,700
<b>Property Class</b>	401 - RESIDENTIAL-IMPROVED	<b>Assessed Value</b>	\$87,700
<b>Tax Bill Number</b>	01709	<b>Last Receipt Number</b>	00001210
<b>Last Payment Date</b>	07/25/2022	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$2,628.63	<b>Base Paid</b>	\$2,628.63
<b>Admin Fees</b>	\$26.28	<b>Admin Fees Paid</b>	\$26.28
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$2,654.91	<b>Total Paid</b>	\$2,654.91
<b>Renaissance Zone</b>	Not Available	<b>Mortgage Code</b>	Not Available

Tax Bill Breakdown for 2022 Summer

Taxing Authority	Millage Rate	Amount	Amount Paid
CITY OPERATING	12.536200	\$704.72	\$704.72
CITY SOLID WASTE	1.825000	\$102.59	\$102.59
CITY LIBRARY	1.994000	\$112.09	\$112.09
LAN COMM COLLEGE	3.769200	\$211.88	\$211.88
STATE ED TAX	6.000000	\$337.29	\$337.29
INGHAM CO SUMMER	6.780700	\$381.17	\$381.17
ELPS OPERATING	18.000000	\$0.00	\$0.00
ELPS B&S	0.997200	\$56.05	\$56.05
ELPS DEBT	6.630000	\$372.70	\$372.70
IISD OPERATING	0.199400	\$11.20	\$11.20
IISD SPECIAL ED	4.738400	\$266.36	\$266.36
IISD VOC ED	1.291200	\$72.58	\$72.58
Admin Fees		\$26.28	\$26.28
Interest Fees		\$0.00	\$0.00
	<b>64.761300</b>	<b>\$2,654.91</b>	<b>\$2,654.91</b>

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