



**3155 Losey Rd & Vacant Parcel  
Pleasant Lake, MI 49272**

**Residential  
Real Estate Auction  
BIDDER  
INFORMATION  
PACKET**

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

**Auctioneer & Real Estate Broker**

**517-927-5028**

# Real Estate Auction

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

**Lot 1 - 3155 Losey Rd, Pleasant Lake, MI 49272**



**Online Bidding Soft Closes: Wednesday, April 26 @ 7:00 PM**

## **2 Open Houses:**

**Wed, April 19: 5 - 7 PM & Sun, April 23: 12 - 2 PM**

## **Features:**

- 3 Bedroom 2.5 Bath Home
- Potential 4<sup>th</sup> Bedroom/Den
- 1,970 Sq. Ft
- 11.92 Acres
- 2 Car Attached Garage
- 3 Car Detached Garage Workshop
- Fireplace
- 6 Minutes from US-127
- 25 Minutes to I-96
- 13 Minutes to I-94
- Adjacent 3.68 Lot Also Selling
- Appliances Included
- Hardwood and Tile Flooring
- Loaded with Wildlife

**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

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

**Lot 2 -Vacant 3.68 Acre Parcel - Losey Rd, Pleasant Lake, MI 49272**



**Online Bidding Soft Closes: Wednesday, April 26 @ 7:00 PM**

**Two Open Houses:**

**Wed, April 19: 5 - 7 PM & Sun, April 23: 12 - 2 PM**

## **Features:**

- 3.68 Acre Vacant
- Loaded with Wildlife
- Adjacent to House and 11.92 Acres
- Buy both Lots and have 15.6 Acres

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

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**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, Wednesday, April 26**

Commonly referred to as: **3155 Losey Rd, Pleasant Lake, MI 49272 and Vacant Adjacent 3.68 Acre Parcel**

### **General Terms**

- The selling price of these properties shall be determined by competitive bidding via online only auction.
- The 2 Lots are being sold separate and independent of each other.
- 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, but Agents are welcome to assist Buyers with the process in accordance with the registration posted on the Epic website.

## Real Property Information

- All properties are sold subject to any 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.
- 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

- **\$15,000 (house)** and/or **\$5,000 (vacant parcel)** 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 (No FHA, MSHDA, VA, etc).**
- 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.



## 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 **Pleasant Lake**, County of **Jackson**, State of Michigan, legally described as:

**BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN OF SD SEC 810 FT TO POB OF THIS DESCN TH E 513.40 FT ALONG THE S LN TH N 530.97 FT TH W 200 FT TH N 800.17 FT TO THE CENTER LN OF LOSEY RD TH W ALONG CENTER OF SD RD 313.98 FT TH S 1331.41 FT TO POB OF THIS DESCN 11.92 A SEC 12 TIS RIW SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;**

**And/Or:**

**BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN 1323.40 FT TH N 530.97 FT TO POB OF THIS DESCN TH CONTINUE N 800 FT TO THE CENTER OF LOSEY RD TH W 200 FT TH S 800.17 FT TH E 200 TO POB . SEC 12 TIS RIW 3.68A SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;**

More Commonly Known As: **3155 Losey Rd, Pleasant Lake, MI 49272** Parcel #: **000-03-12-351-003-02**  
And/or: **Vacant Parcel, Losey Rd, Pleasant Lake, MI 49272** Parcel #: **000-03-12-351-003-03**

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:

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:
- 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.
  - 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 the year of Closing will be paid by SELLER without proration. TAXES which 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.

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

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 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 **\$15,000 for main parcel and/or \$5,000 for vacant adjacent parcel** 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.)

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



\*\*\*\*\*

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 \$\_\_\_\_\_ in accordance with the terms provided herein.

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

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

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



American Land Title Association

Commitment for Title Insurance  
2021 v.01.00 (07-01-2021)

**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.

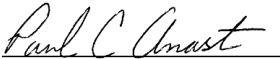
THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**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 Amount of Insurance 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 a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

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  
Issuing Office's ALTA® Registry ID: 1033513  
Issuing Office File Number: 38-23867835-ELN  
Property Address: 3155 Losey Rd., Pleasant Lake, MI 49272  
Revision Number:

**SCHEDULE A**

1. Commitment Date: March 06, 2023, 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: **To Be Determined**
3. The estate or interest in the Land at the Commitment Date is **Fee Simple**.
4. The Title is, at the Commitment Date, vested in:  
**Michelle Layne Stowitts**
5. The Land is described as follows: Situated in the Township of Rives, County of Jackson, State of Michigan

**SEE EXHIBIT A**

ATA National Title Group, LLC



By: Paul C. Anast  
AUTHORIZED SIGNATORY

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**Exhibit "A"**

The Land is described as follows: Situated in the Township of Rives, County of Jackson, State of Michigan

A parcel of land in the Southwest 1/4 of the Southwest 1/4 of Section 12, Town 1 South, Range 1 West, Rives Township, Jackson County, Michigan, more particularly described as: Commencing at the Southwest corner of said Section 12, thence North 89°10'54" East along the South line of said Section 810.00 feet to the point of beginning of this description, thence continuing North 89°10'54" East along said South line, 513.40 feet to the East line of the West 1/2 of said Southwest 1/4, thence North 00°48'46" West along said East line 530.97 feet, thence South 89°10'54" West 200.00 feet, thence North 00°48'46" West 800.17 feet to the North line of the South 1/2 of said Southwest 1/4, thence South 89°13'50" West along said North line, 313.98 feet, thence South 00°50'15" East 1331.41 feet to the point of beginning.

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SCHEDULE B, PART I  
REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Discharge of the mortgage executed by Michelle Layne Stowitts to MERS, Inc, acting solely as nominee for Amerisave Mortgage Corporation dated May 4, 2020 and recorded August 10, 2020 in Liber 2167, Page 236. Said mortgage executed in the original amount of \$188,000.00.
6. Upon supplying the identity of the Prospective Purchaser and/or the amount of the policy to the Company, this commitment may be subject to such further requirements as may be then deemed necessary.

7. PAYMENT OF TAXES: Tax Parcel No.: 000-03-12-351-003-02

2022 Winter Taxes in the amount of \$1,288.83 are PAID

2022 Summer Taxes in the amount of \$1,640.62 are PAID

Special Assessments: NONE

- 2022 State Equalized Value: \$131,400.00
- 2022 Taxable Value: \$98,136.00
- 2022 Principal Residence Exemption: 100%
- School District: 38140-Northwest

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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
8. 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.
9. Right of Way vested in Consumers Power Company by instrument recorded in Liber 365, Page 607 and in Liber 915, Page 564.
10. Oil and Gas Lease recorded in Liber 1936, Page 230, Jackson County Records together with any Assignments, Assignments of Working Interest, Assignments of Overriding Royalty Interest, Pooling Agreements, and/or Mortgages and Security Assignments affecting said lease, whether recorded or unrecorded.

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## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that under applicable law illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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; and
- f. Schedule B, Part II-Exceptions; and
- g. a counter-signature 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 is not liable for any other amendment to this Commitment.

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5. DEFINITIONS

- 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:
  - 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. 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 closing, settlement, escrow, or any other purpose.

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.

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9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election 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 (collectively "ATA") 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 Privacy Policy.

ATA, as an agent for First American Title Insurance Company, Old Republic Title Insurance, American Guaranty Title Insurance Company, Stewart Title Guaranty, Fidelity National Title Insurance Company and its family of companies, Westcor Land Title Insurance Company, and WFG National Title Insurance Company, provides title insurance products and other settlement and escrow services to customers. The ATA Privacy Policy applies to all ATA 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
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, certain non-public personal information is provided to us in order to provide the services requested. and
- information about your transactions and experiences as a customer..

*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, we 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.

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, please write us at: **ATA National Title Group, LLC, 31440 Northwestern Highway, Ste. 300, Farmington Hills, Michigan 48334** or email us at [legal\\_dept@atatitle.com](mailto:legal_dept@atatitle.com) or visit our website [www.atatitle.com](http://www.atatitle.com)

(Effective January 2023)



## FACTS

WHAT DOES OLD REPUBLIC TITLE  
DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

Go to [www.oldrepublictitle.com](http://www.oldrepublictitle.com) (Contact Us)

Who we are	
<b>Who is providing this notice?</b>	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.
What we do	
<b>How does Old Republic Title protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a>
<b>How does Old Republic Title collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacypolicy">https://www.oldrepublictitle.com/privacypolicy</a> for your rights under state law.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn't jointly market.</i></li> </ul>

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company	Old Republic Branch Information Services, Inc.
Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana
Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		



American Land Title Association

Commitment for Title Insurance  
2021 v.01.00 (07-01-2021)

**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.

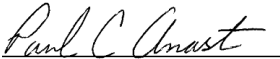
THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**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 Amount of Insurance 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

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**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

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  
Issuing Office's ALTA® Registry ID: 1033513  
Issuing Office File Number: 38-23867852-ELN  
Property Address: V/L Losey Rd., Pleasant Lake, MI 49272  
Revision Number:

**SCHEDULE A**

1. Commitment Date: March 06, 2023, at 8:00 am
2. Policy to be issued: Proposed Policy Amount  

(a) ALTA® OWNERS POLICY WITH STANDARD EXCEPTIONS	<b>TBD</b>
Proposed Insured: <b>To Be Determined</b>	
(b) ALTA® LOAN POLICY WITHOUT STANDARD EXCEPTIONS	<b>TBD</b>
Proposed Insured: <b>To Be Determined</b>	
3. The estate or interest in the Land at the Commitment Date is **Fee Simple**.
4. The Title is, at the Commitment Date, vested in:  
**David R. Baker and Mary E. Baker, husband and wife**  
  
**Land Contract Vendee interest of Michelle L. Stowitts F/K/A Michelle L. Wiljanen as evidenced by the Memorandum of Land Contract recorded in Liber 1738, Page 551 and Quit Claim Deed recorded in Liber 2125, Page 657, Jackson County Records.**
5. The Land is described as follows: Situated in the Township of Rives, County of Jackson, State of Michigan

**SEE EXHIBIT A**

ATA National Title Group, LLC



By: Paul C. Anast  
AUTHORIZED SIGNATORY

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**Exhibit "A"**

The Land is described as follows: Situated in the Township of Rives, County of Jackson, State of Michigan

A parcel of land in the Southwest 1/4 of the Southwest 1/4 of Section 12, Town 1 South, Range 1 West, Rives Township, Jackson County, Michigan, more particularly described as: Commencing at the Southwest corner of said Section 12, thence North 89°10'54" East, along the South line of said Section 1323.40 feet to the East line of the West 1/2 of said Southwest 1/4, thence North 00°48'46" West along said East line, 530.97 feet to the point of beginning of this description, thence continuing North 00°48'46" West along said East line, 800.00 feet to the North line of the South 1/2 of said Southwest 1/4, thence South 89°13'50" West along said North line, 200.00 feet, thence South 00°48'46" East 800.17 feet, thence North 89°10'54" East 200.00 feet to the point of beginning.

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SCHEDULE B, PART I  
REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Submit satisfactory evidence to the company that Michelle L. Wiljanen is now known as Michelle L. Stowitts.
6. Warranty Deed from David R. Baker and Mary E. Baker, husband and wife to Michelle L. Stowitts F/K/A Michelle L. Wiljanen in fulfillment of the Land Contract evidenced of record by the instrument recorded May 27, 2003 in Liber 1738, Page 551.
7. Upon supplying the identity of the Prospective Purchaser and/or the amount of the policy to the Company, this commitment may be subject to such further requirements as may be then deemed necessary.

8. PAYMENT OF TAXES: Tax Parcel No.: 000-03-12-351-003-03

2022 Winter Taxes in the amount of \$215.36 are PAID

2022 Summer Taxes in the amount of \$274.16 are DELINQUENT

Special Assessments: NONE

- 2022 State Equalized Value: \$16,400.00
- 2022 Taxable Value: \$16,400.00
- 2022 Principal Residence Exemption: 100%
- School District: 38140-Northwest

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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
8. 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.
9. Right of Way vested in Consumers Power Company by instrument recorded in Liber 365, Page 607.

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## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that under applicable law illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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; and
- f. Schedule B, Part II-Exceptions; and
- g. a counter-signature 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 is not liable for any other amendment to this Commitment.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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## 5. DEFINITIONS

- 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:
  - 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

## 6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. 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 closing, settlement, escrow, or any other purpose.

## 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.

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9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election 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 (collectively "ATA") 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 Privacy Policy.

ATA, as an agent for First American Title Insurance Company, Old Republic Title Insurance, American Guaranty Title Insurance Company, Stewart Title Guaranty, Fidelity National Title Insurance Company and its family of companies, Westcor Land Title Insurance Company, and WFG National Title Insurance Company, provides title insurance products and other settlement and escrow services to customers. The ATA Privacy Policy applies to all ATA 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
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, certain non-public personal information is provided to us in order to provide the services requested. and
- information about your transactions and experiences as a customer..

*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, we 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.

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, please write us at: **ATA National Title Group, LLC, 31440 Northwestern Highway, Ste. 300, Farmington Hills, Michigan 48334** or email us at [legal\\_dept@atatitle.com](mailto:legal_dept@atatitle.com) or visit our website [www.atatitle.com](http://www.atatitle.com)

(Effective January 2023)



## FACTS

WHAT DOES OLD REPUBLIC TITLE  
DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

Go to [www.oldrepublictitle.com](http://www.oldrepublictitle.com) (Contact Us)

Who we are	
<b>Who is providing this notice?</b>	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
<b>How does Old Republic Title protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a>
<b>How does Old Republic Title collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacypolicy">https://www.oldrepublictitle.com/privacypolicy</a> for your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn't jointly market.</i></li> </ul>

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company	Old Republic Branch Information Services, Inc.
Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana
Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		



11040 Ransom Hwy, Dimondale, MI 48821 \* 517-927-5028

**SELLER'S DISCLOSURE STATEMENT (MCL 565.957(1))**

Property Address: 3155 Losey Rd, Pleasant Lake, Michigan.

**Purpose of Statement:** This statement is a disclosure of the condition of the property in compliance with the seller disclosure act. This statement is a disclosure of the condition and information concerning the property, known by the seller. Unless otherwise advised, the seller does not possess any expertise in construction, architecture, engineering, or any other specific area related to the construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the seller has not conducted any inspections of generally inaccessible areas such as the foundation or roof. This statement is not a warranty of any kind by the seller or by any agent representing the seller in this transaction and is not a substitute for any inspections or warranties the buyer may wish to obtain.

**Seller's Disclosure:** The seller discloses the following information with the knowledge that even though this is not a warranty, the seller specifically makes the following representations based on the seller's knowledge at the signing of this document. Upon receiving this statement from the seller, the seller's agent is required to provide a copy to the buyer or the agent of the buyer. The seller authorizes its agent(s) to provide a copy of this statement to any prospective buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the seller and are not the representations of the seller's agent(s), if any. **This information is a disclosure only and is not intended to be a part of any contract between buyer and seller.**

**Instructions to the Seller:** (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. If you do not know the facts, check UNKNOWN. FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.

**Appliances/Systems/Services:** The items below are in working order (the items below are included in the sale of the property only if the purchase agreement so provides):

	Yes	No	Unknown	Not Available
Range/Oven	X			
Dishwasher - 2 yrs old	X			
Refrigerator - New	X			
Hood/fan				X
Disposal				X
TV antenna, TV rotor & controls				X
Electrical system	X			
Garage door opener & remote control	X			
Alarm system				X
Intercom				X
Central vacuum				X
Attic fan				X
Pool heater, wall liner & equipment				X
Microwave				X
Trash compactor				X
Ceiling fan	X			
Sauna/hot tub				X
Washer > New	X			
Dryer	X			
Lawn sprinkler system				X
Water heater - Brand New	X			
Plumbing system	X			
Water softener/ conditioner	X			
Well & pump	X			
Septic tank & drain field	X			
Sump pump				X
City Water System				X
City Sewer System				X
Central air conditioning	X			
Central heating system	X			
Wall furnace				X
Humidifier				X
Electronic air filter				X
Solar heating system				X
Fireplace & chimney - Gas	X			
Wood burning system				X



Explanations (attach additional sheets if necessary):

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UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER  
EXCEPT AS NOTED, WITHOUT WARRANTY BEYOND DATE OF CLOSING.

**Property conditions, improvements & additional information:**

1. **Basement/crawl space:** Has there been evidence of water? Yes  
If yes, please explain: Some evidence of water from Grading Issue +  
Basement window well full of Debris.
2. **Insulation:** Describe, if known  
Urea Formaldehyde Foam Insulation (UFFI) is installed  
Unknown X Yes \_\_\_\_\_ No \_\_\_\_\_
3. **Roof:** Leaks? Yes \_\_\_ No X Approximate age if known \_\_\_\_\_
4. **Well:** Type of well (depth/diameter, age, and repair history, if known) New well 2013  
Has the water been tested? Yes \_\_\_\_\_ No X  
If yes, date of last report/results: N/A
5. **Septic tanks/drain fields:** Condition, if known: New 2014
6. **Heating System:** Type/approximate age: Propane
7. **Plumbing system:** Type: copper X galvanized \_\_\_ other \_\_\_\_\_  
Any known problems? No
8. **Electrical system:** Any known problems? No
9. **History of infestation, if any:** (termites, carpenter ants, etc.) No
10. **Environmental Problems:** Are you aware of any substances, materials, or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel, or chemical storage tanks and contaminated soil on the property.  
Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X  
If yes, please explain: \_\_\_\_\_
11. **Flood insurance:** Do you have flood insurance on the property?  
Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X
12. **Mineral rights:** Do you own the mineral rights?  
Unknown X Yes \_\_\_\_\_ No \_\_\_\_\_



**Other Items:** Are you aware of any of the following:

1. Features of the property shared in common with the adjoining landowners, such as walls, fences, roads, and driveways, or other features whose use or responsibility for maintenance may have an effect on the property?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

2. Any encroachments, easements, zoning violations, or nonconforming uses?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

3. Any "common areas" (facilities like pools, tennis courts, walkways, or other areas co-owned with others), or a homeowners' association that has any authority over the property?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

4. Structural modifications, alterations, or repairs made without necessary permits or licensed contractors?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

5. Settling, flooding, drainage, structural, or grading problems?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

6. Major damage to the property from fire, wind, floods, or landslides?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

7. Any underground storage tanks?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

8. Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.?

Unknown \_\_\_\_\_ Yes X \_\_\_\_\_ No \_\_\_\_\_

9. Any outstanding utility assessments or fees, including any natural gas main extension surcharge?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

10. Any outstanding municipal assessments or fees?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

11. Any pending litigation that could affect the property or the seller's right to convey the property?

Unknown \_\_\_\_\_ Yes \_\_\_\_\_ No X

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary:

8-Forming Area

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The seller has lived in the residence on the property from [ 2003 ] to [ 2023 ].  
The seller has owned the property since [ 2003 ]. The seller has indicated above the  
condition of all the items based on information known to the seller. If any changes occur in the  
structural/mechanical/appliance systems of this property from the date of this form to the date of  
closing, seller will immediately disclose the changes to buyer. In no event shall the parties hold the  
broker liable for any representations not directly made by the broker or broker's agent.

Seller certifies that the information in this statement is true and correct to the best of seller's  
knowledge as of the date of seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE  
PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY.  
THESE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO  
ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF  
POTENTIAL ALLERGENS, INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD,  
MILDEW, AND BACTERIA.

BUYERS ARE ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO  
THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28.721 TO 28.732, IS  
AVAILABLE TO THE PUBLIC. BUYERS SEEKING THAT INFORMATION SHOULD  
CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S  
DEPARTMENT DIRECTLY.

BUYER IS ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY,  
PRINCIPAL RESIDENCE EXEMPTION INFORMATION, AND OTHER REAL PROPERTY  
TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S  
OFFICE. BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON  
THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS.  
UNDER MICHIGAN LAW, REAL PROPERTY TAX OBLIGATIONS CAN CHANGE  
SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.

Seller Melanie Howells  
Seller \_\_\_\_\_

Date 2/25/23  
Date \_\_\_\_\_

Buyer has read and acknowledges receipt of this statement.

Buyer \_\_\_\_\_  
Buyer \_\_\_\_\_

Date \_\_\_\_\_  
Date \_\_\_\_\_

Time: \_\_\_\_\_  
Time: \_\_\_\_\_





**LEAD-BASED PAINT SELLER'S  
DISCLOSURE FORM**

Property Address: 3155 Losey Rd  
Pleasant Lake, MI

**Lead Warning Statement**

1. Every Purchaser with any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller with any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

**a. Seller's Disclosure**

- i. (A) Presence of lead-based paint and/or lead-based paint hazards.  
(Check one below): initials
  1. ( ) Known lead-based paint and/or lead-based paint hazards are present in/on the property  
a. (Explain):
  2. (X) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in/on the property.
- ii. (B) Records and reports available to the Seller.  
(Check one below): initials
  1. ( ) Seller has provided the Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in/on the property (list documents below):
  2. (X) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in/on the property.

**Seller certifies that to the best of his/her knowledge, the Seller's statements above are true and accurate.**

Date: 2/25/23 Seller: Michele Howells

## 2. Agent's Acknowledgment

NA Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance. Agent certifies that to the best of his/her knowledge, the Agent's statement above is true and accurate.

Date: 2/25/2023 Agent: Bradly A. Stoeckner

## 3. Purchaser's Acknowledgment

- a. Purchaser has received copies of all information listed above. \_\_\_\_\_
- b. Purchaser has received the federally approved pamphlet *Protect Your Family from Lead in Your Home*. \_\_\_\_\_
- c. Purchaser has (check one below):
- i. ☐ Received a 10-day opportunity (or other mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards
  - ii. ☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Purchaser certifies to the best of his/her knowledge; the Purchaser's statements above are true and accurate.

Date: \_\_\_\_\_ Purchaser: \_\_\_\_\_

OR ☐ Seller represents and warrants that the listed property was built in 1978 or later, and that, therefore, the federally-mandated lead-based paint disclosure regulations do not apply to this property.

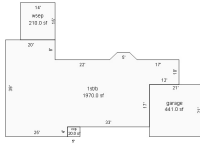
\_\_\_\_\_  
(Initials) Address: \_\_\_\_\_

Date: \_\_\_\_\_ Seller \_\_\_\_\_  
Date: \_\_\_\_\_ Purchaser: \_\_\_\_\_

NOTICE: Federal law requires Sellers and Agents to retain a copy of this form for at least three years from the completion of the sale.

**3155 LOSEY RD PLEASANT LAKE, MI 49272** (Property Address)

Parcel Number: 000-03-12-351-003-02



Map by Mapbox

Item 2 of 2

1 Image / 1 Sketch

**Property Owner: STOWITTS, MICHELLE LAYNE****Summary Information**

## &gt; Residential Building Summary

- Year Built: 1977
- Full Baths: 2
- Sq. Feet: 1,970
- Bedrooms: 3
- Half Baths: 0
- Acres: 11.920

&gt; Assessed Value: \$131,400 | Taxable Value: \$98,136

&gt; Property Tax information found

**Owner and Taxpayer Information****Owner**

STOWITTS, MICHELLE LAYNE  
3155 LOSEY RD  
PLEASANT LAKE, MI 49272

**Taxpayer**

SEE OWNER INFORMATION

**General Information for Tax Year 2022**

<b>Property Class</b>	401 RESIDENTIAL-IMPROVED	<b>Unit</b>	13 RIVES TOWNSHIP
<b>School District</b>	NORTHWEST SCHOOL DISTRICT	<b>Assessed Value</b>	\$131,400
<b>BOR CHANGES</b>	15DBOR 100% PRE FOR 14/15	<b>Taxable Value</b>	\$98,136
<b>USER NUM IDX</b>	0	<b>State Equalized Value</b>	\$131,400
<b>SPLIT INFO</b>	Not Available	<b>Date of Last Name Change</b>	11/02/2020
<b>SPEC ASSMT DIST</b>	Not Available	<b>Notes</b>	Not Available
<b>Historical District</b>	Not Available	<b>Census Block Group</b>	Not Available
<b>FIELDWORK</b>	Not Available	<b>Exemption</b>	No Data to Display

**Principal Residence Exemption Information****Homestead Date** 08/18/2015

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

**Previous Year Information**

Year	MBOR Assessed	Final SEV	Final Taxable
2021	\$123,100	\$123,100	\$95,001
2020	\$110,700	\$110,700	\$93,690
2019	\$100,600	\$100,600	\$91,944

**Land Information**

<b>Zoning Code</b>	AG	<b>Total Acres</b>	11.920
<b>Land Value</b>	\$59,400	<b>Land Improvements</b>	\$0
<b>Renaissance Zone</b>	No	<b>Renaissance Zone Expiration Date</b>	No Data to Display
<b>ECF Neighborhood</b>	Not Available	<b>Mortgage Code</b>	No Data to Display
<b>Lot Dimensions/Comments</b>	Not Available	<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**

BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN OF SD SEC 810 FT TO POB OF THIS DESCN TH E 513.40 FT ALONG THE S LN TH N 530.97 FT TH W 200 FT TH N 800.17 FT TO THE CENTER LN OF LOSEY RD TH W ALONG CENTER OF SD RD 313.98 FT TH S 1331.41 FT TO POB OF THIS DESCN 11.92 A SEC 12 T1S R1W SPLIT ON 05/08/2003 FROM 000-03-12-351-003-00-8-000-03-12-351-003-01;



## Land Division Act Information

<b>Date of Last Split/Combine</b>	05/28/2002	<b>Number of Splits Left</b>	0
<b>Date Form Filed</b>	05/28/2002	<b>Unallocated Div.s of Parent</b>	0
<b>Date Created</b>	05/28/2002	<b>Unallocated Div.s Transferred</b>	0
<b>Acreage of Parent</b>	35.24	<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
05/04/2020	\$1.00	QC	WILJANEN, MICHELLE L	STOWITTS, MICHELLE LAYNE	21-NOT USED/OTHER	2167-0235
07/31/2018	\$1.00	QC	WILJANEN, SCOTT W	WILJANEN, MICHELLE L	09-FAMILY	2125-0656
05/22/2003	\$202,000.00	WD	BAKER, DAVID R & MARY E	WILJANEN, SCOTT W. & MICHELLE L	03-ARM'S LENGTH	1738-1098

## Building Information - 1970 sq ft 1 (Residential)

### General

<b>Floor Area</b>	1,970 sq ft	<b>Estimated TCV</b>	\$224,291
<b>Garage Area</b>	1,321 sq ft	<b>Basement Area</b>	1,970 sq ft
<b>Foundation Size</b>	1,970 sq ft		
<b>Year Built</b>	1977	<b>Year Remodeled</b>	<i>No Data to Display</i>
<b>Occupancy</b>	Single Family	<b>Class</b>	C
<b>Effective Age</b>	36 yrs	<b>Tri-Level</b>	No
<b>Percent Complete</b>	100%	<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>	<i>Not Available</i>
<b>1st Floor Rooms</b>	5	<b>Sewer</b>	<i>Not Available</i>
<b>2nd Floor Rooms</b>	0	<b>Style</b>	1
<b>Bedrooms</b>	3		

### Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
1 Story	Basement	Siding	1,970 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
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### Fireplace Information

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

<b>Area</b>	441 sq ft	<b>Exterior</b>	Siding
<b>Foundation</b>	42 Inch	<b>Common Wall</b>	2 Wall
<b>Year Built</b>	<i>No Data to Display</i>	<b>Finished</b>	No
<b>Auto Doors</b>	0	<b>Mech Doors</b>	0
<b>Area</b>	880 sq ft	<b>Exterior</b>	Siding
<b>Foundation</b>	18 Inch	<b>Common Wall</b>	Detached
<b>Year Built</b>	<i>No Data to Display</i>	<b>Finished</b>	No
<b>Auto Doors</b>	0	<b>Mech Doors</b>	0

### Carport Information

<b>Area</b>	260 sq ft	<b>Roof Type</b>	Aluminum
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### Porch Information

Parcel: 000-03-12-351-003-02

Unit Information

RIVES TOWNSHIP  
JANINA TESKE, TREASURER  
348 E MAIN ST  
RIVES JUNCTION MI 49277

Property Address

3155 LOSEY RD  
PLEASANT LAKE, MI 49272

Owner and Taxpayer Information

Owner	STOWITTS, MICHELLE LAYNE 3155 LOSEY RD PLEASANT LAKE, MI 49272	Taxpayer	SEE OWNER INFORMATION
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Legal Description

BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN OF SD SEC 810 FT TO POB OF THIS DESCN TH E 510 FT ALONG THE S LN TH N 531.20 FT TH W 200 FT TH N 800 FT TO THE CENTER LN OF LOSEY RD TH W ALONG CENTER OF SD RD 310 FT TH S 1331.20 FT TO POB OF THIS DESCN 11.92 A SEC 12 T1S R1W SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;

Other Information

General Information for 2022 Summer Taxes

School District	38140	PRE/MBT	100.0000%
Taxable Value	\$98,136	S.E.V.	\$131,400
Property Class	401 -	Assessed Value	\$131,400
Tax Bill Number	00655	Last Receipt Number	00002792
Last Payment Date	09/01/2022	Number of Payments	2
Base Tax	\$1,624.38	Base Paid	\$1,624.38
Admin Fees	\$16.24	Admin Fees Paid	\$16.24
Interest Fees	\$0.00	Interest Fees Paid	\$0.00
Total Tax & Fees	\$1,640.62	Total Paid	\$1,640.62
Renaissance Zone	Not Available	Mortgage Code	Not Available

Tax Bill Breakdown for 2022 Summer

Taxing Authority	Millage Rate	Amount	Amount Paid
STATE ED	6.000000	\$588.81	\$588.81
JACKSON COLLEGE	1.132700	\$111.15	\$111.15
JACKSON ISD	4.353900	\$427.27	\$427.27
COUNTY	5.066000	\$497.15	\$497.15
Admin Fees		\$16.24	\$16.24
Interest Fees		\$0.00	\$0.00
16.552600		\$1,640.62	\$1,640.62

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Parcel: 000-03-12-351-003-02

Unit Information

RIVES TOWNSHIP  
JANINA TESKE, TREASURER  
348 E MAIN ST  
RIVES JUNCTION MI 49277

Property Address

3155 LOSEY RD  
PLEASANT LAKE, MI 49272

Owner and Taxpayer Information

Owner	STOWITTS, MICHELLE LAYNE 3155 LOSEY RD PLEASANT LAKE, MI 49272	Taxpayer	SEE OWNER INFORMATION
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Legal Description

BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN OF SD SEC 810 FT TO POB OF THIS DESCN TH E 510 FT ALONG THE S LN TH N 531.20 FT TH W 200 FT TH N 800 FT TO THE CENTER LN OF LOSEY RD TH W ALONG CENTER OF SD RD 310 FT TH S 1331.20 FT TO POB OF THIS DESCN 11.92 A SEC 12 T1S R1W SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;

Other Information

General Information for 2022 Winter Taxes

School District	38140	PRE/MBT	100.0000%
Taxable Value	\$98,136	S.E.V.	\$131,400
Property Class	401 -	Assessed Value	\$131,400
Tax Bill Number	No Data to Display	Last Receipt Number	00000844
Last Payment Date	01/11/2023	Number of Payments	1
Base Tax	\$1,276.07	Base Paid	\$1,276.07
Admin Fees	\$12.76	Admin Fees Paid	\$12.76
Interest Fees	\$0.00	Interest Fees Paid	\$0.00
Total Tax & Fees	\$1,288.83	Total Paid	\$1,288.83
Renaissance Zone	Not Available	Mortgage Code	Not Available

Tax Bill Breakdown for 2022 Winter

Taxing Authority	Millage Rate	Amount	Amount Paid
NORTHWEST OPER	18.000000	\$0.00	\$0.00
NORTHWEST DEBT	4.078700	\$400.26	\$400.26
JACKSON ISD	4.353900	\$427.27	\$427.27
RIVES TOWNSHIP	0.748100	\$73.41	\$73.41
LIBRARY	1.741100	\$170.86	\$170.86
MED CARE	0.247600	\$24.29	\$24.29
SENIOR SERVICES	0.596600	\$58.54	\$58.54
LIFEWAYS	0.494700	\$48.54	\$48.54
PARKS	0.495400	\$48.61	\$48.61
ANIMAL CONTROL	0.247600	\$24.29	\$24.29
		\$12.76	\$12.76
		31.003700	\$1,288.83
			\$1,288.83

**LOSEY RD PLEASANT LAKE, MI 49272** (Property Address)

Parcel Number: 000-03-12-351-003-03

**Property Owner:** WILJANEN MICHELLE L**Summary Information**

&gt; Assessed Value: \$16,400 | Taxable Value: \$16,400

&gt; Property Tax information found

**Owner and Taxpayer Information**

<b>Owner</b>	WILJANEN MICHELLE L 3155 LOSEY RD PLEASANT LAKE, MI 49272	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**General Information for Tax Year 2022**

<b>Property Class</b>	402 RESIDENTIAL-VACANT	<b>Unit</b>	13 RIVES TOWNSHIP
<b>School District</b>	NORTHWEST SCHOOL DISTRICT	<b>Assessed Value</b>	\$16,400
<b>BOR CHANGES</b>	15DBOR 100% PRE FOR 14/15	<b>Taxable Value</b>	\$16,400
<b>USER NUM IDX</b>	0	<b>State Equalized Value</b>	\$16,400
<b>SPLIT INFO</b>	Not Available	<b>Date of Last Name Change</b>	10/20/2022
<b>SPEC ASSMT DIST</b>	Not Available	<b>Notes</b>	Not Available
<b>Historical District</b>	Not Available	<b>Census Block Group</b>	Not Available
<b>FIELDWORK</b>	Not Available	<b>Exemption</b>	No Data to Display

**Principal Residence Exemption Information****Homestead Date** 08/18/2015

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

**Previous Year Information**

Year	MBOR Assessed	Final SEV	Final Taxable
2021	\$34,700	\$34,700	\$17,667
2020	\$24,700	\$24,700	\$17,424
2019	\$17,100	\$17,100	\$17,100

**Land Information**

<b>Zoning Code</b>	AG	<b>Total Acres</b>	3.680
<b>Land Value</b>	\$32,800	<b>Land Improvements</b>	\$0
<b>Renaissance Zone</b>	No	<b>Renaissance Zone Expiration Date</b>	No Data to Display
<b>ECF Neighborhood</b>	Not Available	<b>Mortgage Code</b>	No Data to Display
<b>Lot Dimensions/Comments</b>	Not Available	<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**

BEG AT THE SW CORNER OF SEC 12 TH E ALONG THE S LN 1323.40 FT TH N 530.97 FT TO POB OF THIS DESCN TH CONTINUE N 800 FT TO THE CENTER OF LOSEY RD TH W 200 FT TH S 800.17 FT TH E 200 TO POB . SEC 12 T15 R1W 3.68A SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;

<b>Date of Last Split/Combine</b>	05/28/2002	<b>Number of Splits Left</b>	0
<b>Date Form Filed</b>	05/28/2002	<b>Unallocated Div.s of Parent</b>	0
<b>Date Created</b>	05/28/2002	<b>Unallocated Div.s Transferred</b>	0
<b>Acreage of Parent</b>	35.24	<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
07/31/2018	\$1.00	QC	WILJANEN, SCOTT W	WILJANEN, MICHELLE L	09-FAMILY	2125-0657
05/22/2003	\$30,000.00	LC	BAKER, DAVID R & MARY E	WILJANEN, SCOTT W & MICHELLE L	03-ARM'S LENGTH	1738-0551

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## Parcel: 000-03-12-351-003-03

### Unit Information

RIVES TOWNSHIP  
JANINA TESKE, TREASURER  
348 E MAIN ST  
RIVES JUNCTION MI 49277

### Property Address

LOSEY RD  
PLEASANT LAKE, MI 49272

### Owner and Taxpayer Information

<b>Owner</b>	WILJANEN MICHELLE L 3155 LOSEY RD PLEASANT LAKE, MI 49272	<b>Taxpayer</b>	SEE OWNER INFORMATION
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### Legal Description

BEG AT THE SW CORNER OF SEC 12 TH EE ALONG THE S LN 1320 FT TH N 531.20 FT TO POB OF THIS DESCN TH CONTINUE N 800 FT TO THE CENTER OF LOSEY RD TH W 200 FT TH S 800 FT TH E 200 TO POB . SEC 12 T1S R1W 3.68A SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;

### Other Information

### General Information for 2022 Summer Taxes

<b>School District</b>	38140	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$16,400	<b>S.E.V.</b>	\$16,400
<b>Property Class</b>	402 -	<b>Assessed Value</b>	\$16,400
<b>Tax Bill Number</b>	00656	<b>Last Receipt Number</b>	00000590
<b>Last Payment Date</b>	06/22/2022	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$271.45	<b>Base Paid</b>	\$1.56
<b>Admin Fees</b>	\$2.71	<b>Admin Fees Paid</b>	\$2.71
<b>Interest Fees</b>	\$16.19	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$290.35	<b>Total Paid</b>	\$4.27
<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
STATE ED	6.000000	\$98.40	\$0.56
JACKSON COLLEGE	1.132700	\$18.57	\$0.11
JACKSON ISD	4.353900	\$71.40	\$0.41
COUNTY	5.066000	\$83.08	\$0.48
Admin Fees		\$2.71	\$2.71
Interest Fees		\$16.19	\$0.00
<b>16.552600</b>		<b>\$290.35</b>	<b>\$4.27</b>

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## Parcel: 000-03-12-351-003-03

### Unit Information

RIVES TOWNSHIP  
JANINA TESKE, TREASURER  
348 E MAIN ST  
RIVES JUNCTION MI 49277

### Property Address

LOSEY RD  
PLEASANT LAKE, MI 49272

### Owner and Taxpayer Information

<b>Owner</b>	WILJANEN MICHELLE L 3155 LOSEY RD PLEASANT LAKE, MI 49272	<b>Taxpayer</b>	SEE OWNER INFORMATION
--------------	---	-----------------	-----------------------

### Legal Description

BEG AT THE SW CORNER OF SEC 12 TH EE ALONG THE S LN 1320 FT TH N 531.20 FT TO POB OF THIS DESCN TH CONTINUE N 800 FT TO THE CENTER OF LOSEY RD TH W 200 FT TH S 800 FT TH E 200 TO POB . SEC 12 T1S R1W 3.68A SPLIT ON 05/28/2002 FROM 000-03-12-351-003-00 & 000-03-12-351-003-01;

### Other Information

### General Information for 2022 Winter Taxes

<b>School District</b>	38140	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$16,400	<b>S.E.V.</b>	\$16,400
<b>Property Class</b>	402 -	<b>Assessed Value</b>	\$16,400
<b>Tax Bill Number</b>	No Data to Display	<b>Last Receipt Number</b>	00000151
<b>Last Payment Date</b>	12/14/2022	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$213.23	<b>Base Paid</b>	\$213.23
<b>Admin Fees</b>	\$2.13	<b>Admin Fees Paid</b>	\$2.13
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$215.36	<b>Total Paid</b>	\$215.36
<b>Renaissance Zone</b>	Not Available	<b>Mortgage Code</b>	Not Available

### Tax Bill Breakdown for 2022 Winter

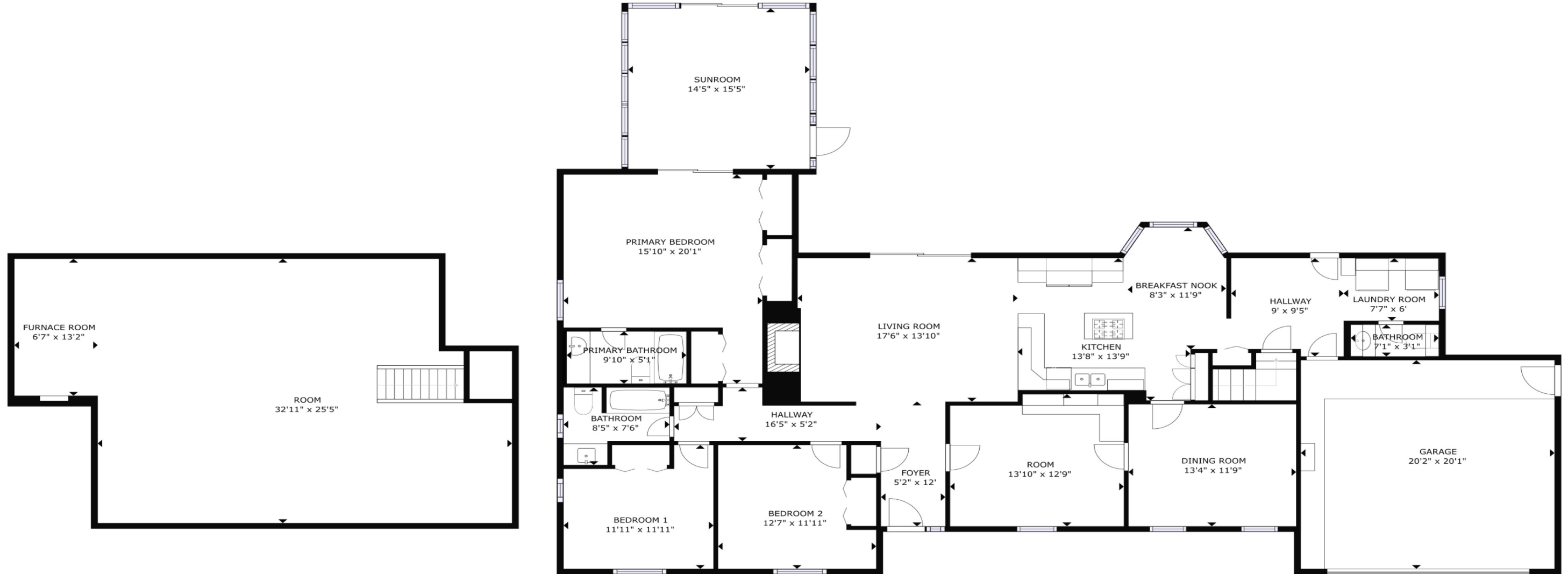
Taxing Authority	Millage Rate	Amount	Amount Paid
NORTHWEST OPER	18.000000	\$0.00	\$0.00
NORTHWEST DEBT	4.078700	\$66.89	\$66.89
JACKSON ISD	4.353900	\$71.40	\$71.40
RIVES TOWNSHIP	0.748100	\$12.26	\$12.26
LIBRARY	1.741100	\$28.55	\$28.55
MED CARE	0.247600	\$4.06	\$4.06
SENIOR SERVICES	0.596600	\$9.78	\$9.78
LIFEWAYS	0.494700	\$8.11	\$8.11
PARKS	0.495400	\$8.12	\$8.12
ANIMAL CONTROL	0.247600	\$4.06	\$4.06
Admin Fees		\$2.13	\$2.13

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31.003700

\$215.36

\$215.36



GROSS INTERNAL AREA  
FLOOR 1: 872 sq ft, FLOOR 2: 2100 sq ft  
TOTAL: 2972 sq ft

SIZES AND DIMENSIONS ARE APPROXIMATE, ACTUAL MAY VARY.





