



**12740 Melody Rd  
Grand Ledge, MI 48837**

**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\*\*\***

**12740 Melody Rd, Grand Ledge, MI 48837**



## **Online Bidding Soft Closes:**

**Tuesday, March 25 @ 7:00 PM**

## **Open House:**

**(Bring your Inspector!)**

**Wednesday, March 19: 5-7 PM**

**Sunday, March 23: Noon - 2 PM**

## **Features:**

- 1,656 Sq-Ft Ranch on 2.48 Acres
- 3 or 4 Bedrooms & 2.5 Baths
- Many Updates including a Sauna
- Generac Backup Generator
- HVAC upgraded in 2019
- New Roof in 2024
- Natural Gas Boiler Heat
- Solar Panels to Reduce Electric Bill
- Play Structure in Back Yard
- 2 Car Attached Garage

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

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

**Brad Stoecker (Auctioneer/Broker)**

**517-927-5028**

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



## **Real Estate Auction Terms**

**Bidding Soft Closes starting at 7 Pm, Tuesday, March 25, 2025**

Commonly referred to as **12740 Melody Rd, Grand Ledge, MI 48837**

### **General Terms**

- The selling price of this property shall be determined by competitive bidding via online only auction.
- It is the Bidder's responsibility to read and fully understand all Terms and Conditions and property information prior to bidding.
- This auction is to be conducted by Epic Auctions and Estate Sales, LLC, hereinafter referred to as Auctioneer or Auction Company, on behalf of the owners of the property, hereinafter referred to as Seller.
- The terms Bidder and Buyer shall be defined as the individual or any company representing or represented by that individual, including any and all of its agents, employees, representatives, officers, owners, members, or directors.
- Auctioneer is not responsible for acts or representations of Seller.
- Auctioneer reserves the right to update the Terms and Conditions and any property information at any time. Those will be effective 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 Sales, LLC, is acting solely in the role of Seller's Agent and will not act as Agent 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 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.
- Representation by a Buyer Agent is 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 document posted on the Epic website.

## Real Property Information

- Official square footage from the tax assessor's website.
- 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 on the Epic Auctions and Estate Sales website. Please read the property information on the listing.
- 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.
- A Buyer's Agent may NOT register to bid on behalf of any buyer.
- Buyer's Agents may assist buyers in understanding the auction process but must NOT place bids, register accounts, or act on behalf of any buyer.
- All bidders must register and place bids under their own legal name and account.
- All bidders must be 18 years of age as of the date of bidder registration.
- Online bidder identities will be kept confidential except to the 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

- All bidding will take place exclusively online through the designated auction platform. No in-person or phone bidding is available.
- Soft Close: If a bid is placed within the final minutes of the auction, the bidding period will automatically extend until no additional bids are placed during the extension.
- Auction Closing: The auction will officially close when the countdown timer reaches 00:00 (zero), provided no new bids have been placed in the final moments.
- If an internet outage, platform failure, or system malfunction occurs within the final two hours of bidding, the Auctioneer reserves the right to:
  1. Reopen bidding for the affected lot(s), or
  2. Extend the auction closing time at their sole discretion.
- The highest bidder at the time of closure will be contacted for confirmation before the auction is officially finalized.
- Neither Epic Auctions & Estate Sales, LLC, nor the Seller are responsible for:
  - Auction platform malfunctions.
  - Bidder's device, software, or internet issues.
  - Failure of the bidder to receive email or system notifications.
  - Any other technical disruptions that may prevent a bidder from participating.
- Bidders are strongly encouraged to place their bids early and ensure they have a stable internet connection to avoid last-minute issues.

## Buyer's Premium

- There will be a **Ten Percent (10%)** Buyer's 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

- A **\$15,000 non-refundable deposit** is required within 24 hours after the auction via wire transfer or certified bank cashier's check.
- Failure to submit the deposit and sign the Purchase Agreement within 24 hours will result in default, and the property may be offered to the next highest bidder.
- **Earnest money is 100% non-refundable.**
- Earnest money will be held by Auctioneer until closing.
- Remaining balance is to be paid in full within 30 calendar 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 pro-rated 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 prevent 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 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 **Grand Ledge**, County of **Eaton**, State of Michigan, legally described as:

**LOT 5. RIVER PARK FARMS SEC.12,T4N,R4W, ONEIDA TWP**

More Commonly Known As: **12740 Melody Rd, Grand Ledge, MI 48837** Parcel #: **030-072-600-050-00.**

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: **None.**

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

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

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

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

6. SPECIAL ASSESSMENTS and TAXES:

- a. SPECIAL ASSESSMENTS which are or become a lien on the property on or before date of Closing of this Agreement will be paid by the SELLER.
- b. TAXES will be treated as if they cover the calendar year in which they become a lien. TAXES which become a lien in years prior to 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.

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 Transnation Title. Closings can be handled remotely.
- d. Seller intends to perform an IRC Section 1031 tax-deferred exchange. Buyer agrees to cooperate with the exchange and Seller agrees to hold Buyer harmless from all claims, costs, liabilities, or delays in time resulting from such an exchange. Buyer agrees to an assignment of this contract to a qualified intermediary by the seller. Seller will be responsible for all costs associated with the 1031 Exchange.

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

8. TITLE. If defects exist, SELLER will have 90 days after receiving written notice to remedy the defect(s). If SELLER is unable to cure defects within 90 days, BUYER may either: (a) terminate the contract and receive a full refund of the deposit; or (b) extend the period for remediation at BUYER's discretion.
9. BUYER AND SELLER ACKNOWLEDGE THAT EPIC AUCTIONS & ESTATE SALES, LLC IS ONLY ACTING AS THE SELLER'S AGENT.
10. SALE must be closed within 45 calendar days. Seller reserves the right to extend the closing date by up to 15 additional calendar days if necessary to resolve title, financing, or closing document issues, provided Buyer is notified in writing.
11. 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.
12. 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.
13. SELLER'S DISCLOSURE. BUYER acknowledges that a SELLER'S Disclosure Statement has been provided, unless exempt under Michigan law.
14. BUYER DEPOSIT: **\$15,000** showing BUYER'S good faith will be deposited with the Auctioneer Company and will apply at closing 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, SELLER shall have the option to either: (a) retain the deposit as liquidated damages, thereby terminating any further liability of BUYER; or (b) pursue legal or equitable remedies, in which case the deposit will be applied toward any damages awarded.
15. 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.
16. BUYER will not assign this Agreement without written consent of SELLER.
17. Seller shall maintain property insurance until the date of closing. If the property is materially damaged prior to closing, Buyer may either: (a) proceed with the purchase and receive any insurance proceeds; or (b) terminate this contract and receive a full refund of the deposit.
18. Make Deed to \_\_\_\_\_ (This can be adjusted prior to closing.)

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



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

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

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

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

\*\*\*\*\*

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

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

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

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

\*\*\*\*\*

Epic Auctions and Estate Sales, LLC acknowledges receipt of Buyer's earnest money deposit in the amount of **\$15,000** in accordance with the terms provided herein.

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

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

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



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

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

Property Address: 12740 Melody Rd, Grand Ledge, 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				X
Refrigerator	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				X
Dryer				X
Lawn sprinkler system				X
Water heater	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			X	
Wood burning system			X	

Explanations (attach additional sheets if necessary):

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? N/A - NO Basement  
If yes, please explain: \_\_\_\_\_
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 2024
4. **Well:** Type of well (depth/diameter, age, and repair history, if known) \_\_\_\_\_  
Has the water been tested? Yes \_\_\_\_\_ No X  
If yes, date of last report/results: \_\_\_\_\_
5. **Septic tanks/drain fields:** Condition, if known: Replaced in 2010
6. **Heating System:** Type/approximate age: Nat Gas Boiler
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 X Yes \_\_\_\_\_ No \_\_\_\_\_
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 X Yes \_\_\_\_\_ No \_\_\_\_\_

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 \_\_\_\_\_ No X

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:

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The seller has lived in the residence on the property from [ 1976 ] to [ 2024 ].  
The seller has owned the property since [ 1976 ]. 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.

In my sole capacity as DPOA on behalf of Michael Pakula

Seller Elizabeth Tisch

Date 2/16/2025

Seller \_\_\_\_\_

Date \_\_\_\_\_

Buyer has read and acknowledges receipt of this statement.

Buyer \_\_\_\_\_

Date \_\_\_\_\_

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

Buyer \_\_\_\_\_

Date \_\_\_\_\_

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





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

Property Address: *12740 Melody Rd  
Grand Ledge, MI 48837*

**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: 2/16/2025 Seller: Elizabeth Tisch

In my sole capacity as DPOA on behalf of Michael Pakula

## 2. Agent's Acknowledgment

BAS 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: \_\_\_\_\_ Agent: \_\_\_\_\_

## 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.

\_\_\_\_\_ Address:

(Initials)

\_\_\_\_\_

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.

**ALTA COMMITMENT FOR TITLE INSURANCE**  
issued by  
**Stewart Title Guaranty 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**



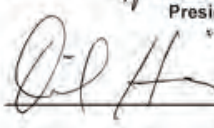
Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Stewart Title Guaranty Company (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment 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

STEWART TITLE GUARANTY COMPANY

   
Frederick H. Eppinger  
President and CEO  
  
David Hisey  
Secretary

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Stewart Title Guaranty 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: 23-25943465-ELN  
 Property Address: 12740 Melody Rd, Grand Ledge, MI 48837  
 Revision Number:

**SCHEDULE A**

1. Commitment Date: February 13, 2025, at 8:00 am
2. Policy to be issued: Proposed Policy Amount
  - (a) ALTA® OWNERS POLICY WITH STANDARD EXCEPTIONS **TBD**  
Proposed Insured:
  - (b) ALTA® LOAN POLICY WITH STANDARD EXCEPTIONS **TBD**  
Proposed Insured:
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:  
**Michael Pakula, a single man**
5. The Land is described as follows: Situated in the Township of Oneida, County of Eaton, State of Michigan  
**Lot 5, River Park Farms, Oneida Township, Eaton County, Michigan, according to the recorded plat thereof, as recorded in Liber 2 of Plats, Page 85, Eaton County Records.**

ATA National Title Group, LLC

By: Paul C. Anast  
AUTHORIZED SIGNATORY

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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. Mortgage in the original amount of \$163,500.00, and the terms, conditions and provisions contained therein, executed by Michael Pakula, a single person to MERS Inc, as nominee for Rocket Mortgage, LLC dated March 11, 2024 and recorded March 15, 2024 in Liber 3084, Page 702.

Obtain and record a discharge(s) of the mortgage(s) recited on this Commitment.

6. Upon supplying the identity of the Proposed Insured and/or the amount of the policy to the Company, this commitment may be subject to such further requirements as may then be deemed necessary.

7. PAYMENT OF TAXES: Tax Parcel No.: 030-072-600-050-00

2024 Winter Taxes in the amount of \$2,499.39 are PAID

2024 Summer Taxes in the amount of \$1,070.40 are PAID

Special Assessments: NONE

- 2024 State Equalized Value: \$162,300.00
- 2024 Taxable Value: \$94,545.00
- 2024 Principal Residence Exemption: 100%
- School District: 23060

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. Any and all easements, restrictions, outstanding oil, gas and mineral rights or rights to aboriginal antiquities of record, but omitting restrictions, if any, based on race, color, religion, sex, handicap, familial status or national origin.
9. Easements over subject property as shown on the recorded plat.

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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. LIMITATIONS OF LIABILITY

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

Stewart Title Guaranty Company - All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252-2029

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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. 225, 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)

**GRAMM-LEACH BLILEY PRIVACY NOTICE**

This Stewart Information Services Corporation Privacy Notice ("Notice") explains how we and our affiliates and majority-owned subsidiary companies (collectively, "Stewart," "our," or "we") collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of your information. Pursuant to Title V of the Gramm-Leach Bliley Act ("GLBA") and other Federal and state laws and regulations applicable to financial institutions, consumers have the right to limit some, but not all sharing of their personal information. Please read this Notice carefully to understand how Stewart uses your personal information.

The types of personal information Stewart collects, and shares depends on the product or service you have requested.

**Stewart may collect the following categories of personal and financial information from you throughout your transaction:**

1. Identifiers: Real name, alias, online IP address if accessing company websites, email address, account name, unique online identifier, or other similar identifiers.
2. Demographic Information: Marital status, gender, date of birth.
3. Personal Information and Personal Financial Information: Full name, signature, social security number, address, driver's license number, passport number, telephone number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, credit reports, or any other information necessary to complete the transaction.

**Stewart may collect personal information about you from:**

1. Publicly available information from government records.
2. Information we receive directly from you or your agent(s), such as your lender or real estate broker.
3. Information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

**Stewart may use your personal information for the following purposes:**

1. To provide products and services to you in connection with a transaction.
2. To improve our products and services.
3. To communicate with you about our affiliates', and others' products and services, jointly or independently.

**Stewart may use or disclose the personal information we collect for one or more of the following purposes:**

- a. To fulfill or meet the reason for which the information is provided.
- b. To provide, support, personalize, and develop our website, products, and services.
- c. To create, maintain, customize, and secure your account with Stewart.
- d. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- e. To prevent and/or process claims.
- f. To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf pursuant to valid service provider agreements.
- g. As necessary or appropriate to protect the rights, property or safety of Stewart, our customers, or others.
- h. To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- i. To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- j. To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- k. Auditing for compliance with federal and state laws, rules, and regulations.
- l. Performing services including maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments.
- m. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

**Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties**

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, your realtor, broker, or a lender). Stewart may disclose your personal information to non-affiliated third-party service providers and vendors to render services to complete your transaction.

We share your personal information with the following categories of third parties:

- a. Non-affiliated service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- b. To enable Stewart to prevent criminal activity, fraud, material misrepresentation, or nondisclosure.
- c. Stewart's affiliated and subsidiary companies.
- d. Parties involved in litigation and attorneys, as required by law.
- e. Financial rating organizations, rating bureaus and trade associations, taxing authorities, if required in the transaction.
- f. Federal and State Regulators, law enforcement and other government entities to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

The law does not require your prior authorization or consent and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or browsing information with non-affiliated third parties, except as required or permitted by law.

#### **Right to Limit Use of Your Personal Information**

You have the right to opt-out of sharing of your personal information among our affiliates to directly market to you. To opt-out of sharing your information with affiliates for direct marketing, you may send an "opt out" request to [OptOut@stewart.com](mailto:OptOut@stewart.com), or contact us through other available methods provided under "Contact Information" in this Notice. We do not share your Personal Information with nonaffiliates for their use to directly market to you without your consent.

#### **How Stewart Protects Your Personal Information**

Stewart maintains physical, technical, and administrative safeguards and policies to protect your personal information.

#### **Contact Information**

If you have specific questions or comments about this Notice, the ways in which Stewart collects and uses your information described herein, or your choices and rights regarding such use, please do not hesitate to contact us at:

**Phone:** Toll Free at 1-866-571-9270

**Email:** [Privacyrequest@stewart.com](mailto:Privacyrequest@stewart.com)

**Postal Address:** Stewart Information Services Corporation  
Attn: Mary Thomas, Chief Compliance and Regulatory Officer  
1360 Post Oak Blvd., Ste. 100, MC #14-1  
Houston, TX 77056



**STEWART INFORMATION SERVICES CORPORATION**  
**PRIVACY NOTICE FOR CALIFORNIA RESIDENTS**

Stewart Information Services Corporation and its affiliates and majority-owned subsidiary companies (collectively, “Stewart,” “our,” or “we”) respect and are committed to protecting your privacy. Pursuant to the California Consumer Privacy Act of 2018 (“CCPA”) and the California Privacy Rights Act of 2020 (“CPRA”), we are providing this **Privacy Notice** (“CCPA Notice”). This CCPA Notice explains how we collect, use, and disclose personal information, when and to whom we disclose such information, and the rights you, as a California resident have regarding your Personal Information. This CCPA Notice supplements the information contained in Stewart’s existing privacy notice and applies solely to all visitors, users, consumers, and others who reside in the State of California or are considered California Residents as defined in the CCPA (“consumers” or “you”). All terms defined in the CCPA & CPRA have the same meaning when used in this Notice.

**Personal and Sensitive Personal Information Stewart Collects**

Stewart has collected the following categories of personal and sensitive personal information from consumers within the last twelve (12) months:

**A. Identifiers.** A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

**B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).** A name, signature, Social Security number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.

**C. Protected classification characteristics under California or federal law.** Age, race, color, ancestry, national origin, citizenship, marital status, sex (including gender, gender identity, gender expression), veteran or military status.

**D. Commercial information.** Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

**E. Internet or other similar network activity.** Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

**F. Geolocation data**

Stewart obtains the categories of personal and sensitive information listed above from the following categories of sources:

- Directly and indirectly from customers, their designees, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
- Directly and indirectly from activity on Stewart’s website or other applications.
- From third parties that interact with Stewart in connection with the services we provide.

**Use of Personal and Sensitive Personal Information**

Stewart may use or disclose the personal or sensitive information we collect for one or more of the following purposes:

- a. To fulfill or meet the reason for which the information is provided.
- b. To provide, support, personalize, and develop our website, products, and services.
- c. To create, maintain, customize, and secure your account with Stewart.
- d. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- e. To prevent and/or process claims.
- f. To assist third party vendors/service providers who complete transactions or perform services on Stewart’s behalf pursuant to valid service provider agreements.
- g. As necessary or appropriate to protect the rights, property or safety of Stewart, our customers, or others.
- h. To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- i. To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- j. To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- k. To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.

- l. Auditing for compliance with federal and state laws, rules, and regulations.
- m. Performing services including maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services or other similar services.
- n. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal or sensitive information or use the personal or sensitive information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

### **Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties**

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, a realtor, broker, or a lender).

We share your personal information with the following categories of third parties:

- a. Service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- b. Affiliated Companies.
- c. Parties involved in litigation and attorneys, as required by law.
- d. Financial rating organizations, rating bureaus and trade associations.
- e. Federal and State Regulators, law enforcement and other government entities

In the preceding twelve (12) months, Stewart has disclosed the following categories of personal information:

- Category A: Identifiers
- Category B: California Customer Records personal information categories
- Category C: Protected classification characteristics under California or federal law
- Category D: Commercial Information
- Category E: Internet or other similar network activity
- Category F: Non-public education information

## **A. Your Consumer Rights and Choices Under CCPA and CPRA**

The CCPA and CPRA provide consumers (California residents as defined in the CCPA) with specific rights regarding their personal information. This section describes your rights and explains how to exercise those rights.

### **i. Access to Specific Information and Data Portability Rights**

You have the right to request that Stewart disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, Stewart will disclose to you:

- The categories of personal information Stewart collected about you.
- The categories of sources for the personal information Stewart collected about you.
- Stewart's business or commercial purpose for collecting that personal information.
- The categories of third parties with whom Stewart shares that personal information.
- The specific pieces of personal information Stewart collected about you (also called a data portability request).
- If Stewart disclosed your personal data for a business purpose, a listing identifying the personal information categories that each category of recipient obtained.

### **ii. Deletion Request Rights**

You have the right to request that Stewart delete any personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

Stewart may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.

3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *seq.*).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

iii. **Opt-Out of Information Sharing and Selling**

Stewart does not share or sell information to third parties, as the terms are defined under the CCPA and CPRA. Stewart only shares your personal information as commercially necessary and in accordance with this CCPA Notice.

iv. **Correction of Inaccurate Information**

You have the right to request that Stewart correct any inaccurate information maintained about.

v. **Limit the Use of Sensitive Personal Information**

You have the right to limit how your sensitive personal information, as defined in the CCPA and CPRA is disclosed or shared with third parties.

**Exercising Your Rights Under CCPA and CPRA**

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under California law, please submit a verifiable consumer request to us by the available means provided below:

1. Emailing us at [OptOut@stewart.com](mailto:OptOut@stewart.com); or
2. Visiting <http://stewart.com/ccpa>.

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child, if applicable.

To designate an authorized agent, please contact Stewart through one of the methods mentioned above.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Stewart cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with Stewart.

**Response Timing and Format**

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

A written response will be delivered by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Stewart does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

#### **Non-Discrimination**

Stewart will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you a different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

#### **Record Retention**

Your personal information will not be kept for longer than is necessary for the business purpose for which it is collected and processed. We will retain your personal information and records based on established record retention policies pursuant to California law and in compliance with all federal and state retention obligations. Additionally, we will retain your personal information to comply with applicable laws, regulations, and legal processes (such as responding to subpoenas or court orders), and to respond to legal claims, resolve disputes, and comply with legal or regulatory recordkeeping requirements.

#### **Changes to This CCPA Notice**

Stewart reserves the right to amend this CCPA Notice at our discretion and at any time. When we make changes to this CCPA Notice, we will post the updated Notice on Stewart's website and update the Notice's effective date.

#### **Link to Privacy Notice**

Stewart's Privacy Notice can be found on our website at <https://www.stewart.com/en/privacy.html>.

#### **Contact Information**

Stewart Information Services Corporation  
Attn: Mary Thomas, Chief Compliance and Regulatory Officer  
1360 Post Oak Blvd., Ste. 100, MC #14-1  
Houston, TX 77056

**12740 MELODY RD** GRAND LEDGE, MI 48837 (Property Address)

Parcel Number: 030-072-600-050-00



Item 1 of 1 1 Image / 0 Sketches

**Property Owner: PAKULA, MICHAEL**

**Summary Information**

- > Residential Building Summary
  - Year Built: 1956
  - Full Baths: 2
  - Sq. Feet: 1,656
  - Bedrooms: 0
  - Half Baths: 0
  - Acres: 2.484
- > Assessed Value: \$162,300 | Taxable Value: \$94,545
- > Property Tax information found

**Owner and Taxpayer Information**

<b>Owner</b>	PAKULA, MICHAEL 12740 MELODY RD GRAND LEDGE, MI 48837	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**General Information for Tax Year 2024**

<b>Property Class</b>	401 RESIDENTIAL-IMPROVED	<b>Unit</b>	030 ONEIDA TOWNSHIP
<b>School District</b>	GRAND LEDGE PUBLIC SCHOOLS	<b>Assessed Value</b>	\$162,300
<b>MAP #</b>	No Data to Display	<b>Taxable Value</b>	\$94,545
<b>USER NUM IDX</b>	0	<b>State Equalized Value</b>	\$162,300
<b>USER ALPHA 1</b>	Not Available	<b>Date of Last Name Change</b>	01/28/2003
<b>USER ALPHA 3</b>	Not Available	<b>Notes</b>	Not Available
<b>Historical District</b>	Not Available	<b>Census Block Group</b>	Not Available
<b>USER ALPHA 2</b>	Not Available	<b>Exemption</b>	No Data to Display

**Principal Residence Exemption Information**

**Homestead Date** No Data to Display

Principal Residence Exemption	June 1st	Final
2024	100.0000 %	100.0000 %

**Previous Year Information**

Year	MBOR Assessed	Final SEV	Final Taxable
2023	\$150,300	\$150,300	\$90,043
2022	\$142,300	\$142,300	\$85,756
2021	\$137,600	\$137,600	\$83,017

**Land Information**

<b>Zoning Code</b>	R-1A RE	<b>Total Acres</b>	2.484
<b>Land Value</b>	\$142,200	<b>Land Improvements</b>	\$16,317
<b>Renaissance Zone</b>	No	<b>Renaissance Zone Expiration Date</b>	No Data to Display
<b>ECF Neighborhood</b>	4030 BRITTANY MEADOWS; CROWN ACRES	<b>Mortgage Code</b>	440
<b>Lot Dimensions/Comments</b>	No Data to Display	<b>Neighborhood Enterprise Zone</b>	No

Lot(s)	Frontage	Depth
Lot 1	197.80 ft	547.10 ft
<b>Total Frontage: 197.80 ft</b>		<b>Average Depth: 547.10 ft</b>

**Legal Description**

## Land Division Act Information

<b>Date of Last Split/Combine</b>	No Data to Display	<b>Number of Splits Left</b>	0
<b>Date Form Filed</b>	No Data to Display	<b>Unallocated Div.s of Parent</b>	0
<b>Date Created</b>	01/01/0001	<b>Unallocated Div.s Transferred</b>	0
<b>Acreage of Parent</b>	0.00	<b>Rights Were Transferred</b>	Not Available
<b>Split Number</b>	0	<b>Courtesy Split</b>	Not Available
<b>Parent Parcel</b>	No Data to Display		

## Sale History

Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page
No sales history found.						

## Building Information - 0 sq ft User-Defined (Commercial)

<b>Floor Area</b>	0 sq ft	<b>Estimated TCV</b>	\$19,421
<b>Occupancy</b>	User-Defined	<b>Class</b>	C
<b>Stories Above Ground</b>	0	<b>Average Story Height</b>	0 ft
<b>Basement Wall Height</b>	Not Available	<b>Identical Units</b>	Not Available
<b>Year Built</b>	No Data to Display	<b>Year Remodeled</b>	No Data to Display
<b>Percent Complete</b>	100%	<b>Heat</b>	Electric, Cable or Baseboard
<b>Physical Percent Good</b>	83%	<b>Functional Percent Good</b>	100%
<b>Economic Percent Good</b>	100%	<b>Effective Age</b>	9 yrs

## Building Information - 1656 sq ft 1 STORY (Residential)

### General

<b>Floor Area</b>	1,656 sq ft	<b>Estimated TCV</b>	\$186,890
<b>Garage Area</b>	675 sq ft	<b>Basement Area</b>	0 sq ft
<b>Foundation Size</b>	1,656 sq ft		
<b>Year Built</b>	1956	<b>Year Remodeled</b>	No Data to Display
<b>Occupancy</b>	Single Family	<b>Class</b>	C
<b>Effective Age</b>	66 yrs	<b>Tri-Level</b>	No
<b>Percent Complete</b>	0%	<b>Heat</b>	Forced Air w/ Ducts
<b>AC w/Separate Ducts</b>	No	<b>Wood Stove Add-on</b>	No
<b>Basement Rooms</b>	0	<b>Water</b>	Water Well
<b>1st Floor Rooms</b>	6	<b>Sewer</b>	Septic
<b>2nd Floor Rooms</b>	0	<b>Style</b>	1 STORY
<b>Bedrooms</b>	0		

### Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
1 Story	Slab	Brick	1,656 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
-----------------------	---

### Built-In Information

<b>Vented Hood</b>	1
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### Fireplace Information

<b>Interior 1 Story</b>	1	<b>2nd Same Stack</b>	1
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### Garage Information

<b>Area</b>	675 sq ft	<b>Exterior</b>	Brick
<b>Foundation</b>	42 Inch	<b>Common Wall</b>	1 Wall
<b>Year Built</b>	1956	<b>Finished</b>	No
		<b>Openings</b>	0

### Porch Information



<b>WGEP (1 Story)</b>	345 sq ft	<b>Foundation</b>	Standard
<b>CCP (1 Story)</b>	36 sq ft	<b>Foundation</b>	Standard
<b>CCP (1 Story)</b>	36 sq ft	<b>Foundation</b>	Standard
<b>CPP</b>	105 sq ft	<b>Foundation</b>	Standard
<b>CPP</b>	480 sq ft	<b>Foundation</b>	Standard

### Deck Information

<b>Treated Wood</b>	648 sq ft
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### Building Information - 170 sq ft Farm Utility Buildings (Agricultural)

<b>Type</b>	Farm Utility Buildings	<b>Class</b>	D,Frame
<b>Floor Area</b>	170 sq ft	<b>Estimated TCV</b>	\$2,487
<b>Perimeter</b>	54 ft	<b>Height</b>	10 ft
<b>Year Built</b>	<i>Not Available</i>	<b>Quality</b>	Average
<b>Percent Complete</b>	100%	<b>Heat</b>	No Heating/Cooling
<b>Physical Percent Good</b>	72%	<b>Functional Percent Good</b>	100%
<b>Economic Percent Good</b>	100%	<b>Effective Age</b>	14 yrs

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**12740 MELODY RD** GRAND LEDGE, MI 48837 (Property Address)

Parcel Number: 030-072-600-050-00



Item 1 of 1 1 Image / 0 Sketches

**Property Owner: PAKULA, MICHAEL**

**Summary Information**

- > Residential Building Summary
  - Year Built: 1956
  - Full Baths: 2
  - Sq. Feet: 1,656
  - Bedrooms: 0
  - Half Baths: 0
  - Acres: 2.484
- > Assessed Value: \$162,300 | Taxable Value: \$94,545
- > Property Tax information found

**Owner and Taxpayer Information**

<b>Owner</b>	PAKULA, MICHAEL 12740 MELODY RD GRAND LEDGE, MI 48837	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**Legal Description**

LOT 5. RIVER PARK FARMS SEC.12,T4N,R4W, ONEIDA TWP

**Other Information**

**Recalculate amounts using a different Payment Date**

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

Enter a Payment Date

**Tax History**

Year	Season	Total Amount	Total Paid	Last Paid	Total Due
2024	Winter	\$2,499.39	\$2,499.39	02/03/2025	\$0.00
2024	Summer	\$1,070.40	\$1,070.40	08/19/2024	\$0.00
2023	Winter	\$2,300.06	\$2,300.06	01/23/2024	\$0.00
2023	Summer	\$1,019.42	\$1,019.42	08/21/2023	\$0.00
2022	Winter	\$2,188.01	\$2,188.01	01/24/2023	\$0.00
2022	Summer	\$970.89	\$970.89	09/06/2022	\$0.00
2021	Winter	\$2,076.69	\$2,076.69	12/28/2021	\$0.00
2021	Summer	\$939.88	\$939.88	09/09/2021	\$0.00
2020	Winter	\$2,052.70	\$2,052.70	12/21/2020	\$0.00
2020	Summer	\$926.90	\$926.90	09/01/2020	\$0.00

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**Parcel: 030-072-600-050-00 Data Current As Of: 03/03/2025**

**Unit Information**

Oneida Charter Township  
 ONEIDA CHARTER TOWNSHIP  
 MELISSA A. GOSCHKA, TREASURER  
 11041 ONEIDA ROAD  
 GRAND LEDGE, MI 48837-9448

**Property Address**

12740 MELODY RD  
 GRAND LEDGE, MI 48837

**Owner and Taxpayer Information**

<b>Owner</b>	PAKULA, MICHAEL 12740 MELODY RD GRAND LEDGE, MI 48837	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**Legal Description**

LOT 5. RIVER PARK FARMS SEC.12,T4N,R4W, ONEIDA TWP

**Other Information**

**General Information for 2024 Winter Taxes**

<b>School District</b>	23060	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$94,545	<b>S.E.V.</b>	\$162,300
<b>Property Class</b>	401 - RESIDENTIAL-IMPROVED	<b>Assessed Value</b>	\$162,300
<b>Tax Bill Number</b>	01281	<b>Last Receipt Number</b>	00001363
<b>Last Payment Date</b>	02/03/2025	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$2,474.65	<b>Base Paid</b>	\$2,474.65
<b>Admin Fees</b>	\$24.74	<b>Admin Fees Paid</b>	\$24.74
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$2,499.39	<b>Total Paid</b>	\$2,499.39
<b>Renaissance Zone</b>	<i>Not Available</i>	<b>Mortgage Code</b>	<i>Not Available</i>

**Tax Bill Breakdown for 2024 Winter**

Taxing Authority	Millage Rate	Amount	Amount Paid
EATON CO JAIL	0.699300	\$66.11	\$66.11
EATON CO 911	0.950000	\$89.81	\$89.81
EATON CO EATLAN	0.249700	\$23.60	\$23.60
EATON CO JUVENIL	0.350000	\$33.09	\$33.09
EATON CO MED CAR	0.124800	\$11.79	\$11.79
EATON CO ROAD	1.498500	\$141.67	\$141.67
EATON CO PARKS	0.500000	\$47.27	\$47.27
TWP OPERATING	0.874800	\$82.70	\$82.70
GL SCH OPER	18.000000	\$0.00	\$0.00
GL SCH DEBT	5.630000	\$532.28	\$532.28
GL SCH SINK	0.792100	\$74.88	\$74.88
		<b>44.175300</b>	<b>\$2,499.39</b>
			<b>\$2,499.39</b>

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Taxing Authority	Millage Rate	Amount	Amount Paid
LANSING COMM COL	3.769200	\$356.35	\$356.35
EATN RESA SCH OP	0.177500	\$16.78	\$16.78
EATN RESA SP ED	3.570000	\$337.52	\$337.52
EATN RESA VOC ED	0.889600	\$84.10	\$84.10
GL DIST LIB	1.196800	\$113.15	\$113.15
GL DISTRICT FIRE	4.903000	\$463.55	\$463.55
Admin Fees		\$24.74	\$24.74
Interest Fees		\$0.00	\$0.00
	<b>44.175300</b>	<b>\$2,499.39</b>	<b>\$2,499.39</b>

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**Parcel: 030-072-600-050-00 Data Current As Of: 03/03/2025**

**Unit Information**

Oneida Charter Township  
 ONEIDA CHARTER TOWNSHIP  
 MELISSA A. GOSCHKA, TREASURER  
 11041 ONEIDA ROAD  
 GRAND LEDGE, MI 48837-9448

**Property Address**

12740 MELODY RD  
 GRAND LEDGE, MI 48837

**Owner and Taxpayer Information**

<b>Owner</b>	PAKULA, MICHAEL 12740 MELODY RD GRAND LEDGE, MI 48837	<b>Taxpayer</b>	SEE OWNER INFORMATION
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**Legal Description**

LOT 5. RIVER PARK FARMS SEC.12,T4N,R4W, ONEIDA TWP

**Other Information**

**General Information for 2024 Summer Taxes**

<b>School District</b>	23060	<b>PRE/MBT</b>	100.0000%
<b>Taxable Value</b>	\$94,545	<b>S.E.V.</b>	\$162,300
<b>Property Class</b>	401 - RESIDENTIAL-IMPROVED	<b>Assessed Value</b>	\$162,300
<b>Tax Bill Number</b>	01274	<b>Last Receipt Number</b>	00000405
<b>Last Payment Date</b>	08/19/2024	<b>Number of Payments</b>	1
<b>Base Tax</b>	\$1,059.81	<b>Base Paid</b>	\$1,059.81
<b>Admin Fees</b>	\$10.59	<b>Admin Fees Paid</b>	\$10.59
<b>Interest Fees</b>	\$0.00	<b>Interest Fees Paid</b>	\$0.00
<b>Total Tax &amp; Fees</b>	\$1,070.40	<b>Total Paid</b>	\$1,070.40
<b>Renaissance Zone</b>	<i>Not Available</i>	<b>Mortgage Code</b>	<i>Not Available</i>

**Tax Bill Breakdown for 2024 Summer**

Taxing Authority	Millage Rate	Amount	Amount Paid
STATE ED TAX	6.000000	\$567.27	\$567.27
EATON CO OPER	5.209600	\$492.54	\$492.54
Admin Fees		\$10.59	\$10.59
Interest Fees		\$0.00	\$0.00
	<b>11.209600</b>	<b>\$1,070.40</b>	<b>\$1,070.40</b>

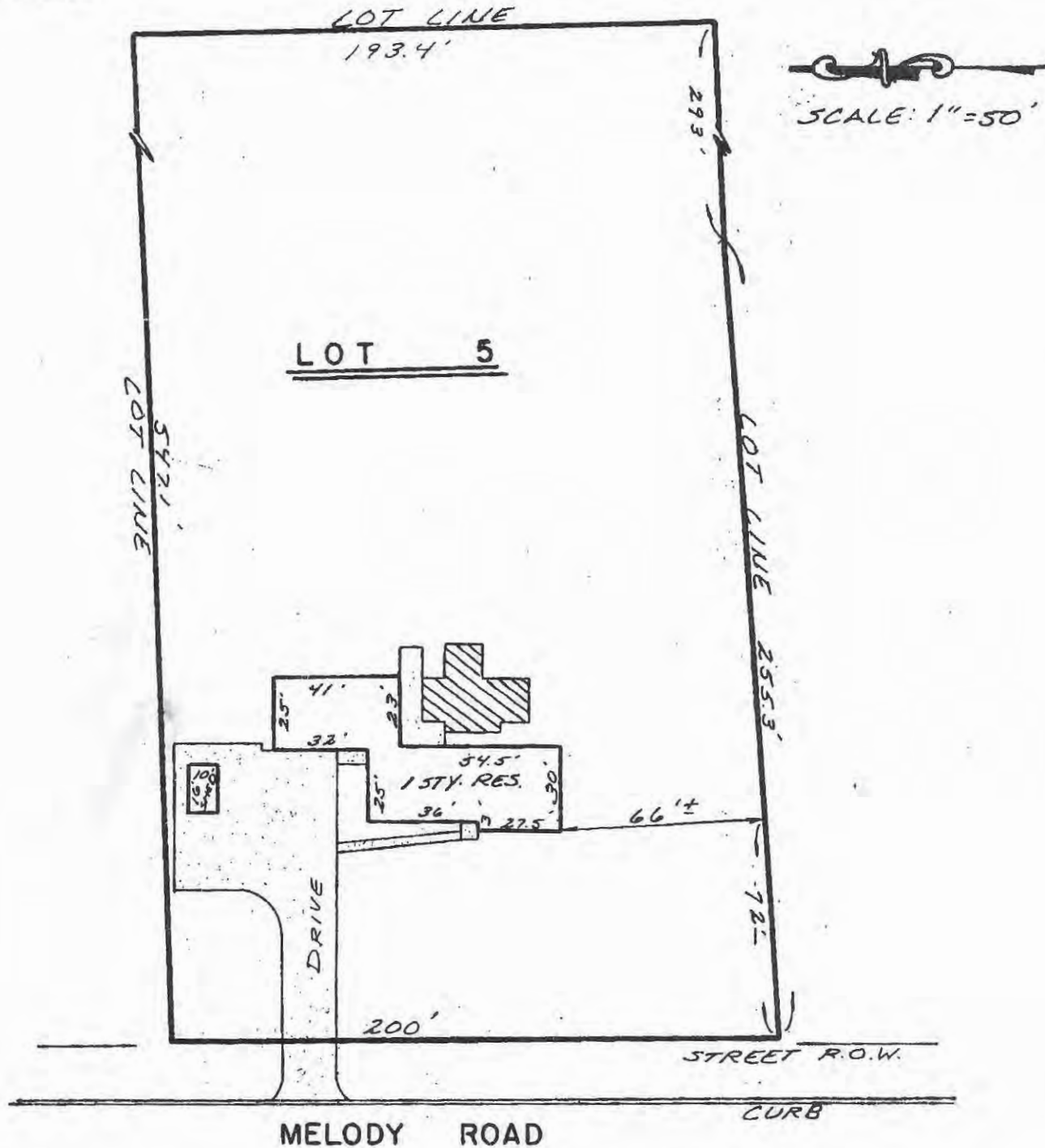
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Community First Bank  
112 E. Allegan  
Lansing, Michigan

MICHAEL PAKULA  
12740 Melody Road  
Grand Ledge, Michigan

Michigan Bankers Title  
222 North Washington, Suite 320  
Lansing, Michigan 48933

LEGAL DESCRIPTION: (As Provided) LOT 5, RIVER PARK FARMS, TOWNSHIP OF ONEIDA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN LIBER 2 OF PLATS, PAGE 85, EATON COUNTY RECORDS.



I, Douglas K. Richardson, certify that under my direct supervision, we have inspected and prepared this report for the premises described; and that, except as indicated, the improvements as shown on the map portion of this report are completely within the boundary lines of the parcel and there are no visible encroachments of a permanent nature upon the described premises by the improvements of adjacent parcels.

NOTE: This report was prepared for mortgage purposes only. Dimensions from improvements to the boundaries of this parcel are approximate. Fences (if any) shown on the perimeter of the premises are intended to indicate the existence of a fence in the vicinity of the parcel boundary. Do not use this report in any manner to establish the limits of the parcel. A certified boundary survey is needed to accurately define the perimeter of this parcel. This report is for the exclusive use and benefit of the parties indicated and is not intended for future use.

If this report does not contain an original seal it is an unauthorized copy that is presumed to contain alterations. The certification on unauthorized copies shall be null and void.

Douglas K. Richardson







**Parcel No.: 030-072-600-050-00**

Acres 2.46  
First Owner Name PAKULA, MICHAEL  
Second Owner Name  
Site Address 12740 MELODY RD,  
GRAND LEDGE, MI  
48837

More parcel info [More info](#)  
Bing Map [More info](#)  
School District Grand Ledge Public Schools  
Property Class 401  
Zoning Not County Zoned  
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