



Westcor Land Title Insurance Company

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

Issuing Agent: Denali Title & Escrow Agency, Inc
Issuing Office: 151 44th Street SW, Grandville, MI 49418
Issuing Office's ALTA® Registry ID: 1186488
Loan ID No.:
Commitment No.: WTS-26-006130
Issuing Office File No.: 26-5005-MI
Property Address: County Line Rd & Samantha Dr, 5 Parcels, 5 Parcels, Coleman, MI 48618

SCHEDULE A

1. Commitment Date: January 15, 2026 at 12:00 AM
2. Policy to be issued:
 - a. ALTA Owners Policy (2021)
Proposed Insured: TBD
Proposed Amount of Insurance:
The estate or interest to be insured: Fee Simple
 - b. ALTA Short Form Residential Loan Policy One-to-Four Family Residence (2021)
Proposed Insured: , its successors and/or assigns as their respective interests may appear.
Proposed Amount of Insurance:
The estate or interest to be insured: Fee Simple
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:
Hoyte Rose and Nicholas Isernia; as their interest may appear
5. The Land is described as follows:
SEE SCHEDULE C ATTACHED HERETO

Zachary Vander Ark
Authorized Signatory

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C170B00

ALTA Commitment for Title Insurance (7-1-21)

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26-5005-MI



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SCHEDULE B, PART I - REQUIREMENTS

All of the following Requirements must be met:

1. Pay the agreed amount for the estate or interest to be insured.
2. Pay the premiums, fees, and charges for the Policy to the Company.
3. 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.
4. 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.
5. Warranty Deed from Nicholas Isernia to the Proposed Insured Owner, conveying the land described under Schedule "A".
6. Record the Mortgage to be insured executed by the Proposed Insured Owner to Proposed Insured Lender.
7. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a specific designation of a Proposed Insured and/or the Amount of Coverage to be afforded and has revised this commitment to reflect same. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured or inclusion of the Amount of Coverage.
8. Provide proper conveyance or satisfactory evidence terminating the interest of Hoyte Rose, who last acquired an interest in subject property in Quit Claim Deed recorded 09/29/2010, in Liber 927, Page 873, Gladwin County Records; and whose interest has not been properly terminated in subject property. The Company reserves the right to make further requirements and/or exceptions based upon examination of the same.
9. Release of the Mortgage in the original amount of _____ executed by Nicholas Isernia, a single man to First National Bank of America, dated 01/28/2021 and recorded 02/02/2021 in Liber 1201, Page 475, Gladwin County Records.
10. Submit completed Owner's/Estoppel Affidavit on the form provided by the Company and signed on behalf of all owners.

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SCHEDULE B – PART I

(Continued)

11. Pay the following taxes, unless shown as paid:

2025 Winter Taxes are Unpaid in the base amount of \$1713.33
2025 Summer Taxes are Past Due w/interest in the base amount of \$3218.07
2024 Taxes are Delinquent in the amount of \$599.98

Tax Parcel Identification: 010-031-300-004-03
2025 State Equalized Value: \$112900.00
2025 Taxable Value: \$104816.00
2025 Principal Residence Exemption: 0.00%
Special Assessments: None
School District: Beaverton Rural Schools - 26010

Property Address: NW County Line, Coleman, Michigan 48618 (For informational purposes only)

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

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued with include an exception on Schedule B for water and sewer charges which became a lien prior to the date of the Policy.

12. Pay the following taxes, unless shown as paid:

2025 Winter Taxes are Paid in the base amount of \$978.58
2025 Summer Taxes are Paid in the base amount of \$1536.29, includes \$11.15 Howe IC Drain and \$150.00 garbage
Tax Parcel Identification: 010-031-300-004-06

2025 State Equalized Value: \$62400.00
2025 Taxable Value: \$50039.00
2025 Principal Residence Exemption: 0.00%
Special Assessments: None
School District: Beaverton Rural Schools - 26010

Property Address: 5852 County Line, Coleman, Michigan 48618 (For informational purposes only)

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

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued with include an exception on Schedule B for water and sewer charges which became a lien prior to the date of the Policy.

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SCHEDULE B – PART I

(Continued)

13. Pay the following taxes, unless shown as paid:

2025 Winter Taxes are Unpaid in the base amount of \$84.12
2025 Summer Taxes are Past Due w/interest in the base amount of \$142.41
2024 Taxes are Delinquent in the amount of \$273.02

Tax Parcel Identification: 010-031-300-004-01
2025 State Equalized Value: \$6000.00
2025 Taxable Value: \$4639.00
2025 Principal Residence Exemption: 0.00%
Special Assessments: None
School District: Beaverton Rural Schools - 26010

Property Address: County Line, Coleman, Michigan 48618 (For informational purposes only)

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

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued with include an exception on Schedule B for water and sewer charges which became a lien prior to the date of the Policy.

14. Pay the following taxes, unless shown as paid:

2025 Winter Taxes are Unpaid in the base amount of \$1781.41
2025 Summer Taxes are Past Due w/interest in the base amount of \$3346.49
2024 Taxes are Delinquent in the amount of \$2974.87

Tax Parcel Identification: 010-031-300-004-04
2025 State Equalized Value: \$162700.00
2025 Taxable Value: \$108999.00
2025 Principal Residence Exemption: 0.00%
Special Assessments: None
School District: Beaverton Rural Schools - 26010

Property Address: 5804 Samantha, Coleman, Michigan 48618 (For informational purposes only)

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

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued with include an exception on Schedule B for water and sewer charges which became a lien prior to the date of the Policy.

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SCHEDULE B – PART I

(Continued)

15. Pay the following taxes, unless shown as paid:

2025 Winter Taxes are Unpaid in the base amount of \$238.95
2025 Summer Taxes are Past Due w/interest in the base amount of \$423.68
2024 Taxes are due in the amount of \$3923.31

Tax Parcel Identification: 010-031-300-004-05
2025 State Equalized Value: \$13800.00
2025 Taxable Value: \$13800.00
2025 Principal Residence Exemption: 0.00\$
Special Assessments: None
School District: Beaverton Rural Schools - 26010

Property Address: 5802 Samantha, Coleman, Michigan 48618 (For informational purposes only)

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

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued with include an exception on Schedule B for water and sewer charges which became a lien prior to the date of the Policy.

16. NOTE: FOR INFORMATIONAL PURPOSES ONLY: The following instrument(s) affecting said land is the last conveying instrument(s) filed for record within 24 months of the effective date of this Commitment:
None

NOTE: The policy to be issued does not insure against unpaid water, sewer, blight tickets, electric or gas charges, if any, that have not been levied as taxes against these lands. (Meter readings should be obtained and adjusted between appropriate parties.)

NOTE: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

***Title Commitment Schedule B Requirements for Electronic Signing, Notarization, and Recording
For any document creating the insured title or interest that will be executed, notarized, and recorded electronically using IPEN or RON, the following requirements apply:***

NOTE: Execution of the instrument(s) to be insured pursuant to the requirements of the Michigan Uniform Electronic Transaction Act MCL 450.831 et. seq.

NOTE: Acknowledgement of the instrument(s) to be insured by a notary properly commissioned as an electronic or remote notary public by the Michigan Secretary of State with the ability to perform electronic or remote notarial acts under the Michigan Law on Notarial Acts - MCL 55.261 - 55.315.

Electronic recordation of the instrument(s) to be insured in the County Clerk/Register of Deeds of Gladwin County, Michigan.

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SCHEDULE B, PART II - EXCEPTIONS

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions 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 encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
3. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
4. Any lien, or right to a lien, for services, labor, or material, heretofore or hereafter furnished, imposed by law and not shown by Public Records.
5. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
8. Taxes, blight tickets, and assessments which become due and payable or which become a lien against the property subsequent to the interest insured and deferred and/or installment payments of said taxes and assessments. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any principal residence exemption status for the insured premises.
9. 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.
10. Any provisions contained in any instruments of record which provisions pertain to the transfer of divisions under Section 109(3) of the Subdivision Control Act of 1967, as amended.

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SCHEDULE B – PART II

(Continued)

11. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
12. Easement For Electric Facilities recorded 05/27/2021 in Liber 1211, Page 775, Gladwin County Records.
13. Easement For Electric Facilities recorded 05/16/2022 in Liber 1243, Page 426, Gladwin County Records.

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SCHEDULE C

The Land is described as follows:

Land situated in the Township of Beaverton, County of Gladwin, State of Michigan, described as follows:

The East 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 31, Township 17 North, Range 2 West. Except a parcel commencing 1180 feet East of the Southwest Section corner; thence North 350 feet; thence East 140 feet; thence South 350 feet; thence West 140 feet. ALSO

Commencing at the Southeast corner of the East 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 31, Township 17 North, Range 2 West; thence West 140 feet; thence North 350 feet; thence East 140 feet; thence South 350 feet to the Point of Beginning.