

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:Issuing Agent: **Best Homes Title Agency, LLC**Issuing Office: **4949 Plainfield Avenue NE, Grand Rapids, MI 49525**

Issuing Office's ALTA® Registry ID:

Loan ID Number:

Commitment Number: **BH-260713**Property Address: **1717 South Euclid Avenue, Bay City, MI 48706****1709 South Euclid Avenue, Bay City, MI 48706**

Revision Number:

SCHEDULE A1. Commitment Date: **October 10, 2025**

2. Policy to be issued: Proposed Policy Amount

a. 2021 ALTA® Owner's Policy

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:

RER Realty Co., a Michigan co-partnership

5. The Land is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Best Homes Title Agency, LLC

Authorized SignatoryBest Homes Title Agency, LLC
Company NameFarmington Hills, MI
City, State

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EXHIBIT "A"
LEGAL DESCRIPTION

Situated in the City of Bay City, County of Bay, State of Michigan:

Parcel 1:

Commencing at the Southwest corner of Section 29, Town 14 North, Range 5 East, City of Bay City, Bay County, Michigan; thence North 3 degrees 30'00" East 1143.00 feet, along the West Section line to the Point of Beginning; thence North 3 degrees 30'00" East 89.83 feet, along the West Section line; thence South 86 degrees 29'07" East 641.49 feet, to the West line of Mountain Street per plat of "Keit Subdivision" recorded in Liber 5 of Plats, Page 44 of Bay County Records; thence South 3 degrees 46'10" West 2.60 feet, to the South line of Osage Avenue per "Keit Subdivision"; thence South 86 degrees 20'50" East 290.42 feet, along the South right-of-way line of Osage Avenue per "Keit Subdivision" to a point 100.00 feet North 86 degrees 20'50" West of the intersection of the South line of Osage Street and the West line of Kiesel Street; thence South 3 degrees 31'11" West 571.93 feet, parallel with the West line of Kiesel Street to the North line of "Staudacher's Addition to West Bay City," as per plat thereof recorded in Liber 3 of Plats, Page 35 of Bay County Records; thence North 86 degrees 20'15" West 266.70 feet, along the North line of "Staudacher's Addition"; thence North 3 degrees 30'00" East 483.00 feet, parallel to the West Section line; thence North 86 degrees 20'15" West 665.00 feet, parallel with the North line of "Staudacher's Addition" to the West Section line and the Point of Beginning.

Parcel 2:

A parcel of land 615 feet East and West by 483 feet North and South, in the Southwest 1/4 of the Southwest 1/4 of Section 29, Town 14 North, Range 5 East, bounded South by the North line of Staudacher's Addition to West Bay City, East by the Center line of Block 8 of Staudacher's Addition extended North and West by a line parallel to and 17 feet East of the West line of Block 6 of said Staudacher's Addition, except the West 183 feet of the South 153 feet thereof.

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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. REQUIREMENT: For removal of standard exception No. 1 through No. 5 identified on Schedule B, Part II of this commitment, from the policy or policies to be issued: Submit a fully completed Affidavit by Owner and/or acceptable Survey or Survey Affidavit. Additional requirements may be added or exceptions taken for matters disclosed therein. In the event the subject property is new construction, or construction was performed within the last 120 days, a final Sworn Statement and full Unconditional Waivers must be submitted and approved for deletion of standard exception No. 5.

The Company reserves the right to make additional requirements or add additional items or exceptions after reviewing the requested documentation.

6. REQUIREMENT REGARDING MORTGAGE PAYOFF STATEMENTS: All statements furnished to us must contain the amount necessary to pay the mortgage in full INCLUDING ANY AMOUNTS DEFERRED DUE TO A FORBEARANCE OR MODIFICATION AGREEMENT. If the borrower entered into a forbearance agreement and the deferred amounts ARE NOT CONTAINED IN THE PAYOFF STATEMENT, the contact information for the entity servicing any deferred amounts is required to obtain a separate payoff statement.

In the event the loan is secured by a mortgage purported to allow for advances of a credit line, please be advised that IT IS A REQUIREMENT that the Mortgagor of said mortgage MUST AUTHORIZE THE LENDER TO FREEZE THE REFERENCED CREDIT LINE UPON ISSUANCE OF THE PAYOFF and PROVIDE WRITTEN AUTHORIZATION TO CLOSE SAID CREDIT LINE ACCOUNT to the Lender when the mortgage is being paid off through the Company or other Settlement/Escrow Agent.

7. Partnership Agreement, including any amendments, of RER Realty Co., a Michigan co-partnership and the Certificate of Limited Partnership issued by the Corporation, Securities & Land Development Bureau of the Michigan Department of Consumer & Industry Services, together with any Supplement "P" thereto. NOTE: The above must be submitted to the Company for review before closing. The Company reserves the right to make further requirements and/or exceptions based upon examination of same.
8. REQUIREMENT: Record deed executed by RER Realty Co., a Michigan co-partnership to the proposed insured purchaser(s).
9. NOTE: A search of the Public Records does not reveal any open mortgage. You must disclose any knowledge of any unrecorded mortgage or other obligation that may result in a lien attaching to the Land.

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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. 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.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
4. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
5. 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.
6. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
7. 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.
8. Rights of the public and of any governmental unit in any part of the land taken, used or deeded for street, road or highway purposes.
9. 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.
10. 2024 Winter Taxes in the amount of \$346.81 are PAID
2025 Summer Taxes in the amount of \$2,438.87 are PAID
Property Address: 1709 S Euclid Ave
Tax Parcel Number: 09-160-029-305-013-00 (Parcel 1)
2025 State Equalized Value: \$90,400.00 Taxable Value: \$43,189.00
Principal Residence Exemption: 0% School District: Bay City School District
Special Assessments: NONE
11. 2024 Winter Taxes in the amount of \$4,050.01 are PAID
2025 Summer Taxes in the amount of \$28,478.48 are PAID
Property Address: 1717 S Euclid Ave
Tax Parcel Number: 09-160-029-351-001-00 (Parcel 2)

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2025 State Equalized Value: \$533,950.00 Taxable Value: \$504,308.00
Principal Residence Exemption: 0% School District: Bay City
Special Assessments: Vacant Bldg DUE in the amount of \$105.00

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