

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-259190**Property Address: **3059 Beechwood Road, Rose City, MI 48654**

Revision Number:

SCHEDULE A1. Commitment Date: **August 8, 2025**

2. Policy to be issued: Proposed Policy Amount

a. 2021 ALTA® Owner's Policy

Proposed Insured: **Purchaser with contractual rights under a purchase agreement
with the vested owner identified as Item 4 below.**

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:

3059 Beechwood, LLC, a Michigan limited liability company

5. The Land is described as follows:

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

Best Homes Title Agency, LLC

Authorized Signatory

Best Homes Title Agency, LLC

Company Name

Farmington Hills, MI

City, State



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EXHIBIT "A"
LEGAL DESCRIPTION

Situated in the City of Rose City, County of Ogemaw, State of Michigan:
The North 280.00 feet of the East 400.00 feet of the South 1/2 of the North 1/2 of the Southeast 1/4 of the Southeast 1/4, Section 31, Town 24 North, Range 3 East, City of Rose City, Ogemaw County, Michigan; ALSO Commencing at the Northeast corner of the South 1/2 of the North 1/2 of the Southeast 1/4 of the Southeast 1/4 of said Section 31; thence West 400.00 feet to the Point of Beginning; thence South 00 degrees 09 minutes West 263.00 feet; thence North 89 degrees 11 minutes 15 seconds West 120.00 feet; thence North 43 degrees 18 minutes 45 seconds West 329.12 feet; thence North 74 degrees East 92.30 feet; thence South 89 degrees 09 minutes 52 seconds East 256.95 feet to the Point of Beginning.

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SCHEDULE B, PART I—Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. **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. Submit to the Company the Operating Agreement, including any amendments thereto, of 3059 Beechwood, LLC, a Michigan limited liability company, the Certificate issued by the Michigan Department of Licensing and Regulatory Affairs evidencing proper filing of the Articles of Organization and documentary evidence that said entity is a duly registered legal entity in good standing. ****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 3059 Beechwood, LLC, a Michigan limited liability company to the proposed insured purchaser(s).
9. Discharge or satisfactory Subordination Agreement for the mortgage(s) excepted on Schedule B - Section II, or the mortgage will appear as an exception on the policy to be issued. >> 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

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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. <<

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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. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.
7. 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.
8. 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.
9. All oil, gas and mineral interests of every kind and nature, and all rights appurtenant thereto.
10. Terms, covenants and conditions as set forth in Conservation Easement recorded in Liber 359 Page 691.
11. Easement for Waterline, disclosed by instrument recorded in Liber 250 Page 689.
12. Terms, covenants and conditions as set forth in Quit-Claim Deed regarding oil and gas recorded in Liber 212 Page 513.
13. Mortgage between 3059 Beechwood, LLC and Casemaster, LLC, as mortgagor, and Spectrum Commercial Finance, LLC, a Louisiana limited liability company, as mortgagee, in the original stated principal amount of dated February 15, 2024 recorded February 26, 2024 in Document No. 3186028.
14. 2024 Winter Taxes in the amount of \$6,498.71 are PAID
2025 Summer Taxes in the amount of \$13,561.44 are DUE if paid by September 30, 2025
Property Address: 3059 Beechwood
Tax Parcel Number: 65-051-331-035-00
2025 State Equalized Value: \$427,300.00 Taxable Value: \$427,300.00
Principal Residence Exemption: 0% School District: W Branch Rose

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Special Assessments: Sewer and Water DUE in the amount of \$418.60 if paid by August 31, 2025. Contact the City before closing for new Sewer and Water amounts DUE

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