

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-269819**Property Address: **1103 Division Ave S, Grand Rapids, MI 49507**

Revision Number:

SCHEDULE A1. Commitment Date: **July 28, 2026**

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:

Larry and Cheryl DeHaan Family Trust

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 Grand Rapids, County of Kent, State of Michigan

Lot(s) 1 and 2, Block 1 of CANTON SMITH'S ADDITION, according to the plat thereof recorded in Liber 4 of Plats, Page 26 of Kent County Records.

ALSO

That part of Lot 4, Block 1, of CANTON SMITH'S ADDITION, according to the plat thereof recorded in Liber 4 of Plats, Page 26 of Kent County Records, lying North of the North line of Lot 3 extended, City of Grand Rapids, Kent County, Michigan.

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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. Federal law may require the collection and reporting of specific information in connection with certain real estate transactions to comply with anti-money laundering reporting requirements administered by the Financial Crimes Enforcement Network (FinCEN) of the U.S. Department of the Treasury.

If this transaction is subject to any such reporting requirements, the settlement agent may be required under applicable law to request specific information from one or more parties to the transaction prior to closing. Parties may be asked to provide such information in order for the settlement agent to comply with federal reporting requirements.

This notice is provided for informational purposes only, is not a condition to the issuance of any title insurance policy and does not affect closing requirements or timelines under this commitment. The title insurer does not provide legal, tax, or regulatory advice and makes no representation regarding whether any anti-money laundering or other reporting requirements apply to this transaction. The title insurer has no obligation to determine whether any such requirements apply. The settlement agent, acting in its independent capacity and not as an agent of the title insurer for compliance purposes, is solely responsible for identifying and complying with any applicable federal, state, or local reporting obligations.

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8. REQUIREMENT: Furnish for recordation a Certificate of Trust for the Larry and Cheryl DeHaan Family Trust, dated November 13, 2012, as amended, if applicable, certifying the following:

The name of the trust, the date of the trust and the date of each amendment, if any;
The legal description of the real property to be insured;
The name and address of each current trustee;
The powers of the trustee(s) relating to real property and restrictions of said powers, if any;
The revocability or irrevocability of the trust and the identity of any person holding a power to revoke the trust, that the trust has not been revoked, modified, or amended in any manner that would cause the representations included in the certificate of trust to be incorrect;
The authority of co-trustees to sign on behalf of the trust and whether all or less than all of the co-trustees are required to exercise powers of the trustee, if applicable.

9. REQUIREMENT: Record deed executed by the current Trustee(s) of The Larry and Cheryl DeHaan Family Trust, dated November 13, 2012, to the proposed insured purchaser(s).

10. REQUIREMENT: Submit Affidavit of No undisclosed or outstanding mortgage(s).

NOTE: A search of the Public Records does not reveal any voluntary liens, including but not limited to a mortgage. You must disclose any knowledge of any unrecorded lien, mortgage or other obligation that may result in a lien attaching to the Land.

The Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or exceptions upon receipt of the requested evidence.

11. REQUIREMENT: Pay any unpaid property taxes.

PARCEL NUMBER: 41-13-36-480-028 TAX YEAR: 2026

TAX TYPE: Summer

AMOUNT: \$7,996.13 - STATUS: Paid

SEV / NET VALUATIONS: \$161,800.00 PRE: 0%

TAX NOTE: Additional Lien Search Not Completed- Per the City of Grand Rapids, if you want Water Bills, Permits, Code Compliance and other invoices that would be considered as liens on the property to be searched they will be charging \$50 for a Lien Search, contact the City office at 616-456-3285.

PARCEL NUMBER: 41-13-36-480-028 TAX YEAR: 2025

TAX TYPE: Winter

AMOUNT: \$258.05 - STATUS: Paid

Payment of taxes should be by current tax bill which sets forth interest and penalties, if any. 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.taxes

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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. Restrictions, reservations, setbacks and easements, if any, as indicated and/or shown on that certain Plat recorded in Liber 4 Page 26, of the Public Records of Kent County, Michigan.
10. Right of Way in favor of Consumers Power Company and the Covenants, Conditions and Restrictions contained in instrument recorded in Liber 67 of Miscellaneous Records, page 503 and in Liber 67 of Miscellaneous Records, Page 619.
11. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.

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