

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

Issuing Agent: Cislo Title Company

Issuing Office: 1122 South Lapeer Road, Suite A
Lapeer, MI 48446

Issuing Office's ALTA® Registry ID: 0035909

Loan ID Number:

Commitment Number: 25-128223-8

Issuing Office File Number: 25-128223-8

Property Address: V/L Davis Lake Road, Lapeer, MI 48446

Revision Number:

SCHEDULE A COMMITMENT

1. Commitment Date: October 24, 2025 at 8:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Homeowner's Policy

| | |
|---------------------------------------|------------------|
| Proposed Insured: | To Be Determined |
| 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: Successor trustee(s) of the Lawrence Helin Trust dated June 21, 2000 [Vesting Deed - Liber 1290, page 895](#)
5. The Land is described as follows: *See Exhibit A attached hereto and made a part hereof.*

CISLO TITLE COMPANY

1122 South Lapeer Road, Suite A, Lapeer, MI 48446
Telephone: (810) 245-6950

Countersigned by:



Gregory J. Cislo, License #0228886
Cislo Title Company, License # 0022142

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions.

ORT Form 4757MI A

Alternate Schedule A for Michigan – ALTA Commitment for Title Insurance 2021 v. 01.00
07/01/2021

SCHEDULE B I COMMITMENT

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. When the proposed insured is identified, additional requirements and/or exceptions may be made.
6. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
7. Submit Extended Coverage Sellers / Owners Affidavit and Indemnity. Additional requirements may be made or exceptions taken for matters disclosed herein.

The ALTA Homeowner's Policy will be issued without exceptions 2, 3, 4 and 5.

8. Death Certificate of Lawrence Helin or other recordable evidence of death.
9. Current Certificate of Trust for the Lawrence Helin Trust dated June 21, 2000, which complies with the requirements of MCL 700.7913, executed by either the Settlor of the trust; any Trustee (or Successor Trustee) or an Attorney for the Settlor or Trustee that has properly reviewed the Trust Agreement and amendments thereto.
10. Duly authorized and executed Deed from Successor trustee(s) of the Lawrence Helin Trust dated June 21, 2000, to To Be Determined, to be executed and recorded at closing.
11. Discharge(s) of the mortgage(s) excepted on Schedule B – Section II.
12. Pay unpaid taxes and assessments unless shown as paid:

2025 Summer Taxes in the amount of \$289.51 are PAID.

2024 Winter Taxes in the amount of \$329.20 are PAID.

Tax Parcel Identification: 014-032-018-30

Property Address: V/L Davis Lake Road, Lapeer, MI 48446

2025 State Equalized Value: \$42,400

2025 Taxable Value: \$29,944

Principle Residence Exemption: 100%

Special Assessment: None

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

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SCHEDULE B II COMMITMENT

EXCEPTIONS FROM COVERAGE

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. 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.
2. Any facts, rights, interest or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown in the Public Records.
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 a lien, for services, labor, or material imposed by law and not shown in the Public Records.
6. Taxes and assessments not due and payable at Commitment Date.
7. Interest, if any, of the United States, State of Michigan, or any political subdivision thereof, in the oil, gas and minerals in and under and that may be produced from the captioned Land.
8. Interest of others in oil, gas and mineral rights, if any, whether or not recorded in the Public Records.
9. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
10. Terms, covenants and conditions as set forth in instrument recorded in Liber 787 Page 154.
11. Easement granted to Detroit Edison, disclosed by instrument recorded in Liber 964 Page 342.
12. Easement granted to Detroit Edison, disclosed by instrument recorded in Liber 964 Page 345.
13. Rights of tenant(s) now in possession of the land under unrecorded leases or otherwise.

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EXHIBIT A

LEGAL DESCRIPTION

the following described premises situated in the Township of Marathon, County of Lapeer, and State of Michigan, and particularly described as follows:

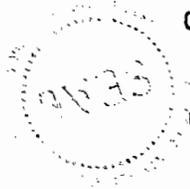
PARCEL II:

Part of the Northeast 1/4 of Section 32, Town 8 North, Range 10 East, Mayfield Township, Lapeer County, Michigan, more particularly described as follows: Beginning at a point on the North section line of said Section 32, that is South 89 degrees 38 minutes East 735.65 feet from the North 1/4 corner of said Section; thence continuing along said North section line South 89 degrees 38 minutes East 587.85 feet; thence South 0 degrees 36 minutes 33 seconds East 786.49 feet; thence North 85 degrees 38 minutes West 589.96 feet; thence North 0 degrees 22 minutes m: 240.00 feet; thence North 0 degrees 49 minutes West 140.00 feet; thence North .0 degrees 49 minutes West 406.49 feet to the POINT OF BEGINNING.

LIB 1290 MK0895

RECEIVED FOR RECORD

00 AUG -9 AM 10: 05



Melissa De laugh
REGISTER OF DEEDS
LAPEER COUNTY, MICHIGAN

Quit Claim Deed

The Grantor(s): **Lawrence Helin and Margaret A. Helin, husband and wife,**
whose address is: **121 Davis Lake Drive, Lapeer, Michigan 48446**

HEREBY QUIT CLAIMS TO:

The Grantee(s): **Lawrence Helin, trustee, or successor trustee(s)**
of the Lawrence Helin Trust dated June 21, 2000.
whose address is: **121 Davis Lake Drive, Lapeer, Michigan 48446**

Land located in the: **Township of Mayfield, County of Lapeer, State of Michigan;**

Described as: **Part of the North east quarter of Section 32, T8N, R10E, Mayfield Township, Lapeer County, Michigan, more particularly described as follows: Beginning at a point on the North Section line of said Section 32, that is South 89 degrees 38 minutes East 735.65 feet from the North quarter corner of said section; thence continuing along said North section line South 89 degrees 38 minutes East 587.85 feet; thence South 0 degrees 36 minutes 33 seconds East 786.49 feet; thence North 89 degrees 38 minutes West 589.96 feet; thence North 0 degrees 22 minutes East 240.00 feet; thence North 0 degrees 49 minutes West 140.00 feet; thence North 0 degrees 49 minutes West 406.49 feet to the point of beginning.**

For the sum of: **Transfer from self to Revocable Living Trust.**

Dated: **June 28, 2000**

Signed and Delivered in the Presence of:

Witness: Sean Paul O'Bryan

Grantor: Lawrence Helin

Witness: Aimee Lintz O'Bryan

Grantor: Margaret A. Helin

State of Michigan }
 } ss.
County of Lapeer }

The foregoing instrument was acknowledged before me on June 28, 2000, and by: Lawrence Helin and Margaret A. Helin, husband and wife, who executed this instrument, and acknowledged that this action was each person's own free act and deed.

Sean Paul O'Bryan, Notary Public
Lapeer County Michigan
My Commission Expires: December 1, 2000

Prepared by: Sean O'Bryan, O'Bryan Law Firm, 3508 S Lapeer Road, Metamora, Michigan 48455

Recording Fee: \$ **9.00**

Draft Fee
Return to: ~~Grantee~~

Tax Parcel Number: 014-032-018-30

State Transfer Tax: Exempt MSA 7.456(5)(a) & (26)(a)



Privacy Policy Notice

Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Cislo Title Company and its affiliates.

Types of Information

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.

Information about your transactions we secure from our files, or from [our affiliates or] others.

Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

Use of Information

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.

Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.