



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: 25-110466-8
Issuing Office File Number: 25-110466-8
Property Address: 121 Davis Lake Rd., Lapeer, MI 48446
Revision Number: 1-update

SCHEDULE A

1. Commitment Date: November 14, 2025 at 8:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Owner's Policy

Proposed Insured:	TO BE DETERMINED
Proposed Amount of Insurance:	\$0
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:
The Lawrence Helin Trust, dated June 21, 2000, by Deed recorded in [Liber 1290, Page 893](#)
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: _____
Authorized Signatory

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 First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.





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. Submit "Affidavit by Seller or Borrower". Additional requirements may be made or exceptions taken for matters disclosed therein.
6. Duly authorized and executed Deed from of The Lawrence Helin Trust, dated June 21, 2000, to TO BE DETERMINED, to be executed and recorded at closing.
7. Discharge(s) of the mortgage(s) excepted on Schedule B – Section II.
8. When the proposed insured is identified, additional requirements and/or exceptions may be made.
9. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
10. Submit to the Company a complete and fully executed Purchase Agreement and amendments, if any.
11. Death Certificate of LAWRENCE HELIN or other recordable evidence of death.
12. Current Certificate of Trust for the 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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021-2024 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.

Form 50245826 (4-26-24)





13. Pay unpaid taxes and assessments unless shown as paid:

2025 Summer Taxes in the amount of \$1,406.37 are PAID.

2025 Winter Taxes in the amount of \$1,683.42 are UNPAID.

Tax Parcel Identification: 014-032-018-20

Property Address: 121 Davis Lake Rd., Lapeer, MI 48446

2025 State Equalized Value: \$405,600

2025 Taxable Value: \$145,453

Principle Residence Exemption: 100%

Special Assessment: None

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

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021-2024 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.

Form 50245826 (4-26-24)





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. 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. Subject to an easement recorded in Liber 787, Page 154, being 66.00 feet in width and parallel to the East property line, extending to the North line of Section 32. Said easement is for the purpose of ingress and egress, installation of utilities, roadways, and the maintenance of any such improvements, over land described as the Easterly 66.00 feet of 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 00 degrees 36 minutes 33 seconds East, 786.49 feet; thence North 89 degrees 38 minutes West, 589.96 feet; thence North 00 degrees 22 minutes East, 240.00 feet; thence North 00 degrees 49 minutes East, 140.00 feet; thence North 00 degrees 49 minutes East, 406.49 feet to the point of beginning. Said easement being further evidenced by instruments recorded in Liber 707, Page 902; Liber 707, Page 905, Liber 851, Page 683; Liber 948, Page 824; Liber 961, Page 873 and Liber 1290, Page 893.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021-2024 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.

Form 50245826 (4-26-24)





10. Underground Easement (Right-of-Way) No. 37702 in favor of The Detroit Edison Company, as disclosed by instrument(s) reorded in Liber 964, Page 342; Liber 964, Page 345 and Liber 1172, Page 51.
11. Detroit Edison Overhead Easement (Right-of-Way) No. 33669407-33669409 in favor of The Detroit Edison Company, as disclosed by instrument(s) reorded in Liber 2543, Page 61 and Liber 2543, Page 64.
12. Rights of the United States, State of Michigan and the public for commerce, navigation, recreation and fishery, in any portion of the land bordering on or comprising the bed of lake/pond.
13. The nature, extent or lack of riparian rights, or the riparian rights of riparian owners and the public, in and to the use of the waters of lake/pond.
14. Rights or claims of parties and/or tenants in possession not shown of record, under un-recorded leases or otherwise.
15. Mortgage between of The Lawrence Helin Trust, dated June 21, 2000, as mortgagor, and The Secretary of Housing and Urban Development, as mortgagee, in the original stated principal amount of recorded January 22, 2010 in [Liber 2427, Page 745](#).
16. Mortgage between of The Lawrence Helin Trust, dated June 21, 2000, as mortgagor, and Financial Freedom Acquisition LLC, a subsidiary of Onewest Bank, FSB, as mortgagee, in the original stated principal amount of \${Principal Total}, recorded {Recorded Date} in [Liber 2427, Page 735](#).
17. The above identified Mortgage was last assigned to The Secretary of Housing and Urban Development Washington D.C., its successors and assigns, as Assignee, by Assignment of Mortgage recorded in [Liber 2736, Page 45](#).

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021-2024 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.

Form 50245826 (4-26-24)





EXHIBIT "A"

The Land referred to herein below is situated in the County of Lapeer, State of Michigan and is described as follows:

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

A parcel of land situated in and being a 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 which is South 89 degrees 38 minutes East, along the North line of said section, 735.65 feet and South 00 degrees 49 minutes 00 seconds East, 546.49 feet and South 00 degrees 22 minutes 00 seconds West, 240.00 feet from the North 1/4 corner of said Section 32; thence from said point of beginning, North 89 degrees 38 minutes West, 267.34 feet; thence South 00 degrees 37 minutes 53 seconds East, 54.00 feet; thence South 74 degrees 29 minutes 23 seconds West, 618.43 feet; thence North 66 degrees 27 minutes 45 seconds West, 66.00 feet; thence South 23 degrees 32 minutes 15 seconds West, 116.42 feet; thence South 16 degrees 25 minutes 15 seconds West, 595.10 feet; thence North 72 degrees 43 minutes 45 seconds West, 217.10 feet; thence South 45 degrees 09 minutes East, 1,493.50 feet along the Northerly line of the New York City Railroad; thence South 89 degrees 35 minutes 11 seconds East, 39.53 feet; thence North 00 degrees 37 minutes 53 seconds West, 873.14 feet; thence North 63 degrees 37 minutes 30 seconds East, 333.00 feet; thence North 51 degrees 12 minutes 24 seconds East, 356.06 feet; thence North 00 degrees 37 minutes 45 seconds West, 75.00 feet; thence South 89 degrees 36 minutes 35 seconds East, 277.09 feet; thence North 00 degrees 36 minutes 33 seconds West, 537.04 feet; thence North 89 degrees 38 minutes West, 589.86 feet to the point of beginning. TOGETHER WITH an easement recorded in Liber 787, Page 154, being 66.00 feet in width and parallel to the East property line, extending to the North line of Section 32. Said easement is for the purpose of ingress and egress, installation of utilities, roadways, and the maintenance of any such improvements, over land described as the Easterly 66.00 feet of 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 00 degrees 36 minutes 33 seconds East, 786.49 feet; thence North 89 degrees 38 minutes West, 589.96 feet; thence North 00 degrees 22 minutes East, 240.00 feet; thence North 00 degrees 49 minutes East, 140.00 feet; thence North 00 degrees 49 minutes East, 406.49 feet to the point of beginning.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021-2024 American Land Title Association. All rights reserved.
The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited.
Reprinted under license from the American Land Title Association.

