

**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-266478**  
Property Address: **922 Main Street, Saint Joseph, MI 49085**  
Revision Number:

**SCHEDULE A**

- 1. Commitment Date: **April 21, 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:
 

**Christopher Siriano**
- 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 St Joseph, County of Berrien, State of Michigan

Lot 4, Block 42, Hoyt's Addition, according to the plat thereof recorded in Liber 1 of Miscellaneous Records, Page 602 Berrien County Records.

Also, Lot 4, Block 42, B.C. Hoyt's Second Addition, according to the plat thereof recorded in Liber 1 of Plats, Page 18, Berrien County Records.

Excepting therefrom a strip of land 44 feet in width off from and along the Northwesterly end of said Lot.

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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: The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistently therewith when the final amounts are approved. Additional requirements will be added, or exceptions taken, when the names of the Proposed Insured(s) have been determined and the Commitment is updated.
6. 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.

7. 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.

8. 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.

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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.

9. REQUIREMENT: Pay any unpaid property taxes.

PARCEL NUMBER: 11-76-3160-0109-00-7 TAX YEAR: 2025  
TAX TYPE: Winter  
AMOUNT or FIRST INSTALLMENT: \$102.71 - STATUS: Delinquent  
SEV / NET VALUATIONS: \$89,700.00 PRE: 0%

PARCEL NUMBER: 11-76-3160-0109-00-7 TAX YEAR: 2025  
TAX TYPE: Summer  
AMOUNT or FIRST INSTALLMENT: \$4,846.20 - STATUS: Delinquent  
SEV / NET VALUATIONS: \$89,700.00 PRE: 0%

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.

10. REQUIREMENT: Record satisfaction or release of the following or it shall appear as an exception on the policy to be issued.

Mortgage in the amount of \_\_\_\_\_ executed by Christopher Siriano (aka Chris Siriano), a man, to Banyon Investments, LLC, a Michigan limited liability company, dated January 31, 2025 recorded February 6, 2025 in Liber 3443 Page 3896.

11. REQUIREMENT: Record satisfaction or release of following lien. If said lien is not recorded against the real property, submit satisfactory evidence to insurer that the lien does not attach to the subject property.

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

Notice of Judgement Lien in the amount of \_\_\_\_\_ filed against Christopher Siriano by Credit Corp Solutions, Inc, assignee of Synchrony Bank f/k/a GE Capital Retail Bank, dated November 14, 2025 recorded January 21, 2026 in Liber 3468 Page 3663.

12. REQUIREMENT: Record deed executed by Christopher Siriano to the proposed insured purchaser(s).

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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 tenant(s) now in possession of the land under unrecorded leases or otherwise.

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