



Fidelity National Title Insurance Company

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

Issuing Agent: Denali Title & Escrow Agency, Inc
 Issuing Office: 151 44th Street SW, Grandville, MI 49418
 Issuing Office's ALTA® Registry ID: 1186488
 Loan ID No.:
 Commitment No.: 26-5348-MI-1
 Issuing Office File No.: 26-5348-MI
 Property Address: 5068 Robbins Rd & V/L Robbins Ave, Hale, MI 48739

SCHEDULE A

1. Commitment Date: March 30, 2026 at 08:00 AM
2. Policy to be issued:
 - a. ALTA Homeowners Policy One-to-Four Family (2021)
 Proposed Insured:
 Proposed Amount of Insurance: \$1.00
 The estate or interest to be insured: Fee Simple
 - b. ALTA Short Form Residential Loan Policy One-to-Four Family Residence (2021)
 Proposed Insured: , its successors and/or assigns as their respective interests may appear.
 Proposed Amount of Insurance: \$1.00
 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:

 Audrey G. Dingman, or her successors in trust, as Trustee of the Audrey G. Dingman Revocable Trust U/A/D October 4, 2007
5. The Land is described as follows:

 SEE SCHEDULE C ATTACHED HERETO

Zachary Vander Ark
 Authorized Signatory

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27C170B00

ALTA Commitment for Title Insurance (7-1-21)

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SCHEDULE B, PART I - REQUIREMENTS

All of the following Requirements must be met:

1. Pay the agreed amount for the estate or interest to be insured.
2. Pay the premiums, fees, and charges for the Policy to the Company.
3. 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.
4. 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.
5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
6. Record a Certificate of Trust with reference to the Audrey G. Dingman Revocable Trust, drafted and executed in compliance with MCL 700.7913. Said Certificate of Trust must be in the form of an affidavit, and may be executed by the settlor, any trustee, or an attorney for the settlor or trustee. It must also include the following information:
 - (a) The name of the trust, the date of the trust, and the date of each operative trust instrument.
 - (b) The name and address of each current trustee.
 - (c) The powers of the trustee relating to the purpose for which it is being offered.
 - (d) The revocability or irrevocability of the trust and the identity of any person holding a power to revoke the trust.
 - (e) The authority of co-trustees to sign on behalf of the trust or otherwise authenticate on behalf of the trust and whether all or less than all of the co-trustees are required to exercise powers of the trustee.
 - (f) A statement 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.
 - (g) The Legal Description of the property of the trust.
7. Warranty Deed from recited owners to recited purchaser.
8. Mortgage executed by recited purchaser to recited mortgagee in the amount indicated.
9. The search did not disclose any open mortgages or deeds of trust of record, therefore 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 add additional items or exceptions upon receipt of the requested evidence.

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SCHEDULE B – PART I

(Continued)

10. Payment of Taxes:

Tax Identification Number: 073-T50-000-012-50 (Parcel 1)

2025 Summer Tax Paid in the amount of \$489.27

2025 Winter Tax Paid in the amount of \$484.87, which includes Garbage in the amount of \$85.00

SEV \$94,000.00

Taxable Value \$42,871.00

Homestead 100%

11. Payment of Taxes:

Tax Identification Number: 073-L30-000-053-50 (Parcel 2)

2025 Summer Tax Paid in the amount of \$14.49

2025 Winter Tax Paid in the amount of \$11.74

SEV \$2,800.00

Taxable Value \$1,270.00

Homestead 100%

NOTE: In the event that the form jacket is not attached hereto, all of the terms, conditions and provisions contained in said Jacket are incorporated herein. The form jacket is available for inspection at any Company office.

In accordance with the terms and provisions of the form jacket, 'This form shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company'.

NOTE: The policy to be issued does not insure against unpaid water, sewer, blight tickets, electric or gas charges, if any, that have not been levied as taxes against these lands. (Meter readings should be obtained and adjusted between appropriate parties.)

NOTE: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

***Title Commitment Schedule B Requirements for Electronic Signing, Notarization, and Recording
For any document creating the insured title or interest that will be executed, notarized, and recorded electronically using IPEN or RON, the following requirements apply:***

NOTE: Execution of the instrument(s) to be insured pursuant to the requirements of the Michigan Uniform Electronic Transaction Act MCL 450.831 et. seq.

NOTE: Acknowledgement of the instrument(s) to be insured by a notary properly commissioned as an electronic or remote notary public by the Michigan Secretary of State with the ability to perform electronic or remote notarial acts under the Michigan Law on Notarial Acts - MCL 55.261 - 55.315.

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SCHEDULE B – PART I

(Continued)

Electronic recordation of the instrument(s) to be insured in the County Clerk/Register of Deeds of Iosco County, Michigan.

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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. Rights or claims of parties in possession not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
3. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
4. 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.
5. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. 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.
8. Taxes, blight tickets, and assessments which become due and payable or which become a lien against the property subsequent to the interest insured and deferred and/or installment payments of said taxes and assessments. 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.
9. 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.
10. 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.

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SCHEDULE B – PART II

(Continued)

11. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.
12. Notwithstanding the Covered Risks as set forth in the policy, the Company does not insure against loss or damage by reason of a lack of a right of access to and from the Land.
13. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other matters which a correct survey would disclose and which are not shown by the Public Records.
14. Terms, Covenants, and Conditions of Order Altering Plats as set forth below:
Recording No: Liber 117, Page 125
15. All matters disclosed by the Certificate of Survey as set forth below:
Recording No: Liber 431, Page 157
16. Terms, Covenants, and Conditions of Resolution for the Relinquishment of Jurisdiction for Robbins Road and North Shore Drive as set forth below:
Recording No: Liber 1110, Page 321

NOTE: The policy does not insure against unpaid water, sewer, blight tickets, electric or gas charges, if any, that have not been levied as taxes against these lands. (Meter readings should be obtained and adjusted between appropriate parties.)

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SCHEDULE C

The Land is described as follows:

Situated in the Township of Plainfield, County of Iosco, State of Michigan

Parcel 1: Part of Lots 12 and 13, Supervisor's Plat of Timbers Sky Harbor, according to the recorded plat thereof, Iosco County Records, described as commencing at the Westerly corner of Lot 12; thence South 23 degrees East 90 feet; thence Northeasterly parallel with the Southeasterly line of said Lot 13, 89 feet; thence Northwesterly to a point 60 feet Northeasterly of the Westerly corner of said Lot 12; thence Southwesterly to the point of beginning.

Parcel 2: All that part of Lot 53 and 54, Plat of Long Lake, according to the plat thereof as recorded in Liber 2 of Plats, Page 27, Iosco County Records, lying Northeasterly of a line commencing of the Northwest boundary of said Lot 54, 27 feet Southwesterly of the Northeast corner thereof; and running thence in a direct line to the Northeast corner of said Lot 53.