

CONDITIONS

Issued by Old Republic National Title Insurance Company



Old Republic National Title Insurance Company, a Florida corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of estate or interest in the land described or referred to in

Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of the Commitment.

This Commitment 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.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

IN WITNESS WHEREOF, Old Republic National Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.


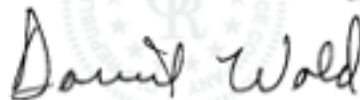
Continued on back page

Issued through the Office of
Sun Title Agency of Michigan, LLC



BY: _____
Sun Title Agency of Michigan, LLC

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President
Attest  Secretary

CONDITIONS

The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.

If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its opinion may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.

Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.

The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at: <http://www.alta.org/>.



Commitment No. 232133

ISSUING AGENT:

Sun Title Agency of Michigan, LLC

UNDERWRITTEN BY:

Old Republic National Title Insurance Company

ALTA COMMITMENT

SCHEDULE A

1. **Commitment Date:** 9/16/2024 at 8:00AM

2. Title Policy(ies) to be issued:	<u>Policy Amount</u>
a. ALTA Owner's Policy (6-17-06) - ORT:	\$250,000.00

Proposed Insured: Williams & Williams Marketing Services, Inc., an Oklahoma corporation

b. ALTA Loan Policy (6-17-06) - ORT:

Proposed Insured:

3. **Current Ownership:** Fee Simple interest in the Land described in this Commitment is owned, at the Commitment Date, by:

[Dowell Schlumberger, Incorporated, a Delaware corporation](#)

4. **Legal Description:** The Land is described on **Schedule C**

Property Address (for information purposes only):

1980 US 131 SW, South Boardman, MI 49680
2022 US 131 SW, South Boardman, MI 49680

Sun Title Agency of Michigan, LLC

BY: _____
Lawrence R. Duthler, Managing Member

Sun Title Agency of Michigan, LLC

Corporate Office:
1410 Plainfield Avenue NE
Grand Rapids, MI 49505
Phone: 616-458-9100
Fax: 616-458-9300
www.suntitle.com

New Orders:
orders@suntitle.com

Lender Closing Documents:
closingdocs@suntitleagency.com


LENDERS:

For questions regarding the attached Title Commitment (including title clearance on refinance transactions) please contact Escrow Assist: escrowassist@suntitle.com

AGENTS, BROKERS, AND ALL OTHERS:

For questions regarding the attached Title Commitment (including satisfying requirements, scheduling closings, or transaction coordination) please contact the Escrow Officer on this transaction:

cwandrie@suntitle.com

 <p>SUN TITLE</p> <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE B-I (Requirements)</p>

The following items are **Requirements** that must be completed or satisfied before we can issue the Title Insurance Policy. Some Items must be handled *before* the transaction closes and some can be handled *at the* closing of the transaction.

**GENERAL REQUIREMENTS
(These apply to every transaction)**

1. You must pay the applicable costs and fees relating to the transaction, including any property acquisition costs, loan fees, and title insurance premiums (most will be paid at the closing of the transaction).
2. You must tell us in writing about any person who will get an ownership interest in the Property or who will make a loan or mortgage on the Property.
3. We must receive a signed Owner's Affidavit and Closing Agreements from the current owner. The Owner's Affidavit and Closing Agreement is typically signed at the closing of the transaction and includes statements from the owner(s) about their knowledge of the Property, including information relating to their ownership of the Property, details about the transaction, and other provisions necessary for us to conduct the closing and issue our title insurance policy.
4. This Title Commitment incorporates all of the terms and conditions in our Privacy Policy and the underwriter's Title Commitment Jacket, each of which are attached to this title commitment and can also be reviewed on our website.

**SPECIFIC REQUIREMENTS
(These are unique to this transaction)**

5. Recordation of a certified copy of the Articles or Certificate of Name Change for:


Former Name of Corporation: Dowell Schlumberger Incorporated

Present Name of Corporation: Schlumberger Technology Corporation, a Texas corporation.

6. The Company will require the following documents for review prior to the issuance of any title insurance predicated upon a conveyance or encumbrance by the corporation named below:

Name of Corporation: Schlumberger Technology Corporation, a Texas corporation.

- a) A Copy of the corporation By-laws and Articles of Incorporation
- b) An original or certified copy of a resolution authorizing the transaction contemplated herein
- c) If the Articles and/or By-laws require approval by a parent organization, a copy of the Articles and By-laws of the parent
- d) A current dated certificate of good standing from the proper governmental authority of the state in which the entity was created

 <p>SUN TITLE</p> <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE B-I (Requirements)</p>

The Company reserves the right to add additional items or make further requirements after review of the requested documentation.

7. The Company will require the following documents for review prior to the issuance of any title insurance predicated upon a conveyance or encumbrance by the corporation named below:

Name of Corporation: Williams & Williams Marketing Services, Inc., an Oklahoma corporation.

- a) A Copy of the corporation By-laws and Articles of Incorporation
- b) An original or certified copy of a resolution authorizing the transaction contemplated herein
- c) If the Articles and/or By-laws require approval by a parent organization, a copy of the Articles and By-laws of the parent
- d) A current dated certificate of good standing from the proper governmental authority of the state in which the entity was created

The Company reserves the right to add additional items or make further requirements after review of the requested documentation.

8. Warranty Deed from Schlumberger Technology Corporation, a Texas corporation formerly known as Dowell Schlumberger Incorporated, a Delaware corporation to recited purchaser.

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.

10. Payment of Taxes:

Tax Identification Number: 40-008-136-001-20, as to Parcel 1.

2024 Summer Tax paid in the amount of \$324.71.
2023 Winter Tax paid in the amount of \$49.53.


SEV \$65,100.00.
Taxable Value: \$8,976.00.

NOTE: The above due tax amounts do not include penalty and interest, if any.

11. Payment of Taxes:

Tax Identification Number: 40-003-001-014-00, as to Parcel 2.

2024 Summer Tax paid in the amount of \$74.47.
2023 Winter Tax paid in the amount of \$209.10.

 <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE B-I (Requirements)</p>


SEV \$6,500.00.
Taxable Value: \$6,500.00.

NOTE: The above due tax amounts do not include penalty and interest, if any.

12. Furnish to the Company satisfactory evidence that the Land is not subject to either a Commercial or Industrial Facility Tax as established under Act 198 of Public Acts of 1974 or Act 255 of Public Acts of 1978. Should either tax apply, submit satisfactory evidence to the Company that all such taxes have been paid.

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'.

 <p>SUN TITLE</p> <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE B-II (Exceptions)</p>

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of Old Republic National Title Insurance Company


**GENERAL EXCEPTIONS
(These apply to every property)**

1. Any facts, rights, interests, or claims that are not shown by 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.
2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
3. 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.
4. Any lien or right to lien for services, labor or material imposed by law and not shown by the Public Records.
5. Taxes and assessments not due and payable at Date of Policy.
6. Any rights, title, interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
7. Taxes and assessments that become a lien against the property after date of closing. The company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage, or loss of any tax exemption status for the insured premises (including principal residence and agricultural).
8. Loss or damage due to future installation charges, deferred installation or connection charges or current water and/or sewer charges due and payable at time of closing.

Note: Exceptions 1-4 are "Standard Exceptions." Exceptions 1, 2, and 4 above can be deleted from the Owner's Title Insurance Policy upon written request and receipt of an acceptable signed Owners' Affidavit and Closing Agreement. Exception 3 above can be deleted from the Owner's Title Insurance Policy upon written request and receipt of an acceptable certified boundary survey showing improvements, if any.

**SPECIFIC EXCEPTIONS
(These are unique to this property)**

9. 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 form.
10. Any and all oil, gas and mineral rights and reservations of every kind and nature whether recorded or unrecorded and all rights pertinent thereto.

 <p>SUN TITLE</p> <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE B-II (Exceptions)</p>

- 11. Any claim based on the failure to comply with the provisions of Governmental Laws and Regulations regarding the division of land.
- 12. Rights of tenants under unrecorded leases and any and all parties claiming by, through and thereunder.
- 13. Rights of the public to any portion of the Land lying within the bounds of any street, road, alley or highway.
- 14. Notwithstanding Covered Risk 2(c), coverage is not provided against loss or damage, and the Company will not pay costs, attorneys fees or expenses that arise by reason of any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would have been disclosed by an accurate and complete land survey of the Land.
- 15. Oil, gas, minerals, watercourse or stream access and aboriginal antiquities reserved by the State of Michigan by deed recorded at [Liber 51, Page 637](#), as to Parcel 1.
- 16. Any interest in any oil, gas and/or minerals, as disclosed by document
Entitled: Warranty Deed
Recording Date: August 29, 1972
Recording No: [Liber 127, Page 508](#), as to Parcel 2.
- The present ownership or any other matters affecting said oil, gas and/or minerals are not shown herein.
- 17. Right(s) of Way and/or Easement(s) and rights incidental thereto, as granted in a document:
Granted to: Top O'Michigan Rural Electric Company
Recording No: [Liber 211, Page 531](#), as to Parcel 1.
- 18. Right(s) of Way and/or Easement(s) and rights incidental thereto, as granted in a document:
Granted to: State of Michigan
Recording No: [Liber 222, Page 630](#), as to Parcel 1.
- 19. Oil, gas, minerals, watercourse or stream access and aboriginal antiquities reserved by the State of Michigan by deed recorded at [Liber 229, Page 233](#), as to Parcel 1.
- 20. Right(s) of Way and/or Easement(s) and rights incidental thereto, as granted in a document:
Granted to: Great Lakes Energy Cooperative, a Michigan Non-Profit Corporation
Recording No: [Document No. 3127213](#), as to Parcel 2.
- 21. Terms, Covenants, and Conditions of Declaration of Restrictive Covenant for a Restricted Residential Remedial Action as set forth below:
Recording No: [Document No. 3156409](#), as to Parcel 1.



Commitment No. 232133

ISSUING AGENT:

Sun Title Agency of Michigan, LLC

UNDERWRITTEN BY:

Old Republic National Title Insurance Company

ALTA COMMITMENT

**SCHEDULE B-II
(Exceptions)**

22. Terms, Covenants, and Conditions of Declaration of Restrictive Covenant for a Restricted Residential Remedial Action as set forth below:

Recording No: [Document No. 3156410](#), as to Parcel 2.

23. Terms, Covenants, and Conditions of Declaration of Restrictive Covenant for a Restricted Residential Remedial Action as set forth below:

Recording No: [Document No. 3159177](#), as to Parcel 2.


24. Terms, Covenants, and Conditions of Certificate of Survey as set forth below:

Recording No: [Document No. 3159178](#), as to Parcel 2.

25. Terms, Covenants, and Conditions of Declaration of Restrictive Covenant for a Restricted Residential Remedial Action as set forth below:

Recording No: [Document No. 3163882](#), as to Parcel 1.

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.)

 <p>SUN TITLE</p> <p>Commitment No. 232133</p>	<p>ISSUING AGENT: Sun Title Agency of Michigan, LLC</p> <p>UNDERWRITTEN BY: Old Republic National Title Insurance Company</p>
<p>ALTA COMMITMENT</p>	<p>SCHEDULE C (Property Legal Description)</p>

LEGAL DESCRIPTION

Land situated in the Township of Kalkaska, Kalkaska County, Michigan:

PARCEL 1:

The South 500 feet of the Southwest 1/4 of the Southeast 1/4 lying Westerly of centerline of Highway 131 and East 723.79 feet of South 500 feet of the Southeast 1/4 of the Southwest 1/4 lying Westerly of centerline of Highway U.S. 131, Section 36, Township 27 North, Range 8 West, Township of Kalkaska, Kalkaska County, Michigan.

40-008-136-001-20

Land situated in the Township of Boardman, Kalkaska County, Michigan:

PARCEL 2:

A part of the North 330 feet of the Northeast 1/4 of the Northwest 1/4, Section 1, Town 26 North, Range 8 West, Township of Boardman, County of Kalkaska, Michigan, commencing at the intersection of the West right of way line of Highway US 131 and the North line of said Section; thence West along Section line 450 feet; thence South 330 feet; thence East to right of way line; thence Northeasterly along right of way line to point of beginning.

40-003-001-014-00

40-008-136-001-20, 40-003-001-014-00

If provided above, any address and tax parcel number are solely for informational purposes, without warranty as to accuracy or completeness. If inconsistent in any way with the legal description above, the legal description shall control.

Sun Title Agency of Michigan, LLC

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of non-public personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any non-affiliated party. Therefore, we will not release your information to non-affiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of non-public personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we, or our affiliated companies, have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to non-public personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.



ALTA COMMITMENT INVOICE

Description	Transaction Information
Remit Payment To	Sun Title Agency of Michigan, LLC 1410 Plainfield Avenue, N.E. Grand Rapids, MI 49505 Office: (616) 458-9100 / Fax: (616) 458-9300 Email: customerservice@suntitle.com
Our File Number	232133
Property	1980 US 131 SW, South Boardman, MI 49680
Seller	Schlumberger Technology Corporation, a Texas corporation
Buyer	Williams & Williams Marketing Services, Inc., an Oklahoma corporation
Lender	
Selling Agent	/
Listing Agent	/
Client	Riverway Title /
Loan Policy Description	ALTA Loan Policy (6-17-06) - ORT
Owner Policy Description	ALTA Owner's Policy (6-17-06) - ORT
Loan Policy Amount	
Owner's Policy Amount	\$250,000.00

Service/Product Description	Amount
Title - Owner's Title Insurance	\$1,482.50
Title - Title Work Fee	\$700.00
Total	\$2,182.50

NOTE: The invoice amount set forth above is typically paid as part of the closing of the transaction for the Property. The title insurance premiums are based on the amount of the owners policy and loan policy, as applicable, and are calculated using insurance rates filed by Old Republic National Title Insurance Company with the state of Michigan. Please contact Sun Title Agency of Michigan, LLC with any questions regarding this invoice or the accompanying title commitment.

Thank you for choosing Sun Title Agency of Michigan, LLC



AUTHORIZATION TO RELEASE INFORMATION

I/We the undersigned hereby authorize you to release to Sun Title Agency of Michigan, LLC, its employees, officers and agents, and authorized vendors (CertifID, Inc.) any and all information that they may request about the property, loan(s) and mortgage(s) described below and hereby release you, your affiliates, employees, officers, agents, and directors from any claim that might arise in connection with this authorization. This shall also serve as authorization to freeze and/or close any account in connection with said request. Please include the property address on any payoff letter you provide. This authorization shall remain in effect until revoked in writing.

Borrower Information

Property and Mortgage Information

Borrower Name

Lender Name – 1st Mortgage

Borrower Social Security Number

Lender Phone Number – 1st Mortgage

X _____ / _____
Borrower Signature Date

Loan Number – 1st Mortgage

Co-Borrower Name

Lender Name – 2nd Mortgage

Co-Borrower Social Security Number

Lender Phone Number – 2nd Mortgage

X _____ / _____
Co-Borrower Signature Date

Loan Number – 2nd Mortgage

Borrower Address

Property Address

Borrower City, State and Zip Code

Property City, State and Zip Code

Sun Title Agency, LLC is using CertifID to protect you from wire fraud.



CertifID's technology solution securely exchanges wiring information and guarantees your transaction up to \$1,000,000.*

WHAT TO EXPECT IN 4 SIMPLE STEPS:



1. You will receive an email/text invite from CertifID.



2. Follow the directions to validate your device & identity.



3. Easily review and confirm wiring information.



4. Act confidently with the information provided via CertifID.

CertifID's technology lets you transact with peace of mind.
If you have any questions or want to learn more, check out www.certifid.com

Is wire fraud really that serious?

Yes. Cybercriminals are targeting you and other transaction participants in order to steal funds that are being transferred for closings - a tactic that cost consumers billions of dollars last year. They hack emails, impersonate title companies and spoof your real estate agent in an effort to trick you or your title company into sending funds to fraudulent bank accounts under their control.



A FINAL WARNING: Don't be tricked at the last minute.

Fraudsters strike at the eleventh-hour with convincing strategies and techniques.

Do not trust any wiring information unless it comes through CertifID. This includes phone calls, emails, attachments, links, physical letters, etc. If wiring information does not automatically display to your device after you put in the unique code on CertifID, do not act! If you have any questions, visit your title company in person or call them on a number that you get through a trusted internet search engine.

*Rights and restrictions apply. Contact support@certifid.com for more information.