

Cover page for:

Preliminary Title Insurance Schedules

Preliminary title insurance schedules prepared by:

Branch County Abstract & Title

(File Number: 70779)

Parcel 1: Auction Tracts 1-4

Parcel 2: Auction Tracts 5-7

(Hillsdale County, Michigan)

For December 15, 2025 auction to be conducted by:

Schrader Real Estate and Auction Company, Inc.

On behalf of:

**Stoney Acres Land, LLC, The Joseph B. Draper and Angela N.
Draper Living Trust and/or DDAJ Land, LLC**



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
WFG NATIONAL TITLE INSURANCE COMPANY

NOTICE

IMPORTANT – READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY’S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I – Requirements; Schedule B, Part II – Exceptions; and the Commitment Conditions, WFG National Title Insurance Company, a(n) South Carolina corporation (the “Company”), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I – Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. “Discriminatory Covenant”: Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. “Knowledge” or “Known”: Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. “Land”: The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term “Land” does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. “Mortgage”: A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. “Policy”: Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. “Proposed Amount of Insurance”: Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. “Proposed Insured”: Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

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

- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I – Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- the Notice;
 - the Commitment to Issue Policy;
 - the Commitment Conditions;
 - Schedule A;
 - Schedule B, Part I – Requirements;
 - Schedule B, Part II – Exceptions; and
 - a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - comply with the Schedule B, Part I – Requirements;
 - eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
 - acquire the Title or create the Mortgage covered by this Commitment.
 - The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
 - The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
 - The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
 - The Company is not liable for the content of the Transaction Identification Data, if any.
 - The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I – Requirements have been met to the satisfaction of the Company.
 - The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**
- Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

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- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
 - c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
 - d. The deletion or modification of any Schedule B, Part II – Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
 - e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
 - f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. **IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.
8. **PRO-FORMA POLICY**
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. **CLAIMS PROCEDURES**
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. **CLASS ACTION**
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.
11. **ARBITRATION**
The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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WFG NATIONAL TITLE INSURANCE COMPANY
12909 SW 68th Pkwy. Suite 350,, Portland, OR
97223



A handwritten signature in black ink, appearing to be "J. Smith", written over a horizontal line.

By: _____
President

A handwritten signature in black ink, appearing to be "J. Smith", written over a horizontal line.

By: _____
Secretary

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

Issuing Agent: Branch County Abstract & Title

Issuing Office: 22 Tibbits Plaza

Coldwater, MI 49036

Issuing Office's ALTA® Registry ID: 0001379

Loan ID Number:

Commitment Number: 70779

Issuing Office File Number: 70779

Property Address: Pioneer Rd, Hillsdale, MI 49242 and Lake Pleasant Road South, Hillsdale, MI 49242

Revision Number:

SCHEDULE A

1. Commitment Date: December 5, 2025 at 5:00 PM
2. Policy to be issued:
 - (a) 2021 ALTA Owner's Policy

Proposed Insured:	PARTY TO BE INSURED
Proposed Amount of Insurance:	\$
The estate or interest to be insured:	Fee simple
 - (b) 2021 ALTA Loan Policy

Proposed Insured:	
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:
Stoney Acres Land, LLC, a Michigan Limited Liability Company, a one-half interest AND Joseph B. Draper and Angela N. Draper, Trustees of Joseph B. Draper and Angela N. Draper Living Trust dated January 14, 2021, a one-half interest, as tenants in common (Parcel 1)

DDAJ Land, LLC, a Michigan Limited Liability Company (Parcel 2)
5. The land is described as follows:
The land is described as set forth in Exhibit A attached hereto and made a part hereof.

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BRANCH COUNTY ABSTRACT & TITLE

22 Tibbits Plaza, Coldwater, MI 49036
Telephone: (517) 278-6960

WFG NATIONAL TITLE INSURANCE COMPANY

12909 SW 68th Pkwy. Suite 350,, Portland, OR
97223

Countersigned by:

Heather Hyliard

Heather Hyliard, License #1203151
Branch County Abstract & Title, License #0009932



[Signature]

By: _____
President

[Signature]

By: _____
Secretary

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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. SUBMIT: A Copy of the Operating Agreement for Stoney Acres Land, LLC, a Michigan Limited Liability Company.
SUBMIT: The Articles of Organization with all Amendments. (In file)
UPON review of these documents the Insurer may require further requirements.
6. SUBMIT: A Copy of the Operating Agreement for DDAJ Land, LLC, a Michigan Limited Liability Company.
SUBMIT: The Articles of Organization with all Amendments. (In file)
UPON review of these documents the Insurer may require further requirements.
7. Record Certificate of Trust for Joseph B. Draper and Angela N. Draper, Trustees of Joseph B. Draper and Angela N. Draper Living Trust dated January 14, 2021
NOTE: Insurer reserves the right for further requirements upon examination of above instrument.
8. RECORD proper conveyance from Stoney Acres Land, LLC, a Michigan Limited Liability Company, a one-half interest AND Joseph B. Draper and Angela N. Draper, Trustees of Joseph B. Draper and Angela N. Draper Living Trust dated January 14, 2021, a one-half interest, as tenants in common (Parcel 1); DDAJ Land, LLC, a Michigan Limited Liability Company, (Parcel 2) to PARTY TO BE INSURED.
9. NOTE: Farmland Development Rights Agreement between David E. & Brenda L. Baird, husband and wife and the Department of Agriculture for and on behalf of the State of Michigan for a term of 10 years, commencing on the first day of January 1981 and ending on December 31, 1990 dated November 23, 1982 and recorded July 12, 1983 in Liber 512 on Page 188, Hillsdale County Records. Re-recorded to correct an error in the description on August 29, 1983 in Liber 513 on Page 572, Hillsdale County Records. (Parcel 1 & 2) (Includes more land)
NOTE: The above referenced Agreement has expired as of December 31, 1990.
PAY ANY RECAPTURE TAX due as a result of the expiration of said Agreement.
RECORD a Release of Interest from the State of Michigan.
10. RECORD PROPER TRANSFER of the Affidavit Attesting Qualified Agricultural Property Shall Remain Qualified Agricultural Property executed by Stoney Acres Land, LLC, a Michigan limited liability company, as to an undivided

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one-half interest, and Joseph B. Draper and Angela N. Draper, and their successors, as Trustees of the Joseph B. Draper and Angela N. Draper Living Trust, as to an undivided one-half interest, as tenants in common, recorded March 8, 2024 in Liber 1866 on Page 1258, Hillsdale County Records. (Parcel 1)

11. RECORD PROPER TRANSFER of the Affidavit Attesting Qualified Agricultural Property Shall Remain Qualified Agricultural Property executed by DDAJ Land, LLC, recorded November 5, 2018 in Liber 1707 on Page 281, Hillsdale County Records. (Parcel 2)
12. RECORD RELEASE of the Future Advance Mortgage executed by Jeramiah Lafollette, Member of Stoney Acres Land, LLC, a Michigan Limited Liability Company, and Joseph B. Draper and Angela N. Draper, Trustees of Joseph B. Draper and Angela N. Draper Living Trust dated January 14, 2021 to GreenStone Farm Credit Services, FLCA dated February 27, 2024 and recorded March 8, 2024 in Liber 1866 on Pages 1263, Hillsdale County Records. (Parcel 1) (Includes more land)

PROVIDE INSURER with signed document directing lender to CLOSE the home equity loan (revolving line of credit/equity line/future advance) account.

13. RECORD RELEASE of the Mortgage for the sum of [REDACTED] executed by DDAJ Land, LLC, a Michigan Limited Liability Company to GreenStone Farms Credit Services, FLCA dated November 5, 2018 and recorded November 5, 2018 in Liber 1707 on Page 276, Hillsdale County Records. (Parcel 2)

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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. 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. Interest of the United States, the State of Michigan or any political subdivision thereof and others in oil, gas and mineral rights, if any, whether or not recorded in the Public Records, that may be produced from the captioned Land. (Parcel 1 & 2)
3. Easement in favor of Consumers Energy Company, formerly known as Consumers Power Company recorded in Liber 241 on Page 296, Hillsdale County Records. (Parcel 1 & 2)
4. Easement in favor of the County Drain Commissioner of the County of Hillsdale and State of Michigan recorded June 20, 2000 in Liber 901 on Page 56, Hillsdale County Records. (Parcel 1 & 2)
5. Easement in favor of Consumers Energy Company, formerly known as Consumers Power Company for Tree Clearing and Guy Wires recorded March 1, 2012 in Liber 1482 on Page 0016, Hillsdale County Records. (Parcel 1 & 2)
6. Rights of the Public and/or any governmental unit in any part thereof taken, deeded and/or being used for street, road or highway purposes. (Parcel 1 & 2)
7. Tax Code Number: 30-16-005-400-006-05-8-2 (Parcel 1)

2025 Summer Taxes are paid. (amount \$528.31)

2025 Winter Taxes are due & payable. (amount \$632.31)

THE FOLLOWING IS FOR INFORMATIONAL PURPOSES ONLY, AND NO LIABILITY IS TAKEN FOR THE ACCURACY OF SAID INFORMATION.

Special Assessments: St Joe River \$18.02, included in the Winter Tax.

2025 Tax Value: \$48,401.00

2025 SEV: \$190,200.00

Principal Residence Exemption - 100%, (Property Class Agricultural Vacant and Camden-Frontier Community School District) per 2025 Tax Records (subject to change at any time)

8. Tax Code Number: 30-16-005-400-007-05-8-2 (Parcel 2)

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2025 Summer Taxes are paid. (amount \$323.75)
2025 Winter Taxes are due & payable. (amount \$387.28)

THE FOLLOWING IS FOR INFORMATIONAL PURPOSES ONLY, AND NO LIABILITY IS TAKEN FOR THE ACCURACY OF SAID INFORMATION.

Special Assessments: St Joe River \$10.87, included in the Winter Tax.

2025 Tax Value: \$29,661.00
2025 SEV: \$114,000.00

Principal Residence Exemption - 100%, (Property Class Agricultural Vacant and Camden-Frontier Community School District) per 2025 Tax Records (subject to change at any time)

9. Taxes and assessments which become due and payable after the Date of Commitment, including taxes or assessments which may be added to the tax rolls or tax bill after the date of Commitment as a result of the taxing authority disallowing or revising an allowance of a PRE.

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EXHIBIT "A"

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

Land in the Township of Ransom, County of Hillsdale and State of Michigan, described as:

Parcel 1:

A parcel of land being a part of the Southeast 1/4 of Section 5, Town 8 South, Range 2 West, said parcel of land being bounded and described as follows: Commencing at the Southeast corner of said Section 5; thence South 89° 10' 12" West, along the South line of the Southeast 1/4 of said Section 5, 198.99 feet to the Point of Beginning of this description; thence continuing South 89° 10' 12" West, along said South line, 1136.58 feet; thence North 00° 01' 49" East 2631.01 feet to the North line of the Southeast 1/4 of said Section 5; thence North 89° 15' 24" East, along said North line, 1260.38 feet to the West line of State Highway M-99 (AKA Pioneer Road); thence South 00° 00' 17" West, along said West line of State Highway M-99, 2441.60 feet; thence South 33° 26' 13" West, along said West line of State Highway M-99, 226.84 feet to the Point of Beginning.

Land in the Township of Ransom, County of Hillsdale and State of Michigan, described as:

Parcel 2:

A parcel of land being a part of the Southeast 1/4 of Section 5, Town 8 South, Range 2 West, said parcel of land being bounded and described as follows: Commencing at the Southeast corner of said Section 5, Town 8 South, Range 2 West; thence South 89° 10' 12" West, along the South line of the Southeast 1/4 of said Section 5, 1335.57 feet to the Point of Beginning of this description; thence continuing South 89° 10' 12" West, along said South line, 141.83 feet; thence North 00° 49' 48" West, 430.00 feet; thence South 89° 10' 12" West, 405.00 feet; thence South 00° 49' 48" East, 430.00 feet to the South line of the Southeast 1/4 of Section 5; thence South 89° 10' 12" West, along said South line, 773.20 feet to the West line of the Southeast 1/4 of said Section 5; thence North 00° 01' 49" East, along said West line, 1643.00 feet; thence North 89° 15' 24" East, along a line parallel with and 990.00 feet South of the North line of the Southeast 1/4 of said Section 5, 1320.00 feet; thence South 00° 01' 49" West, 1641.01 feet to the Point of Beginning.

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