

Kinderhook Township • Branch County, MI

10± miles South of Coldwater
7± miles North of Angola

Premier Lakefront AUCTION 16± Huyck Lake Acres

Offered in 3 Tracts
or Any Combinations

INFORMATION BOOKLET

Custom Built Home | Outbuildings | Lake Lot
Potential Building Sites

Wednesday, August 12th at 6pm



Held at the
Kinderhook Township Hall



800.451.2709 | SchraderAuction.com

2% Buyer's Premium

DISCLAIMER:

This information booklet includes information obtained or derived from third-party sources. Although believed to be accurate and from reliable sources, such information is subject to verification and is not intended as a substitute for a prospective buyer's independent review and investigation of the property. Prospective buyers are responsible for completing their own due diligence.

THIS PROPERTY IS OFFERED "AS IS, WHERE IS". NO WARRANTY OR REPRESENTATION, STATED OR IMPLIED, IS MADE CONCERNING THE PROPERTY. Without limiting the foregoing, Owner and Auction Company and their respective agents and representatives, assume no liability for (and disclaim any and all promises, representations and warranties with respect to) the information and reports contained herein.

SELLER: Mike and Teri Arnold

AUCTION COMPANY: Schrader Real Estate and Auction Company, Inc.

Jonathan Aiden Shaw, Salesperson, 6501458992
Schrader Real Estate and Auction Company Inc., 6505397356



SCHRADER REAL ESTATE & AUCTION CO., INC.

950 N. Liberty Dr., Columbia City, IN 46725

260-244-7606 or 800-451-2709

SchraderAuction.com

AUCTION TERMS AND CONDITIONS:

PROCEDURE: The property will be offered in 3 individual tracts, any combination of tracts and as a total 16± acre unit. There will be open bidding on all tracts and combinations during the auction as determined by the Auctioneer. Bids on tracts, tract combinations and the total property may compete.

DOWN PAYMENT: 10% down payment on the day of auction for individual tracts or combinations of tracts. 5% down payment for the house or any combination including the house. The down payment may be made in the form of cashier's check, personal check, or corporate check. **YOUR BIDDING IS NOT CONDITIONAL UPON FINANCING**, so be sure you have arranged financing, if needed, and are capable of paying cash at closing.

BUYER'S PREMIUM: A 2% Buyer's Premium will be added to the final bid price & included in the contract purchase price.

ACCEPTANCE OF BID PRICES: All successful bidders will be required to enter into Purchase Agreements at the auction site immediately following the close of the auction. All final bid prices are subject to the Seller's acceptance or rejection.

TOWNSHIP APPROVAL: All tracts in this auction will be subject to the Kinderhook Township board approval

EVIDENCE OF TITLE: Seller shall provide an owner's title insurance policy in the amount of the purchase price.

DEED: Property to be conveyed by a Warranty deed.

POSSESSION: Possession will take place 30 days on the bare land and 45 days on Tracts including the house.

REAL ESTATE TAXES: Real Estate taxes will be prorated to the date of closing.

PROPERTY INSPECTION: Each potential Bidder is responsible for conducting, at their own risk, their own independent inspections, investigations, inquiries and due diligence concerning the property. Inspection dates have been scheduled and will be staffed w/ auction personnel. Further, Seller disclaims any and all responsibility for Bidder's safety during any physical inspection of the property. No party shall be deemed an invitee of the property by virtue of the offering of the property for sale.

ACREAGE: All tract acreages, dimensions, and proposed boundaries are approximate and have been estimated based on current legal descriptions and/or aerial photos.

SURVEY: The Seller shall provide a new survey where there is no existing legal description or where new boundaries are created by the tract divisions in this auction. Any need for a new survey shall be determined solely by the Seller. Seller and successful bidder shall each pay half (50:50) of the cost of the survey. The type of survey performed shall be at the Seller's option and sufficient for providing title insurance. Combination purchases will receive a perimeter survey only.

AGENCY: Schrader Real Estate and Auction Company, Inc. and its representatives are exclusive agents of the Seller.

DISCLAIMER AND ABSENCE OF WARRANTIES: All information contained in this brochure and all related materials are subject to the terms and conditions outlined in the Purchase Agreement. The property is being sold on an AS IS, WHERE IS basis, and no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches and dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries, and due diligence concerning the property. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors, or omissions is assumed by the Seller or the Auction Company. Conduct of the auction and increments of bidding are at the direction and discretion of the Auctioneer. The Seller and Selling Agents reserve the right to preclude any person from bidding if there is any question as to the person's credentials, fitness, etc. All decisions of the Auctioneer are final.

ANY ANNOUNCEMENTS MADE THE DAY OF THE SALE TAKE PRECEDENCE OVER PRINTED MATERIAL OR ANY OTHER ORAL STATEMENTS MADE.

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**For Information Call Auction Manager:
Jon Shaw, 517-945-3142**



REGISTRATION FORMS

BIDDER PRE-REGISTRATION FORM

WEDNESDAY, AUGUST 12, 2026

16± ACRES – BRANCH COUNTY, MICHIGAN

For pre-registration, this form must be received at Schrader Real Estate and Auction Company, Inc.,
P.O. Box 508, Columbia City, IN, 46725,
Email to auctions@schraderauction.com or fax to 260-244-4431, no later than Wednesday, August 5, 2026.
Otherwise, registration available onsite prior to the auction.

BIDDER INFORMATION

(FOR OFFICE USE ONLY)

Name _____

Bidder # _____

Address _____

City/State/Zip _____

Telephone: (Res) _____ (Office) _____

My Interest is in Tract or Tracts # _____

BANKING INFORMATION

Check to be drawn on: (Bank Name) _____

City, State, Zip: _____

Contact: _____ Phone No: _____

HOW DID YOU HEAR ABOUT THIS AUCTION?

☐ Brochure ☐ Newspaper ☐ Signs ☐ Internet ☐ Radio ☐ TV ☐ Friend

☐ Other _____

WOULD YOU LIKE TO BE NOTIFIED OF FUTURE AUCTIONS?

☐ Regular Mail ☐ E-Mail E-Mail address: _____

☐ Tillable ☐ Pasture ☐ Ranch ☐ Timber ☐ Recreational ☐ Building Sites

What states are you interested in? _____

Note: If you will be bidding for a partnership, corporation or other entity, you must bring documentation with you to the auction which authorizes you to bid and sign a Purchase Agreement on behalf of that entity.

I hereby agree to comply with terms of this sale including, but not limited to, paying all applicable buyer's premiums, and signing and performing in accordance with the contract if I am the successful bidder. Schrader Real Estate and Auction Company, Inc. represents the Seller in this transaction.

Signature: _____ Date: _____

Online Auction Bidder Registration
16± Acres • Branch County, Michigan
Wednesday, August 12, 2026

This form and deposit are only
required if you cannot attend
the auction and wish to bid
remotely through our online
bidding system.

This registration form is for the auction listed above only. The person signing this form is personally responsible for any bids placed on the auction site, whether bidding on behalf of their personal account or on behalf of a corporation or other third party. If you are bidding on behalf of a third party, you are responsible for obtaining the necessary documentation authorizing you to bid on behalf of the third party. Schrader Real Estate and Auction Co., Inc. will look to the herein registered bidder for performance on any bid placed on this auction if you are the successful high bidder.

As the registered bidder, I hereby agree to the following statements:

1. My name and physical address is as follows:

My phone number is: _____

2. I have received the Real Estate Bidder's Package for the auction being held on Wednesday, August 12, 2026 at 6:00 PM (EST).
3. I have read the information contained in the Real Estate Bidder's Package as mailed to me or by reading the documents on the website (www.schraderauction.com) and understand what I have read.
4. I hereby agree to comply with all terms of this sale, including paying all applicable buyer's premiums, and signing and performing in accordance with the Real Estate Purchase Agreement if I am the successful bidder.
5. I understand that Schrader Real Estate and Auction Co., Inc. represent the Seller in this transaction.
6. I am placing a deposit with Schrader Real Estate and Auction Co., Inc. Escrow in the amount of \$ _____. I understand that the maximum bid or combination of bids I place may not exceed an amount equal to ten times the amount of my deposit. My deposit is being conveyed herewith in the form of a cashier's check payable to Schrader Real Estate and Auction, Co., Inc. Escrow or via wire transfer to the escrow account of Schrader Real Estate and Auction, Co., Inc. per the instructions below. I understand that my deposit money will be returned in full via wire transfer on the next business day if I am not the successful high bidder on any tract or combination of tracts.

Schrader Real Estate & Auction Company, Inc.
950 North Liberty Drive / P.O. Box 508, Columbia City, IN 46725
Phone 260-244-7606; Fax 260-244-4431; email: auctions@schraderauction.com

For wire instructions please call 1-800-451-2709.

7. My bank routing number is _____ and bank account number is _____.
(This for return of your deposit money). My bank name, address and phone number is:

8. **TECHNOLOGY DISCLAIMER:** Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors, make no warranty or guarantee that the online bidding system will function as designed on the day of sale. Technical problems can and sometimes do occur. If a technical problem occurs and you are not able to place your bid during the live auction, Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors will not be held liable or responsible for any claim of loss, whether actual or potential, as a result of the technical failure. I acknowledge that I am accepting this offer to place bids during a live outcry auction over the Internet *in lieu of actually attending the auction* as a personal convenience to me.
9. This document and your deposit money must be received in the office of Schrader Real Estate & Auction Co., Inc. by **4:00 PM, Wednesday, August 5, 2026**. Send your deposit and return this form via fax or email to: **260-244-4431 or auctions@schraderauction.com**.

I understand and agree to the above statements.

Registered Bidder's signature

Date

Printed Name

This document must be completed in full.

Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:

E-mail address of registered bidder: _____

Thank you for your cooperation. We hope your online bidding experience is satisfying and convenient. If you have any comments or suggestions, please send them to:
kevin@schraderauction.com or call Kevin Jordan at 260-244-7606.

LOCATION & TRACT MAPS

LOCATION MAP



DIRECTIONS TO PROPERTY: 511 E Southern Rd., Coldwater, MI 49036. From Coldwater, MI travel 9.5 miles to exit 3. Travel West on E Copeland Rd .2 miles to S Angola Rd. Travel South on S Angola Rd .2 miles to E Southern Rd. Travel East on E Southern Rd 1.3 miles and the property will be on the South side of the road.

REAL ESTATE AUCTION LOCATION: Kinderhook Township Hall located at 797 S Angola Rd., Coldwater, MI 49036. From Coldwater, MI travel 9.5 miles to exit 3. Travel West on E Copeland Rd .2 miles to S Angola Rd. Travel North .2 miles and the township hall is on the right.

TRACT MAP



TRACT DESCRIPTIONS:

TRACT #1: 4.5± ACRES. This tract offers an excellent potential build site with shared 15 ft easment access to Huyck Lake with Tract 3. This lot is currently being leased out for Hay production and can be renewed for future investment value.

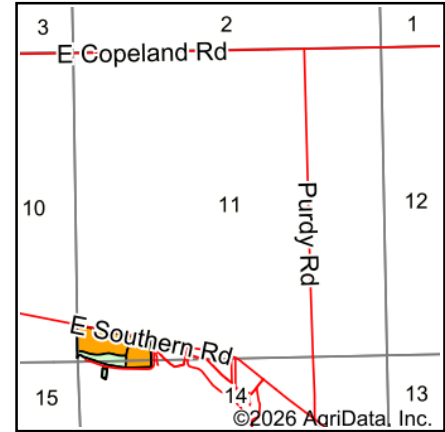
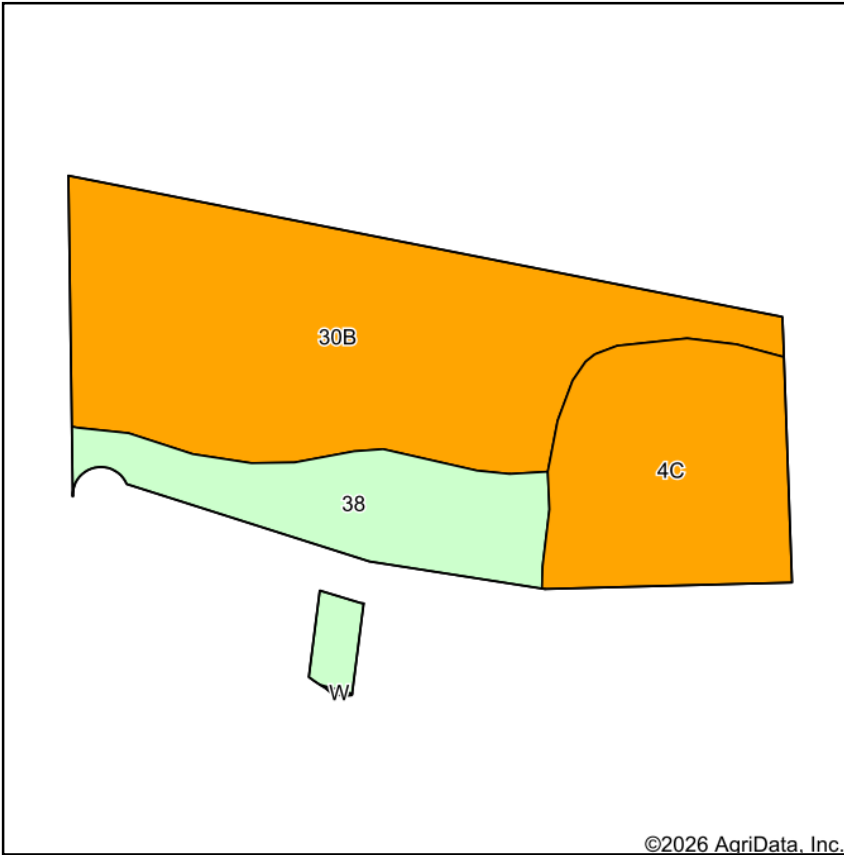
TRACT #2: 5.8± ACRES. including an exceptional custom-built home situated on 5 picturesque acres along the shores of Huyck Lake. Constructed in 2005, this impressive 3,338± square-foot residence offers 4 bedrooms and 3 full bathrooms, thoughtfully designed with an open-concept floor plan. The spacious interior features quality craftsmanship throughout, with Amish custom made “red oak” cabinets and solid “red oak” trim. While the Superior Wall foundation system provides lasting durability. A full walkout basement provides addi-

tional living space potential and convenient access to the outdoors. Enjoy great views of the lake from the main living areas and take advantage of 81± feet of private frontage on Huyck Lake, a private spring fed fishing lake. Additional property improvements include a Generac whole-home backup generator, a 30' x 35' pole barn with full concrete floor, and a 30' x 25' boat barn with full concrete floor, offering abundant storage for vehicles, boats, equipment, and outdoor recreational gear.

TRACT #3: 5.9± ACRES of mostly timber land. This tract has multiple potential build sites with excellent elevation and privacy. An abundance of wildlife on this tract. Tract 3 also includes a 15 ft lake easment that is shared with Tract 1 to Huyck Lake.

SOIL INFORMATION

SOIL MAP



State: **Michigan**
 County: **Branch**
 Location: **11-8S-6W**
 Township: **Kinderhook**
 Acres: **16.2**
 Date: **6/25/2026**

SCHRADER
 Real Estate and Auction Company, Inc.

Maps Provided By
surety
 CUSTOMIZED ONLINE MAPPING
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Soils data provided by USDA and NRCS.

Area Symbol: MI023, Soil Area Version: 23

Code	Soil Description	Acres	Percent of field	Non-Irr Class Legend	Non-Irr Class	Irr Class	Corn Bu	Corn Irrigated Bu	Corn silage Tons	Corn silage Irrigated Tons	Oats Bu	Soybeans Bu	Winter wheat Bu	Winter wheat Irrigated Bu
30B	Leoni gravelly sandy loam, 0 to 6 percent slopes	9.07	56.0%		III s	III s	115	150	19	25	95	35	50	55
4C	Oshtemo sandy loam, 6 to 12 percent slopes	4.04	24.9%		III e	III e								
38	Udipsammets, gently sloping	3.09	19.1%											
Weighted Average					*-	*-	64.4	84	10.6	14	53.2	19.6	28	30.8

*- Non Irr Class weighted average cannot be calculated on the current soils data due to missing data.

*- Irr Class weighted average cannot be calculated on the current soils data due to missing data.

TOPO CONTOURS MAP



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Source: USGS 10 meter dem

Interval(ft): 2.0

Min: 997.8

Max: 1,034.0

Range: 36.2

Average: 1,020.1

Standard Deviation: 11.48 ft

0ft 260ft 520ft



6/25/2026

11-8S-6W
Branch County
Michigan

Maps Provided By:



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Boundary Center: 41° 46' 56.51, -84° 58' 43.06

FLOOD ZONE MAP



©2026 AgriData, Inc.



Boundary Center: 41° 46' 56.51, -84° 58' 43.06

0ft 274ft 548ft



11-8S-6W
Branch County
Michigan



6/25/2026

Flood related information provided by FEMA

PROPERTY/TAX RECORDS

PROPERTY/TAX RECORDS



511 E SOUTHERN RD

COLDWATER, MI 49036

Parcel #150-011-300-005-00

Property Owner: ARNOLD, MICHAEL D & THERESA E

Last updated July 9, 2026

Owner and Taxpayer Information



Owner	ARNOLD, MICHAEL D & THERESA E 511 E SOUTHERN RD COLDWATER, MI 49036
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Taxpayer	SEE OWNER INFORMATION
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Legal Description



W 1/2 OF SW 1/4 LY S OF SOUTHERN RD EXC HARBAUGH BEACH NO 2 PLAT SEC 11 T8S R6W

PROPERTY/TAX RECORDS

Tax History



Year Season	Total Amount	Total Paid Last Paid	Total Due
2025 Winter	\$2,136.99	\$2,136.99 02/23/2026	\$0.00
2025 Summer	\$1,451.00	\$1,451.00 11/20/2025	\$0.00
2024 Winter	\$2,084.92	\$2,084.92 02/21/2025	\$0.00
2024 Summer	\$1,410.60	\$1,410.60 09/14/2024	\$0.00
2023 Winter	\$1,994.19	\$1,994.19 02/14/2024	\$0.00
2023 Summer	\$1,345.88	\$1,345.88 09/13/2023	\$0.00
2022 Winter	\$1,917.18	\$1,917.18 02/16/2023	\$0.00
2022 Summer	\$1,281.79	\$1,281.79 09/08/2022	\$0.00

 **Terms of Use** 

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PROPERTY/TAX RECORDS



HomeServicesAccessibility Settings

Kinderhook TownshipCurrently Not Signed In

AddressNameParcel Number

Search

Home / Search Results / Record Details

←

Failed Loading Image

→

Item 1 of 5Images 5 / Sketches 0

511E SOUTHERN RD

COLDWATER, MI 49036

Parcel #150-011-300-005-00

Property Owner: ARNOLD, MICHAEL D & THERESA E

Property Information (2025)

Tax Information (2025)

Last updated July 1, 2026

Click here to add this parcel to your favorite records for easy access on your next visit...

Owner and Taxpayer Information

Owner

ARNOLD, MICHAEL D & THERESA E
511 E SOUTHERN RD
COLDWATER, MI 49036

Taxpayer

SEE OWNER INFORMATION

General Information for Tax Year 2025

Property Class	401 RESIDENTIAL-IMPROVED
School District	COLDWATER COMMUNITY SCHOOLS
MAP #	No Data to Display
User Number Index	0
22 FOR 23	No Data to Display
PROP-UPDATE	No Data to Display
Historical District	No
21 FOR 22	No Data to Display

Unit	150 KINDERHOOK TOWNSHIP
Assessed Value	\$220,400
Taxable Value	\$134,722
State Equalized Value	\$220,400
Date of Last Name Change	11/22/2016
Notes	Not Available
Census Block Group	No Data to Display
Exemption	No Data to Display

Principal Residence Exemption Information

Effective Date

07/16/2002

Principal Residence Exemption	June 1st	Final
2025	100.0000%	100.0000%

Previous Year Information

Year	MBOR Assessed	Final SEV	Final Taxable
2024	\$226,700	\$226,700	\$130,672
2023	\$154,700	\$154,700	\$124,450
2022	\$144,300	\$144,300	\$118,524

20

PROPERTY/TAX RECORDS

Land Information

Zoning Code	AG	Total Acres	11.500
Land Value	\$49,200	Land Improvements	\$4,849
Renaissance Zone	No	Renaissance Zone Expiration Date	No Data to Display
ECF Neighborhood	RURAL RES 2 LAKE	Mortgage Code	ALPHA
Lot Dimensions/Comments	No Data to Display	Neighborhood Enterprise Zone	No

Lot(s)	Frontage	Depth
No lots found.		
Total Frontage: 0.00 ft		Average Depth: 0.00 ft

Legal Description

W 1/2 OF SW 1/4 LY S OF SOUTHERN RD EXC HARBAUGH BEACH NO 2 PLAT SEC 11 T8S R6W

Land Division Act Information

Date of Last Split/Combine	No Data to Display	Number of Splits Left	Not Available
Date Form Filed	No Data to Display	Unallocated Div.s of Parent	Not Available
Date Created	No Data to Display	Unallocated Div.s Transferred	Not Available
Acreage of Parent	0.00	Rights Were Transferred	Yes
Split Number	0	Courtesy Split	No
Parent Parcel	No Data to Display		

Sale History

Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page	Comments
05/24/1996	\$34,000.00	WD	MASON, KIM & ELIZABETH	ARNOLD, MICHEAL & THERESA	03-ARM'S LENGTH	667/516	

Building Information - 2196 sq ft 2 STORY (Residential)

General

Floor Area	2,196 sq ft	Estimated TCV	\$476,470
Garage Area	0 sq ft	Basement Area	1,212 sq ft
Foundation Size	1,212 sq ft		
Year Built	2005	Year Remodeled	No Data to Display
Occupancy	Single Family	Class	C +10
Effective Age	20 yrs	Tri-Level	No
Percent Complete	100%	Heat	Forced Heat & Cool
AC w/Separate Ducts	No	Wood Stove Add-on	No
Basement Rooms	0	Water	Water Well
1st Floor Rooms	0	Sewer	Septic
2nd Floor Rooms	0	Style	2 STORY
Bedrooms	3		

Area Detail - Basic Building Area

Height	Foundation	Exterior	Area	Heated
2 Story	Basement	Siding	984 sq ft	2 Story
1 Story	Basement	Siding	228 sq ft	1 Story

PROPERTY/TAX RECORDS

Exterior Information

Brick Veneer	96 sq ft	Stone Veneer	0 sq ft
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Basement Finish

Recreation	0 sq ft	Recreation % Good	0%
Living Area	0 sq ft	Living Area % Good	0%
Walk Out Doors	0	No Concrete Floor Area	0 sq ft

Plumbing Information

3 Fixture Bath	2	2 Fixture Bath	1
Separate Shower	1	Vent Fan	3

Built-In Information

Dishwasher	1	Unvented Hood	1
Microwave	1	Standard Range	1

Fireplace Information

Dishwasher	1	Unvented Hood	1
Microwave	1	Standard Range	1

Porch Information

WCP (1 Story)	104 sq ft	Foundation	Standard
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Deck Information

Treated Wood	663 sq ft
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Breezeway Information

Frame Wall	192 sq ft	Finished	Yes
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Building Information - 832 sq ft Barn - General Purpose (Agricultural)



Type	Barn - General Purpose	Class	D,Pole
Floor Area	832 sq ft	Estimated TCV	\$14,433
Perimeter	116 ft	Height	10 ft
Year Built	2005	Quality	Average
Percent Complete	100%	Heat	No Heating/Cooling
Physical Percent Good	64%	Functional Percent Good	100%
Economic Percent Good	100%	Effective Age	18 yrs

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Status

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How can I help you today?



RESIDENTIAL DISCLOSURE

RESIDENTIAL DISCLOSURE

Seller's Disclosure Statement

Property Address: 511 E Southern Rd

Street

Coldwater

City, Village or Township

MICHIGAN

Purpose of Statement: This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related to the construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. **This statement is not a warranty of any kind by the Seller or by any Agent representing the Seller in this transaction, and is not a substitution for any inspections or warranties the Buyer may wish to obtain.**

Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. **THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT BETWEEN BUYER AND SELLER.**

Instructions to the Seller. (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. If you do not know the facts, check UNKNOWN. FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.

Appliances/Systems/Services: The items below are in working order. (The items listed below are included in the sale of the property only if the purchase agreement so provides.)

	Yes	No	Unknown	Not Available		Yes	No	Unknown	Not Available
Range/oven	☒	☐	☐	☐	Lawn sprinkler system	☐	☐	☐	☒
Dishwasher	☒	☐	☐	☐	Water heater	☒	☐	☐	☐
Refrigerator	☒	☐	☐	☐	Plumbing system	☒	☐	☐	☐
Hood/fan	☒	☐	☐	☐	Water softener/conditioner	☒	☐	☐	☐
Disposal	☐	☐	☐	☒	Well & pump	☒	☐	☐	☐
TV antenna, TV rotor controls	☒	☐	☐	☐	Septic tank & drainfield	☒	☐	☐	☐
Electric system	☒	☐	☐	☐	Sump pump	☐	☐	☐	☒
Garage door opener & remote	☒	☐	☐	☐	City water system	☐	☐	☐	☒
Alarm System	☐	☐	☐	☒	City sewer system	☐	☐	☐	☒
Intercom	☐	☐	☐	☒	Central air conditioning	☒	☐	☐	☐
Central vacuum	☐	☐	☐	☒	Central heating system	☒	☐	☐	☐
Attic fan	☐	☐	☐	☒	Wall furnace	☐	☐	☐	☒
Pool heater, wall liner & equipment	☐	☐	☐	☒	Humidifier	☐	☐	☐	☒
Microwave	☒	☐	☐	☐	Electronic air filter	☐	☐	☐	☒
Trash compactor	☐	☐	☐	☒	Solar heating system	☐	☐	☐	☒
Ceiling fan	☒	☐	☐	☐	Fireplace & chimney	☒	☐	☐	☐
Sauna/hot tub	☐	☐	☐	☐	Wood burning system	☒	☐	☐	☐
Washer	☒	☐	☐	☐	Dryer	☒	☐	☐	☐

Explanations (attach additional sheets if necessary):

UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER EXCEPT AS NOTED WITHOUT WARRANTY BEYOND DATE OF CLOSING.

Property conditions, improvements & additional information:

1. **Basement/Crawlspace:** Has there been evidence of water? yes ☐ no ☒

If yes, please explain: _____

2. **Insulation:** Describe, if known: _____

Urethane Formaldehyde Foam Insulation (UFFI) is installed? unknown ☒ yes ☐ no ☐

3. **Roof:** Leaks? yes ☐ no ☒

Approximate age if known: _____

4. **Well:** Type of well (depth/diameter, age and repair history, if known): 20 yrs

Has the water been tested? yes ☒ no ☐

If yes, date of last report/results: not sure

BUYER'S INITIALS ☒

SELLER'S INITIALS _____

RESIDENTIAL DISCLOSURE

Seller's Disclosure Statement

Property Address: 511 Street E Southern Rd. Coldwater MI City, Village or Township _____

5. Septic tanks/drain fields: Condition, if known: Very good at last pumping 1922

6. Heating system: Type/approximate age: 9 yrs

7. Plumbing system: Type: copper galvanized other ☒ Any known problems? NO

8. Electrical system: Any known problems? NO

9. History of Infestation, if any: (termites, carpenter ants, etc.) NONE

10. Environmental problems: Are you aware of any substances, materials or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel or chemical storage tanks and contaminated soil on property.

Unknown _____ yes _____ no ☒

If yes, please explain: _____

11. Flood Insurance: Do you have flood insurance on the property? unknown _____ yes _____ no ☒

12. Mineral Rights: Do you own the mineral rights? unknown ☒ yes _____ no _____

Other Items: Are you aware of any of the following:

1. Features of property shared in common with the adjoining landowners, such as walls, fences, roads and driveways, or other features whose use or responsibility for maintenance may have an effect on the property? unknown _____ yes _____ no ☒

2. Any encroachments, easements, zoning violations or nonconforming uses? unknown _____ yes _____ no ☒

3. Any "common areas" (facilities like pools, tennis courts, walkways, or other areas co-owned with others) or a homeowners' association that has any authority over the property? unknown _____ yes _____ no ☒

4. Structural modifications, alterations, or repairs made without necessary permits or licensed contractors? unknown _____ yes _____ no ☒

5. Settling, flooding, drainage, structural, or grading problems? unknown _____ yes _____ no ☒

6. Major damage to the property from fire, wind, floods, or landslides? unknown _____ yes _____ no ☒

7. Any underground storage tanks? unknown _____ yes _____ no ☒

8. Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.? unknown _____ yes _____ no ☒

9. Any outstanding utility assessments or fees, including any natural gas main extension surcharge? unknown _____ yes _____ no ☒

10. Any outstanding municipal assessments or fees? unknown _____ yes _____ no ☒

11. Any pending litigation that could affect the property or the Seller's right to convey the property? unknown _____ yes _____ no ☒

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary: _____

The Seller has lived in the residence on the property from 2006 (date) to 2025 (date).

The Seller has owned the property since 1999 (date).

The Seller has indicated above the conditions of all the items based on information known to the Seller. If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to Buyer. In no event shall the parties hold the Broker liable for any representations not directly made by the Broker or Broker's Agent.

Seller certifies that the information in this statement is true and correct to the best of Seller's knowledge as of the date of Seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THESE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL ALLERGENS INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD, MILDEW AND BACTERIA.

BUYERS ARE ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28.721 TO 28.732 IS AVAILABLE TO THE PUBLIC BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

BUYER IS ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY, PRINCIPAL RESIDENCE EXEMPTION INFORMATION, AND OTHER REAL PROPERTY TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S OFFICE. BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS. UNDER MICHIGAN LAW, REAL PROPERTY TAX OBLIGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.

Seller Rev. Michael D. Arnold Sr. Date: ~~8/25/2025~~ 6-15-2026

Seller Theresa E. Arnold Date: ~~8/25/2025~~ 6-15-2026

Buyer has read and acknowledges receipt of this statement.

Buyer _____ Date: _____ Time _____

Buyer _____ Date: _____ Time _____

Disclaimer: This form is provided as a service of Michigan Realtors®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. Michigan Realtors® is not responsible for use or misuse of form for misrepresentation or for warranties made in connection with the form.

SURVEY

SURVEY

Preliminary

DATE: June 18, 2026

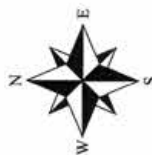
SURVEY NO.: 11806-32005

PROPERTY SKETCH

RE: SCHRADER AUCTION
SECTION 11, KINDERHOOK TWP.
BRANCH COUNTY, MI



SW COR. SEC. 11 T6S, R6W
FOUND CONCRETE MONUMENT
SEE L-31 P-195 OF COR. RECORDS



SCALE: 1 INCH = 150 FEET

0' 150' 300'

SURVEYOR'S NOTES:

1. All new land divisions must be approved by the municipality and a certificate obtained from the County Treasurer stating that all taxes and special assessments have been paid for the subject property for the past five years prior to conveyance according to P.A. 591 of 1996.
2. This sketch is only approximate and does not represent a survey. No field work was performed at this date.
3. The aerial photography was provided by Branch County and was flown in April of 2024.

NOTE: CONVEYANCE MONUMENT & ASSOC., INC.
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Prepared by:
David W. Mostrom, P.S.
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Coldwater, MI 49036 (517) 279-9707
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Web: www.mostromsurvey.com



DRAWN BY: MCR

SHEET 1 OF 1

PRELIMINARY TITLE

PRELIMINARY TITLE

American Land Title Association

Commitment for Title Insurance
2021 v. 01.00 (07-01-2021)



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 EXTRACONTRACTUAL 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.

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PRELIMINARY TITLE

- 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:
 - a. the Notice;
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I – Requirements;
 - f. Schedule B, Part II – Exceptions; and
 - g. 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**
 - a. 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:
 - i. comply with the Schedule B, Part I – Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II – Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
 - b. 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.
 - c. 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.
 - d. 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.
 - e. The Company is not liable for the content of the Transaction Identification Data, if any.
 - f. 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.
 - g. 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**
 - a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

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PRELIMINARY TITLE

- 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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PRELIMINARY TITLE

American Land Title Association

Commitment for Title Insurance
2021 v. 01.00 (07-01-2021)

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



By: 

President

By: 

Secretary

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American Land Title Association

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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: 71269

Issuing Office File Number: 71269

Property Address: 511 East Southern Road, Coldwater, MI 49036; Harbaugh Drive, Coldwater, MI 49036; and Harbaugh Drive, Coldwater, MI 49036

Revision Number:

SCHEDULE A

1. Commitment Date: June 16, 2026 at 05:00:00 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:
Michael D. Arnold and Theresa E. Arnold, husband and wife
5. The land is described as follows:
The land is described as set forth in Exhibit A attached hereto and made a part hereof.

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



By: *[Signature]*
President

By: *[Signature]*
Secretary

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PRELIMINARY TITLE

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. If this transaction is subject to reporting under the Residential Real Estate Reporting Rule ("RRE Rule") issued by FinCEN, the Reporting Person (typically the Company's Policy Issuing Agent) must be provided with all necessary information before closing the transaction contemplated herein. The Reporting Person, as defined under the RRE Rule and required by Federal law, must collect additional information for certain transactions pursuant to the Bank Secrecy Act. Failure by any party to furnish the required information may delay the closing or prevent the Company from issuing the requested title insurance policy.
6. RECORD proper conveyance from Michael D. Arnold and Theresa E. Arnold, husband and wife to PARTY TO BE INSURED.
7. NOTE: Search of records finds no outstanding voluntary liens affecting subject property. Disclosure should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any possible security interest in subject property. (Property 1, 2 an 3)
8. Tax Code Number: 12-150-011-300-005-00 (Property 1)

2025 Summer Taxes are paid. (amount \$1,451.00)

2025 Winter Taxes are paid. (amount \$2,136.99)

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

Special Assessments: None

2026 Tax Value: \$138,359.00

2026 SEV: \$272,400.00

Principal Residence Exemption - 100%, (Property Class Residential Improved and Coldwater Community School District) per 2026 Tax Records (subject to change at any time)

9. Tax Code Number: 12-150-014-100-005-00 (Property 2)

2025 Summer Taxes are paid. (amount \$128.15)

2025 Winter Taxes are paid. (amount \$188.71)

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PRELIMINARY TITLE

American Land Title Association

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ACCURACY OF SAID INFORMATION.

Special Assessments: None

2026 Tax Value: \$12,221.00

2026 SEV: \$16,800.00

Principal Residence Exemption - 100%, (Property Class Residential Improved and Coldwater Community School District) per 2026 Tax Records (subject to change at any time)

10. Tax Code Number: 12-150-H12-000-001-00 (Property 3)

2025 Summer Taxes are paid. (amount \$72.84)

2025 Winter Taxes are paid. (amount \$107.25)

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

Special Assessments: None

2026 Tax Value: \$6,946.00

2026 SEV: \$18,400.00

Principal Residence Exemption - 100%, (Property Class Residential Vacant and Coldwater Community School District) per 2026 Tax Records (subject to change at any time)

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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. Subject to all easements, agreements, restrictions, interest, and reservations of record.
3. Subject to the restrictions recorded in Document Number 2014-06181, Branch County Register of Deeds. (Property 1 and 2)
4. Subject to an easement to run with the land for Kim A. Mason and Elisabeth C. Mason, their heirs, successors and/or assigns, over the West fifteen (15) feet of "Outlot A, Harbaugh Beach No. 2", for ingress and egress from Harbaugh Drive to Huyck Lake. (Property 1, 2 and 3)
5. Building and Use Restrictions, as contained in instrument recorded in Liber 329 on Page 02A, Branch County Records, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons. (Property 3)
6. 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 Huyck Lake. (Property 3)

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 Huyck Lake. (Property 3)

7. 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.
8. 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. (Property 1 & 2)
9. Captioned land abuts Harbaugh Drive, a private drive, as shown by the Plat. Rights of any part thereof taken, deeded and/or being used for street, road and/or highway purposes. (Property 3)
10. This information report is not an abstract or opinion of title. This report is furnished for reference purposes only and should not be relied upon for title purposes when acquiring or conveying an interest in the land. It may not be relied upon as a commitment to insure title to the land identified herein. This report is provided without payment or consideration of any kind and is provided without any promise to obtain from the title insurer a title insurance

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PRELIMINARY TITLE

American Land Title Association

Commitment for Title Insurance
2021 v. 01.00 (07-01-2021)

policy.

BRANCH COUNTY ABSTRACT & TITLE, INC.

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PRELIMINARY TITLE

American Land Title Association

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EXHIBIT "A"

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

Property 1 and 2

The following described premises situated in the Township of Kinderhook, County of Branch and the State of Michigan:

That part of the West half of the Southwest quarter of Section 11, Town 8 South, Range 6 West, lying South of Southern Road, EXCEPTING therefrom that portion of the plat of "HARBAUGH BEACH NO. 2", as recorded in Liber 7, Page 19 of Plats, Branch County Register's Office. ALSO, the Northwest quarter of the Northwest fractional quarter of Section 14, Town 8 South of Range 6 West, Branch County, Michigan, EXCEPTING therefrom "HARBAUGH BEACH NO. 1" and ALSO EXCEPTING "HARBAUGH BEACH NO. 2".

ALSO, an easement to run with the land for Kim A. Mason and Elisabeth C. Mason, their heirs, successors and/or assigns, over the West fifteen (15) feet of "Outlot A, Harbaugh Beach No. 2", for ingress and egress from Harbaugh Drive to Huyck Lake.

Property 3

Outlot A of Harbaugh Beach No. 2, part of the Southwest quarter of Section 11 and the Northwest fractional quarter of Section 14, Town 8 South, Range 6 West, Kinderhook Township, Branch County, Michigan, as recorded in Liber 7 of Plats, page 19, Branch County Register's Office.

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PRELIMINARY TITLE

Privacy Notice (Rev 05/11/16) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE BRANCH COUNTY ABSTRACT & TITLE, INC., DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Branch County Abstract & Title, Inc., pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as _____, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices	
How often do/does Branch County Abstract & Title, Inc., notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Branch County Abstract & Title, Inc., protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do/does Branch County Abstract & Title, Inc., collect my personal information?	We collect your personal information, for example, when you - request insurance-related services - provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Branch County Abstract & Title, Inc., 22 Tibbits Plaza, Coldwater, MI 49036

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Williston Financial Group Privacy Notice

Williston Financial Group LLC, WFG National Title Insurance Company, and each of the affiliates listed below (collectively “WFG” or the “WFG Family”) believe it is important to protect your privacy and confidences. We recognize and respect the privacy expectations of our customers. We believe that making you aware of how we collect information about you, how we use that information, and with whom we share that information will form the basis for a relationship of trust between us. This Privacy Notice provides that explanation. We reserve the right to change this Privacy Notice from time to time.

WFG’s primary business is providing appraisal, title insurance, and escrow services for the sale or refinance of real property. This can be a complicated process involving multiple parties, many of whom have been selected by our customers, each filling a specialized role. In part, you have hired WFG to coordinate and smooth the passage of the information necessary for an efficient settlement or closing.

In the course of this process, WFG collects a significant amount of personal and identifying information about the parties to a transaction, including sensitive items that include but are not limited to: your contact information, including email addresses, Social Security numbers, driver’s license, and other identification numbers and information; financial, bank and insurance information; information about past and proposed mortgages and loans; information about properties you currently or previously owned; your mortgage application package; and the cookie, IP address, and other information captured automatically by computer systems.

Much of this information is gathered from searches of public land, tax, court and credit records to make certain that any liens, challenges or title defects are addressed properly. Some of the information that is collected is provided by you or the computer systems you use. We also may receive information from real estate brokers and agents, mortgage brokers and lenders, and others working to facilitate your transaction, as well as information from public, private or governmental databases including credit bureaus, ‘no-fly’ lists, and terrorist ‘watch lists’.

What Information is Shared?

WFG DOES NOT SELL any of your information to non-affiliated companies for marketing or any other purpose.

However, some of the same information does get shared with persons inside and outside the WFG Family in order to facilitate and complete current and future transactions.

For example:

- Information, draft documents, and closing costs will pass back and forth between WFG and your mortgage broker and lender to facilitate your transaction.
- Information, including purchase agreements and amendments, will pass back and forth between WFG and the real estate agents and brokers, the mortgage brokers and lenders, the lawyers and accountants, and others involved in facilitating the transaction.
- WFG may order property searches and examinations from title searchers, abstractors and title plants.
- WFG may use third parties to obtain tax information, lien information, payoff information, and condominium or homeowners’ association information.
- Third parties may be engaged to prepare documents in connection with your transaction.
- Surveys, appraisals, and inspections may be ordered.

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- Within the WFG Family of companies, we may divide up the work to handle each closing in the most efficient manner possible and to meet specific legal and licensing requirements. Certain parts of your closing (for example a search or disbursement) may be handled by another division or company within the WFG Family.
- When it is time for signatures, your complete closing package may be sent to a notary, remote online notary, or notary service company who will arrange to meet with you to sign documents. The notary will, in turn, send signed copies back to us along with copies of your driver's license or other identity documents, usually by mail, UPS, Federal Express or another courier service.
- Your deed, mortgage and other documents required to perfect title will be recorded with the local recorder of deeds.
- In some cases, we use an outside service to coordinate the recording or electronic-recording of those instruments, and they will receive copies of your deeds, mortgages and other recordable documents to process, scan and send on to the recording office.
- Information within your title policy may be shared with WFG National Title Insurance Company title policy issuing agents to facilitate future financial transactions involving your property.
- Various government agencies get involved. The law requires us to provide certain information to the IRS, the U.S. Department of the Treasury, local and state tax authorities, and other regulatory and governmental agencies.
- **WFG title policy issuing agents only:** personal information provided by you may be shared with a third party for the purposes of facilitating training to obtain CE/CLE credits.

You have a choice in the selection of a mortgage broker, lender, real estate broker or agent and others that make up your 'transaction team.' Information flows to and from the members of the transaction team you have selected to facilitate an efficient transaction for you.

When WFG selects and engages a third party provider, we limit the scope of the information shared with that third party to the information reasonably necessary for that service provider to provide the requested services. With most, we have entered into agreements in which they expressly commit to maintain a WFG customer's information in strict confidence and use the information only for purposes of providing the requested services, clearing title, preventing fraud and addressing claims under our title insurance policies.

How Does WFG Use Your Information?

We may use your personal information in a variety of ways, including but not limited to:

- Provide the products, services and title insurance you have requested, and to close and facilitate your transaction.
- Provide and use historic transaction information to facilitate future financial transactions.
- Coordinate and manage the appraisal process.
- Handle a claim or provide other services relating to your title insurance policies.
- Create, manage, and maintain your account.
- Operate and improve WFG's applications and websites, including WFG MyHome®, WFG's secure communication and transaction portal. Your information is used for access management, payment processing, site administration, internal operations, troubleshooting, data analysis, testing, research, and for statistical purposes.
- Respond to your requests, feedback or inquiries.
- Comply with laws, regulations, and other legal requirements.
- Comply with relevant industry standards and our policies, including managing WFG's risk profile through reinsurance.
- Protect and enforce your rights and the rights of other users against unlawful activity, including identity theft and fraud.
- Protect and enforce our collective rights arising under any agreements entered into between WFG and you or any other third party.
- Protect the integrity and maintain security of our applications, websites, and products.
- Operate, evaluate, and improve our business.

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- Provide you with information about products, services, and promotions from WFG or third parties that may interest you.
- **WFG title policy issuing agents only:** Provide you with a training platform to obtain CE/CLE credits.

How Do We Store and Protect Your Personal Information?

Although no system can guarantee the complete security of your personal information, we will use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information and our systems and sites from malicious intrusions or hacking.

How Long Do We Keep Your Personal Information?

We keep your personal information for as long as necessary to comply with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. We may store some personal information indefinitely. If we dispose of your personal information, we will do so in a way that is secure and appropriate to the nature of the information subject to disposal.

Computer Information

When you access a WFG website, communicate with us by email, or close your transaction on an eClosing platform, we may automatically collect and store more information than you are expressly providing. This may include:

- Your IP address.
- Your email address, your alias, and social media handles.
- The type of browser and operating system you use.
- The time of your visit.
- The pages of our website you visit.
- Cookies.

In order to provide you with customized service, we make use of Web browser cookies. Cookies are files that help us identify your computer and personalize your online experience. You may disable cookies on your computer, but you may not be able to download online documents or access certain websites unless cookies are enabled.

The technical information we collect is used for administrative and technical purposes and to prevent fraud and provide identity verification. For instance, we may use it to count the number of visitors to our website and determine the most popular pages. We may also use it to review types of technology you are using, determine which link brought you to our website, assess how our advertisements on other websites are working, help with maintenance, and improve our customers' experience.

We may compare information gathered on previous visits to verify that we are interacting with the same parties and not a potential imposter.

If we ask you to fill out any forms or surveys, we will use the information we receive only for the specific purposes indicated in those forms or surveys.

The information you and your transaction team send us in emails or attached to an email, or provide through any of our online tools, is used for purposes of providing title, escrow and appraisal management services and used for the purposes described above.

In addition to the above, if you use an eClosing platform to sign your real estate transaction additional information may be collected. This may include:

- Your IP address.
- Your location.

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- Your email address and your alias.
- The type of browser and operating system you use.
- The time of your visit.
- Your biometrics.
- Your image.
- Video recording of your transaction signing.
- Transaction metadata.
- Cookies.

Links to Third Party Websites

Our applications and websites may contain links to third party websites and services. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly suggest you review. This Privacy Notice applies to WFG's applications and websites only.

Do Not Track

Because there is not an industry-standard process or defined criteria to permit a user to opt-out of tracking their online activities ("Do Not Track"), our websites do not currently change the way they operate based upon detection of a Do Not Track or similar signal. Likewise, we cannot assure that third parties are not able to collect information about your online activities on WFG websites or applications.

Social Media Integration

Our applications, websites, and products contain links to and from social media platforms. You may choose to connect to us through a social media platform, such as Facebook, Twitter, Google, etc. When you do, we may collect from the social media platform additional information from or about you, such as your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts. The social media platforms may also collect information from you.

When you click on a social plug-in, such as Facebook's "Like" button, Twitter's "tweet" button, or the Google+, that particular social network's plug-in will be activated and your browser will directly connect to that provider's servers. Your action in clicking on the social plug-in causes information to be passed to the social media platform.

We do not have control over the collection, use and sharing practices of social media platforms. We therefore encourage you to review their usage and disclosure policies and practices, including their data security practices, before using social media platforms.

How Can You "Opt-Out?"

We do not sell your information; therefore there is no need to opt-out of such reselling. Under various laws, you can opt-out of the sharing of your information for more narrow purposes. For additional detail, consult the links under the Legal Notices below.

Legal Notices

To comply with various federal and state laws, we are required to provide more complete legal notices and disclosures – see links below. The state-specific statutes referenced therein may also give residents of those states additional rights and remedies.

Privacy Notice for California Residents - <https://wfgtitle.com/privacy-notice-california/>

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Privacy Notice for Oregon Residents - <https://wfgtitle.com/privacy-notice-oregon/>

How to Contact Us

If you have any questions about WFG's privacy Notice or how we protect your information, please contact WFG:

- By email: Consumerprivacy@willistonfinancial.com
- By telephone: 833-451-5718
- By fax: 503-974-9596
- By mail: 12909 SW 68th Pkwy, Suite 350, Portland, OR 97223

WFG FAMILY

WILLISTON FINANCIAL GROUP LLC
WFG NATIONAL TITLE INSURANCE COMPANY
WFG LENDER SERVICES, LLC
WFGLS TITLE AGENCY OF UTAH, LLC
WFG NATIONAL TITLE COMPANY OF WASHINGTON, LLC
WFG NATIONAL TITLE COMPANY OF CALIFORNIA
WFG NATIONAL TITLE COMPANY OF TEXAS, LLC, D/B/A WFG NATIONAL TITLE COMPANY
UNIVERSAL TITLE PARTNERS, LLC
VALUTRUST SOLUTIONS, LLC
MYHOME, A WILLISTON FINANCIAL GROUP COMPANY, LLC (formerly known as WILLISTON ENTERPRISE SOLUTIONS & TECHNOLOGY, LLC)
WFG NATIONAL TITLE COMPANY OF CLARK COUNTY, WA, LLC, D/B/A WFG NATIONAL TITLE

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Rev. 12/2022

FACTS	WHAT DOES WILLISTON FINANCIAL GROUP DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and other government identification information. • Your name, address, phone, and email. • Information about the property, any liens and restrictions. • Financial information including credit history and other debt. • Financial account information, including wire transfer instructions.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Williston Financial Group chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Williston Financial Group share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
To limit our sharing	• Call 833-451-5718—our menu will prompt you through your choice(s) • Visit us online: https://tinyurl.com/WFGConsumerPrivacyPortal or e-mailing us at consumerprivacy@willistonfinancial.com • Mail the form below Please note: If you are a new customer, we can begin sharing your information from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call 833-451-5718 or email consumerprivacy@willistonfinancial.com	

Mail-In Form		
If you have a joint policy, your choices will apply to everyone on your account.	Mark any/all you want to limit:	
	☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	☐ Do not allow your affiliates to use my personal information to market to me.	
	☐ Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	Mail to:
Address	Williston Financial Group	
City, State, Zip	PRIVACY DEPT	
File Number	12909 SW 68 th Pkwy, #350	
	Portland, OR 97223	

PHOTOS

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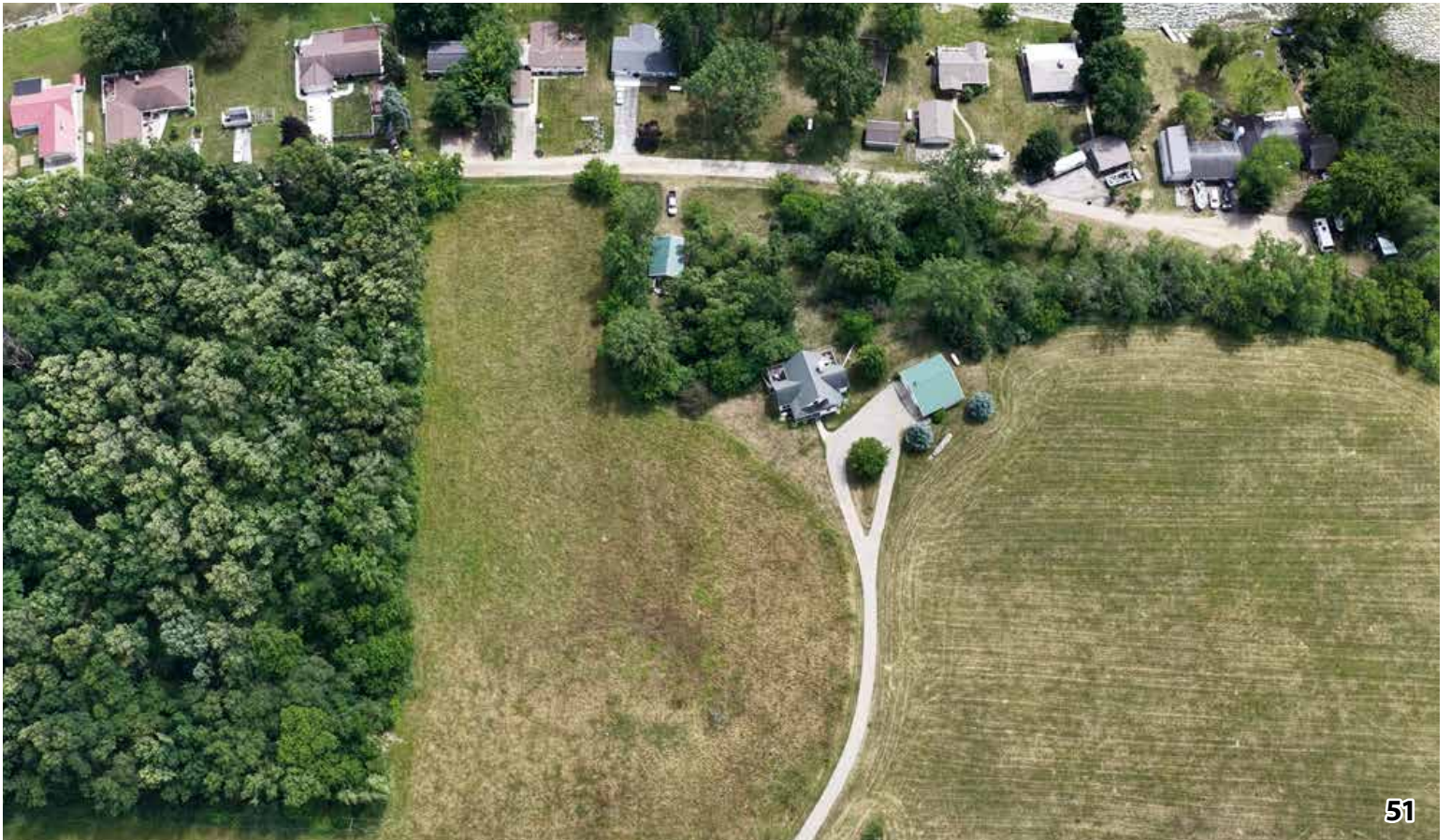
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