



OWNERSHIP & ENCUMBRANCE REPORT

Product Type: O&E Report
Client File Number: MI008604
Loan Number: MI008604
Property Address: 210 Coolidge E Avenue, Battle Creek, MI 49017
County: Calhoun
Parcel ID: 18-760-102-00
Effective Date: May 12, 2015
Ordered Owners: Tbd Tbd
Current Vested Owner: Rocktop Partners I, LP

TRANSFER/CONVEYANCE INFORMATION:

Document Type: Covenant Deed
Instrument No: 160687
Book/Page: 3960/251
Grantor: Harbour Portfolio VII, LP
Grantee: Rocktop Partners I, LP
Execution Date: 11/06/2014
Recorded Date: 04/15/2015

Document Type: Agreement for Deed
Instrument No: 118934
Book/Page: 3846/936
Grantor: Harbour Portfolio VII, LP
Grantee: Chad M Johnson & Melinda Nicole Ribbey
Execution Date: 07/08/2013
Recorded Date: 11/19/2013

Document Type: Covenant Deed
Instrument No: 115231
Book/Page: 3824/263
Grantor: Fannie Mae aka Federal National Mortgage Association
Grantee: Harbour Portfolio VII, LP
Execution Date: 05/28/2013
Recorded Date: 08/05/2013

MORTGAGE INFORMATION

* Please note that no liens/MTGs were found open during the scope of this title search, please cross reference property report with credit report and advise if there should have been any liens found, and we would be happy to look further into the matter. Thank you.

JUDGMENTS/ LIENS

None found of record.

ADDITIONAL DOCUMENTS

None found of record.

DISCLAIMER: This report contains information obtained from public records, and being that our company is not the primary provider of such, our company cannot and will not, for the fee charged, be an insurer or guarantor of the accuracy or reliability of said information. Our company does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of services provided. Further, our company's sole liability is limited to the cost of this report only. Our company is not liable to user for any loss or injury arising out of or caused, in whole or in part, by our company's acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating, or delivering the services or information contained herein. THIS REPORT IS NOT AN ABSTRACT, OPINION OF TITLE, TITLE COMMITMENT NOR GUARANTEE, OR TITLE INSURANCE POLICY.



LEGAL DESCRIPTION

AL THAT CERTAIN PARCEL OF LAND SITUATE IN THE TOWNSHIP OF PENNFIELD, COUNTY OF CALHOUN, STATE OF MICHIGAN, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 98 AND 102 OF NORTH ACRES, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 6 OF PLATS ON PAGE 33, IN THE OFFICE OF THE REGISTER OF DEED FOR CALHOUN COUNTY, MICHIGAN

PARCEL ID: 18-760-102-00

DISCLAIMER: This report contains information obtained from public records, and being that our company is not the primary provider of such, our company cannot and will not, for the fee charged, be an insurer or guarantor of the accuracy or reliability of said information. Our company does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of services provided. Further, our company's sole liability is limited to the cost of this report only. Our company is not liable to user for any loss or injury arising out of or caused, in whole or in part, by our company's acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating, or delivering the services or information contained herein. THIS REPORT IS NOT AN ABSTRACT, OPINION OF TITLE, TITLE COMMITMENT NOR GUARANTEE, OR TITLE INSURANCE POLICY.



General Information			
Borrower Name:	Tbd Tbd	Order No:	MI008604
Property Address:	210 Coolidge E Avenue, Battle Creek, MI 49017	Date:	June 3, 2015
Property County:	Calhoun	Parcel No:	18-760-102-00

County – Parcel: 18-760-102-00							
Jurisdiction:		Calhoun County Treasurer			Payment Notes:		
Phone:		(269) 781-0807			2014 taxes are delinquent payoff amount good thru 06/30/2015 is \$1148.27.		
Address:		315 W. Green Street, Marshall, MI 49068					
Payment Type:		Semiannual					
Status:		Delinquent					
Tax Year:		2014	Annual Amount:	\$1,093.91			
Assessment Info							
Land:	Unavailable		Improvements:	Unavailable	Exemptions:	Unavailable	Assessed Value: \$17,880.00
Installment	Amount Due	Bill Date	Due Date	Delinquent Date	Date Paid	Amount Paid	
1	\$546.61	July 1, 2014	September 14, 2014	September 15, 2014	NA	\$0.00	
2	\$547.30	July 1, 2014	February 14, 2015	February 15, 2015	NA	\$0.00	
Total County Taxes Due: (current + delinquent)				\$1,093.91			

Note: We have made every effort to ensure the accuracy of this tax information. However, due to the frequency with which municipalities revise their fees and other specifications, we cannot assume liability for any discrepancy in the taxes. In the event that tax amounts have changed, please notify us so we can update our records. Possible revenue bond charges for sewer and water pursuant to state statutes and local ordinances when connection to the system is made by the owner. The exact current and continuing charges depend on all the facts. Contact local officials for details. This report is based on best available information at the time. This is for informational purposes only and will not appear on the title policy.

STATE OF MICHIGAN, COUNTY OF CALHOUN

2/3/15

I HEREBY CERTIFY THAT THERE ARE NO TAX LIENS ON TITLES HELD BY THE STATE ON THE LANDS DESCRIBED IN THE WITHIN INSTRUMENT, AND THAT THERE ARE NO TAX LIENS OR TITLES HELD BY INDIVIDUALS ON SAID LANDS FOR THE FIVE YEARS PRECEDING THE DATE OF THIS INSTRUMENT, AS APPEARS IN MY OFFICE. THIS CERTIFICATE DOES NOT APPLY ON TAXES, IF ANY, NOW IN PROCESS OF COLLECTION.

Christine Schauer
CHRISTINE SCHAUER, CALHOUN COUNTY TREASURER



STATE OF MICHIGAN - CALHOUN COUN
RECORDED
04/15/2015 12:16:41 PM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

RECEIPT# 160687, STATION 5
\$20.00 DEED
\$1.00 TAX CERTIFICATION



LIBER 3960 PAGE 251

3
**AFFIDAVIT
M.T.T.B.A.**

COVENANT DEED

KNOW ALL MEN BY THESE PRESENTS THAT on the 6th day of November, 2014, Harbour Portfolio VII, LP, of 8214 Westchester Dr., Suite 635, Dallas, Texas 75225, (hereinafter referred to as "Grantor") does hereby convey and warrant to Rocktop Partners I, LP, of 701 Highlander Blvd, Ste. 200, Arlington, Texas 76015, (hereinafter referred to as "Grantee"), the following described premises, situated in Calhoun County, State of Michigan:

SEE LEGAL DESCRIPTION ATTACHED HERETO AS "EXHIBIT A"

Tax Parcel No: 13-18-760-102-00
Commonly Known as: 210 COOLIDGE AVE E, BATTLE CREEK, MI 49017

for the sum of TEN AND 00/100 (\$10.00) Dollars

Subject to easements and building and use restrictions of record.

AND THE SAID GRANTOR, for him/herself and his/her heirs and assigns, does covenant, promise and agree, to and with grantee, grantee's heirs and assigns, that grantor has not done or suffered to be done anything whereby the premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that grantor will forever defend title to the premises against all persons lawfully claiming or who may claim the same, by, through or under grantor but not otherwise.

WITNESS the Grantor's hand and seal this the 6th day of November, 2014.

EE **Orion Financial Group Inc.**

LP, ROCKTOP PARTNERS I *14085338*
ROCKTOP/SWD/OPD



STATE OF MICHIGAN - CALHOUN COUN
FILED
04/06/2015 12:08:52 PM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS



STATE OF MICHIGAN - CALHOUN COUNTY
FILED
01/12/2015 11:34:33 AM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

5929
5928
21.⁰⁰/₁₀₀
81.20
35



LIBER 3960

PAGE 252

HARBOUR PORTFOLIO VII, LP

By: Charles A. Vose, III
Its: Manager and Authorized Agent

ACKNOWLEDGMENT

STATE OF TEXAS

}
} ss
}

COUNTY OF TARRANT

On November 6, 2014, before me Kaymen Maggiore, a Notary Public in and for said County and State, personally appeared Charles A. Vose, III, as Manager and Authorized Agent of Harbour Portfolio VII, LP, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the entity upon behalf of which he acted executed the instrument on the date thereon stated.

WITNESS my hand and official seal.

(SEAL)


NOTARY SIGNATURE

Printed Name: Kaymen Maggiore

My Commission Expires: May 9, 2016**Return to:**

Orion Financial Group, Inc.
2860 Exchange Blvd., Suite 100
Southlake, TX 76092

Prepared by: Jennifer Chacko

Rocktop Partners I, LP
701 Highlander Blvd., Ste. 200
Arlington, Texas 76015



LIBER 3960

PAGE 253

EXHIBIT A

All that certain parcel of land situate in the Township of Pennfield, County of Calhoun, State of Michigan, being known and designated as follows: Lot 98 and 102 of North Acres, according to the plat thereof recorded in Liber 6 of plats on page 33, in the office of the Register of deed for Calhoun County, Michigan.

Property Address/Commonly Known As: 210 COOLIDGE AVE E, BATTLE CREEK, MI 49017

STATE OF MICHIGAN, COUNTY OF CALHOUN

10/30/13

I HEREBY CERTIFY THAT THERE ARE NO TAX LIENS ON TITLES HELD BY THE STATE ON THE LANDS DESCRIBED IN THE WRITTEN INSTRUMENT, AND THAT THERE ARE NO TAX LIENS OR TITLES HELD BY INDIVIDUALS ON SAID LANDS FOR THE FIVE YEARS PRECEDING THE DATE OF THIS INSTRUMENT, AS APPEARS IN MY OFFICE. THIS CERTIFICATE DOES NOT APPLY ON TAXES, IF ANY, NOW IN PROCESS OF COLLECTION.

Christie Schaefer
CHRISTIE SCHAEFER, CALHOUN COUNTY TREASURER



STATE OF MICHIGAN - CALHOUN COUNTY

RECORDED

11/19/2013 8:44:32 AM

ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

RECEIPT# 118934, STATION 8
\$26.00 DEED
\$1.00 TAX CERTIFICATION



LIBER 3846 PAGE 936

5

Prepared By: *Erika Klaus*

Harbour Portfolio VII, LP

P.O. Box 1996

Irmo, SC 29063

(803) 798-4666

392512

Acct #43008604

Return To: *Kae Bodonyi*
Lender Recording Services
33700 Lear Industrial Pkwy
Avon, Ohio 44011
440-716-1820

Contract Expiration : 07/01/2043

If payments are made in accordance with the terms of this Agreement.

AGREEMENT FOR DEED

(Land Contract)

CONTRACT SUBJECT TO ARBITRATION

THIS AGREEMENT FOR DEED is entered into on this 8th day of July, 2013 between Harbour Portfolio VII, LP hereafter known as the "Seller" and Chad M Johnson & Melinda Nicole Ribbey hereafter known as the "Purchaser". Current Address: 332 Viking Dr. Battle Creek, MI.

WITNESSETH that if Purchaser shall first make the payments and perform the covenant(s) hereafter described:

1. **SELLER** hereby covenant(s) and agree(s) to convey and assure to the Purchaser and his/hers/their heirs, executors, administrators or assigns, in fee simple, clear of all encumbrances, by a good and sufficient deed, the lot and piece of land, situated at: 210 COOLIDGE AVE E, in the County of Calhoun, the city of BATTLE CREEK, the State of MI and further known and described as follows, to-wit:

SEE Attachment "A" FOR LEGAL DESCRIPTION OF PROPERTY

2. **PURCHASER** hereby covenant(s) and agree(s) to pay to the Seller the sum of Thirty Eight Thousand Six Hundred Dollars and no/cents, (\$38,600.00) in the manner as follows: One Thousand Six Hundred Dollars and no/cents, (\$1,600.00);

THIS DOWN PAYMENT IS NON-REFUNDABLE *MNR CA*; (initial)

has been paid (prior to the release of this contract) on 07/08/2013 and the remaining Thirty Seven Thousand Dollars and no cents (\$37,000.00) shall be paid according to the terms of a "Promissory Note" of even date with interest at the rate of 9.9% per annum, payable monthly on the whole sum remaining from time to time unpaid;

3. AND TO PAY ALL TAXES, assessments or impositions that may be legally levied or imposed upon said land and improvements and/or personal property as of the date of this Agreement for Deed (Land Contract).

4. AND TO KEEP THE BUILDINGS UPON SAID PREMISES INSURED BY SOME COMPANY SATISFACTORY TO THE SELLER, and payable to the parties, respectively as their interest may appear in the sum not less than Thirty Seven Thousand Dollars and no/cents (\$37,000.00) during the term of this agreement.

5. AND IF ANY TAXES, INSURANCE OR OTHER ASSESSMENTS are not paid then this agreement is in default, and at the option of the Seller, the seller can pay said taxes, insurance or other assessments and add the payments made plus up to 50% of that payment as penalty to the principal balance due.

MCLA 207.505 Sec. 5 (m)

MCLA 207.526 Sec. 6 (o)



STATE OF MICHIGAN - CALHOUN COUNTY
FILED
10/30/2013 1:41:33 PM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

26- 17252 1- 17253

✍



LIBER 3846

PAGE 937

6. **THE SALE OF THE PROPERTY** (and the term "Property") shall include all buildings and improvements on the property and all rights, title and interest of Seller in and to adjacent streets, roads, alleys and rights-of-way, but no mineral interests.

IT IS MUTUALLY AGREED, by and between the parties hereto, that the Seller transfers the said property to the Purchaser in strictly "**AS IS**" condition without any condition disclosure statement. *MMKMS* (initial)

and the **Purchaser(s)** are solely responsible for bringing the building and premises to a habitable condition within a reasonable period of time not exceeding **Four months (4)**, and maintaining the property in good state of repairs during the term of this agreement. Purchaser(s) may request an extension from the Seller by contacting prior to the four months deadline. **The purchaser(s) agrees to keep the premises neat and orderly and not conduct or allow to be conducted any illegal or offensive activities which might constitute a nuisance.**

7. **AND IN CASE OF FAILURE OF THE PURCHASER** to make any of the payments or any part thereof, or to perform any of the covenants hereby made and entered into, **or transfer of any ownership interest in this "Agreement"** by Purchaser, this contract, **at the option of the Seller**, may be forfeited and terminated, and the Purchaser shall forfeit all payments made by him/her/them on this contract; and such payments may be retained by the Seller in full satisfaction and liquidation of all damages sustained by them, and the premises aforesaid without being liable to any action therefore. And if agreement is placed with an attorney or other agent for collection by suit or otherwise due to default, Purchaser(s) will pay, on demand, any of said fees and related expenses that the Seller incurs. *MMKMS* (initial)

8. **CONVERSION TO "MONTH TO MONTH" TENANCY**; upon the Seller exercising its right of termination as provided herein, all rights and interest hereby created and then existing in the Purchaser and in all claiming Lender(s), the Purchaser shall wholly cease and terminate, and the Purchaser shall be deemed a "month to month" tenant. The Purchaser now known as "Tenant", agrees to surrender the said property to the Seller without demand, peaceful possession of said property in as good condition as it is now. Reasonable wear and tear alone accepted within thirty (30) days after notice of termination. After termination by the Seller pursuant to this paragraph; *MMKMS* (initial)

9. **THE PURCHASER SHALL** then pay rent in an amount equal to the principal and the interest payment, in addition to any other agreed upon monthly assessments stated herein and the Purchaser acknowledges that the **Seller can initiate an action to evict the Purchaser immediately**. In the event the **Purchaser neglects or refuses to surrender such possession it shall be lawful for the Seller to enter upon and take possession of the said property without notice and remove all persons and their personal property.** Seller may, at their own option, cause a written declaration to be recorded in the office of the Clerk of Court of Calhoun County, to evidence the existence of his/hers/theirs election to terminate all rights hereunder in accordance herewith. Such declaration when so recorded shall be, as to all subsequent Purchasers or Tenants or encumbrances of the property or any part thereof, conclusive proof of default by the Purchaser and the Seller election to terminate all rights in the said property existing by reason of this agreement. All moneys paid by the Purchaser and all improvements constructed in or upon the said property shall be retained by the Seller as compensation for the use and occupancy thereof by the Purchaser, consideration for the execution of this Agreement and liquidation damages to the Seller for such default. The Seller in the event of default by the Purchaser, and both Parties hereto agree that these forfeitures are reasonable and are not intended as a penalty.

MMKMS (initial)

10. **THE PURCHASER ACKNOWLEDGES** that upon termination of this agreement by the Seller and Purchaser becomes a "month to month" tenant with a monthly rent equal to Three Hundred Twenty One Dollars and 97/100 Cents (**\$321.97**).

11. **IT IS MUTUALLY AGREED**, by and between the Parties hereto, that the time of each payment is essential part of this contract and that all covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of



LIBER 3846 PAGE 938

respective parties. *At the option of the Seller, Purchaser* further agrees to convert these documents to a Deed and Mortgage and provide the seller updated financial information. *And it is further understood that the Deed will exclude any and all mineral interests.* The purchaser

also agrees that the seller has the right to sale his/her/their agreement or mortgage to another party.

ARBITRATION: ANY dispute between these parties shall be decided by an arbitrator to be chosen by the parties or if the parties' cannot agree on an arbitrator, then assigned by a court of competent jurisdiction, and such arbitration is mandatory and the judgment of the arbitrator shall be final and will be entered as judgment in a court of law of competent jurisdiction. The parties expressly and knowingly waive their right to a jury trial. Arbitration does not apply to eviction and or foreclosure.

VENUE AND JURISDICTION: IN THE event that any suit or claim may arise concerning this contract or the obligation there under the suit or claim shall be brought in Lexington County, state of South Carolina, and the parties agree to waive any and all objections they or it may have to such venue or personal or subject matter jurisdiction or *Forum non conveniens* and agree further to be bound and governed by South Carolina law.

IN WITNESS WHEREOF, the Parties to these present have hereunto set their hands and seals the day and year first written above.

(SELLER'S SIGNATURE)

Arlene Edwards
Witness
Print Name: Arlene Edwards

Harbour Portfolio VII, LP

By: [Signature]
David W. Campbell, Attorney-In-Fact

Laurie Devansky
Witness
Print Name: Laurie Devansky

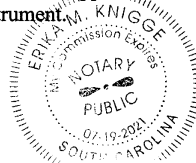
STATE OF SOUTH CAROLINA)
COUNTY OF LEXINGTON)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, do hereby certify that David W. Campbell, Attorney-In-Fact for Harbour Portfolio VII, LP, the seller, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
16th day of July, 2013

Erika M. Knigge
Notary's Signature Erika M. Knigge
Notary Public for the State of South Carolina
My Commission Expires: 7/19/2021 (Seal)



(PURCHASER SIGNATURES)
(Acct# 43008604)



LIBER 3846 PAGE 939

Melissa Patterson
Witness
Print Name: Melissa Patterson

Chad M Johnson
Chad M Johnson

G. Jones
Witness
Print Name: G. JONES

Melinda N. Ribbey
Melinda Nicole Ribbey

(NOTARY SECTION)

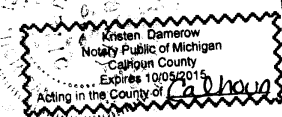
STATE OF Michigan)
COUNTY OF Calhoun)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Chad M Johnson & Melinda Nicole Ribbey herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
11th day of July, 2013

Kristen Damerow
Notary's Signature Kristen Damerow
Notary Public for the State of Michigan
My Commission Expires: 10/05/2015 (Seal)
Calhoun County





LIBER 3846

PAGE 940

ATTACHMENT "A" – LEGAL DESCRIPTION

THIS AGREEMENT is secured by the property listed below between Harbour Portfolio VII, LP, and Chad M Johnson & Melinda Nicole Ribbey:

Street Address: 210 COOLIDGE AVE E
BATTLE CREEK, MI, 49017

Description:

All that certain parcel of land situate in the Township of Pennfield, County of Calhoun, State of Michigan, being known and designated as follows: Lot 98 and 102 of North Acres, according to the plat thereof recorded in Liber 6 of plats on page 33, in the office of the Register of deed for Calhoun County, Michigan.

TMS # 13-18-760-102

Initial *MM Rcms*

STATE OF MICHIGAN, COUNTY OF CALHOUN

8-5-13

I HEREBY CERTIFY THAT THERE ARE NO TAX LIENS ON TITLES HELD BY THE STATE ON THE LANDS DESCRIBED IN THE WITHIN INSTRUMENT, AND THAT THERE ARE NO TAX LIENS OR TITLES HELD BY INDIVIDUALS ON SAID LANDS FOR THE FIVE YEARS PRECEDING THE DATE OF THIS INSTRUMENT, AS APPEARS IN MY OFFICE. THIS CERTIFICATE DOES NOT APPLY ON TAXES, IF ANY, NOW IN PROCESS OF COLLECTION.

Christine Schauer
CHRISTINE SCHAUER, CALHOUN COUNTY TREASURER



STATE OF MICHIGAN - CALHOUN COUNTY

RECORDED
08/05/2013 3:11:01 PM

ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

RECEIPT# 115231, STATION 8
DEED
\$23.00
\$1.00 TAX CERTIFICATION



LIBER 3824 PAGE 263



CALHOUN COUNTY
AUGUST 5, 2013
RECEIPT #115231

STATE OF MICHIGAN \$ 10.45-CO
REAL ESTATE \$ 71.25-ST
TRANSFER TAX STAMP # 38427



4

After Recording Return To:
ServiceLink Hopewell Campus
4000 Industrial Boulevard
Aliquippa PA 15001
(800) 439-5451

Commitment Number: 3173474
Seller's Loan Number: C121H1T

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
13-18-760-102-00

COVENANT DEED

Fannie Mae aka Federal National Mortgage Association, whose mailing address is **14221 Dallas Parkway, Suite 1000, Dallas, TX 75254**, hereinafter grantor, for \$9,291.00 (Nine Thousand Two Hundred Ninety One Dollars and Zero Cents) in consideration paid, conveys to **Harbour Portfolio VII, LP**, hereinafter grantee, whose tax mailing address is **8214 Westchester, Suite 635, Dallas, TX 75225**, with the covenant to defend title to the property described herein against all persons and demands claiming by, through or under the grantor and no other persons and claims/demands whatsoever, the following real property:

All that certain parcel of land situate in the Township of Pennfield, County of Calhoun, State of Michigan, being known and designated as follows: Lot 98 and 102 of North Acres, according to the plat thereof recorded in Liber 6 of plats on page 33, in the office of the Register of deed for Calhoun County, Michigan.
Property Address/Commonly Known As: 210 COOLIDGE AVE E, BATTLE CREEK, MI 49017

STATE OF MICHIGAN - CALHOUN COUNTY
FILED
07/25/2013 11:36:21 AM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS



STATE OF MICHIGAN - CALHOUN COUNTY
FILED
06/18/2013 11:21:29 AM
ANNE B. NORLANDER - CLERK/REGISTER OF DEEDS

10048 8/20 10046 8/23
10047 1-
✓



LIBER 3824 PAGE 264

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property prior to the date the seller acquired title.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Prior instrument reference: **Bk. 3777 - Pg. 126**

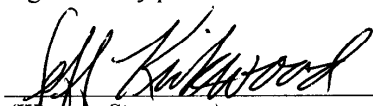


LIBER 3824

PAGE 265

Executed by the undersigned on 5/28, 2013:**Federal National Mortgage Association****By: ServiceLink, a Division of Chicago Title Insurance Company, its Attorney In Fact**By: Name: Christopher DanielTitle: AUP

Signed in my presence:


(Witness Signature)

Print Name:

Jeff Kirkwood

Signed in my presence:


(Witness Signature)

Print Name:

Christopher D. Mader

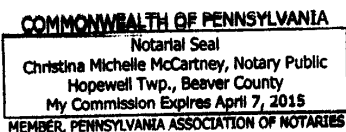
A Power of Attorney relating to the above described property was recorded on 10/28/2011 at
Document Number: Bk. 3655 - Pg. 466.



LIBER 3824 PAGE 266

STATE OF
COUNTY OFPA
Beaver

ACKNOWLEDGED AND EXECUTED BEFORE ME, on this 28 day of May, 2013, by Christopher Daniel of ServiceLink, A Division of Chicago Title Insurance Company as the Attorney in Fact for Federal National Mortgage Association, and is appearing on behalf of said corporation, with full authority to act for said corporation in this transaction, who is known to me or has shown _____ as identification, who after being by me first duly sworn, deposes and says that he/she has the full binding legal authority to sign this deed on behalf of the aforementioned corporation and acknowledge said authority is contained in an instrument duly executed, acknowledged, and recorded as set forth above, and that this instrument was voluntarily executed under and by virtue of the authority given by said instrument granting him/her power of attorney.



Christina Michelle McCartney
NOTARY PUBLIC
My Commission Expires 4/7/2015

County Treasurer's Certificate

City of Treasurer's Certificate

Recording Fee _____
State Transfer Tax _____

This instrument prepared by: Kimberly A. Dillman, 500 W. Cedar Ave., Gladwin, MI 48624,
Michigan Bar Number: P65861 and Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law,
3805 Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605 Fax: (866) 611-0170.

210 COOLIDGE BATTLE CREEK, MI 49017 (Property Address)

Parcel Number: 18-760-102-00

Property Owner: JOHNSON CHAD M & MELINDA N RIB

Summary Information

Owner and Taxpayer Information

Owner	JOHNSON CHAD M & MELINDA N RIB 210 COOLIDGE BATTLE CREEK, MI 49017	Taxpayer	SEE OWNER INFORMATION
--------------	---	-----------------	--------------------------

Amount Due

Delinquent Taxes: **\$1,148.27**

Legal Description

PENNFIELD CHARTER TOWNSHIP T1S R7W SECTION 31 LOTS 98 & 102 NORTH ACRES.

Recalculate amounts using a different Payment Date

You can change your anticipated payment date in order to recalculate amounts due as of the specified date for this property.

Enter a Payment Date

Tax History

****Note:** On March 1 at 12:00 AM, local taxes become ineligible for payment at the local unit.

Year	Season	Total Amount	Total Paid	Last Paid	Total Due	
2014	DIq. Taxes	\$1,148.27	\$0.00		\$1,148.27	
2014	Winter	\$547.30	\$0.00		-	** Read Note Above
2014	Summer	\$546.61	\$0.00		-	** Read Note Above
2013	DIq. Taxes	\$673.27	\$673.27	12/29/2014	\$0.00	
2013	Winter	\$594.58	\$0.00		-	** Read Note Above
2013	Summer	\$476.77	\$476.77	07/26/2013	\$0.00	
2012	Winter	\$339.66	\$339.66	12/31/2012	\$0.00	
2012	Summer	\$335.69	\$335.69	07/27/2012	\$0.00	
2011	DIq. Taxes	\$260.48	\$260.48	07/26/2013	\$0.00	
2011	Winter	\$344.20	\$344.20	01/03/2012	\$0.00	
2011	Summer	\$343.76	\$600.67	07/26/2013	\$0.00	
2010	Winter	\$361.37	\$361.37	12/23/2010	\$0.00	
2010	Summer	\$395.98	\$395.98	09/07/2010	\$0.00	
2009	Winter	\$451.15	\$451.15	12/23/2009	\$0.00	
2009	Summer	\$509.78	\$509.78	09/12/2009	\$0.00	
2008	Winter	\$249.67	\$0.00		-	** Read Note Above
2008	Summer	\$571.26	\$0.00		-	** Read Note Above
2007	Winter	\$478.69	\$478.69	12/20/2007	\$0.00	
2007	Summer	\$542.35	\$542.35	07/23/2007	\$0.00	
2006	Winter	\$422.46	\$422.46	12/30/2006	\$0.00	
2006	Summer	\$386.17	\$386.17	09/06/2006	\$0.00	
2005	Winter	\$449.48	\$449.48	02/08/2006	\$0.00	
2005	Summer	\$337.43	\$337.43	07/27/2005	\$0.00	
2004	Winter	\$515.23	\$515.23	02/07/2005	\$0.00	
2004	Summer	\$255.86	\$255.86	08/26/2004	\$0.00	
2003	Winter	\$437.85	\$437.85	02/10/2004	\$0.00	

2003	Summer	\$230.68	\$230.68	08/12/2003	\$0.00	
2002	Winter	\$491.13	\$491.13	01/07/2003	\$0.00	
2002	Summer	\$189.27	\$189.27	07/30/2002	\$0.00	

****Disclaimer:** BS&A Software provides AccessMyGov.com as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

Copyright © 2015 [BS&A Software](#), Inc.

210 COOLIDGE BATTLE CREEK, MI 49017 (Property Address)

Parcel Number: 18-760-102-00

Property Owner: JOHNSON CHAD M & MELINDA N RIB

Summary Information

Owner and Taxpayer Information

Owner	JOHNSON CHAD M & MELINDA N RIB 210 COOLIDGE BATTLE CREEK, MI 49017	Taxpayer	SEE OWNER INFORMATION
--------------	---	-----------------	--------------------------

Amount Due

Delinquent Taxes: **\$1,148.27**

Legal Description

PENNFIELD CHARTER TOWNSHIP T1S R7W SECTION 31 LOTS 98 & 102 NORTH ACRES.

Recalculate amounts using a different Payment Date

You can change your anticipated payment date in order to recalculate amounts due as of the specified date for this property.

Enter a Payment Date

Tax History

****Note:** On March 1 at 12:00 AM, local taxes become ineligible for payment at the local unit.

Year	Season	Total Amount	Total Paid	Last Paid	Total Due
2014	Delq. Taxes	\$1,148.27	\$0.00		\$1,148.27

Delinquent Tax Information for 2014 (All Seasons)

School District	13120	PRE/MBT	0.0000%
Taxable Value	\$17,880	S.E.V.	\$17,880
Property Class	401 -	Assessed Value	Not Available
Last Payment Date	Not Available	Last Receipt Number	Not Available
Base Tax	\$1,078.12	Base Paid	\$0.00
Admin Fees	\$10.22	Admin Fees Paid	\$0.00
Interest Fees	\$85.06	Interest Fees Paid	\$0.00
Total Tax & Fees	\$1,148.27	Total Paid	\$0.00

Delinquent Tax Bill Breakdown for 2014

Taxing Authority	Season	Millage Rate	Local Amount	Local Amount Paid	Amount	Amount Paid
CALHOUN COUNTY	Summer	5.377900	\$96.15	\$0.00	\$96.15	\$0.00
SCHOOL OPER FC	Summer	9.000000	\$0.00	\$0.00	\$0.00	\$0.00
PENNFLD SCHOOL	Summer	9.000000	\$160.92	\$0.00	\$160.92	\$0.00
PENN SCHOOL DEBT	Summer	4.285000	\$76.61	\$0.00	\$76.61	\$0.00
SINKING FUND	Summer	0.000000	\$0.00	\$0.00	\$0.00	\$0.00
STATE ED	Summer	6.000000	\$107.28	\$0.00	\$107.28	\$0.00
CISD	Summer	3.130000	\$55.96	\$0.00	\$55.96	\$0.00
VETERANS	Winter	0.100000	\$1.78	\$0.00	\$1.78	\$0.00
MED CARE FACL	Winter	0.248200	\$4.43	\$0.00	\$4.43	\$0.00
SENIOR	Winter	0.745200	\$13.32	\$0.00	\$13.32	\$0.00
		75.227700			\$1,148.27	\$0.00

Taxing Authority	Season	Millage Rate	Local Amount	Local Amount Paid	Amount	Amount Paid
TOWNSHIP	Winter	5.436100	\$97.19	\$0.00	\$97.19	\$0.00
SCHOOL OPER FC	Winter	9.000000	\$0.00	\$0.00	\$0.00	\$0.00
PENNFLD SCHOOL	Winter	9.000000	\$160.92	\$0.00	\$160.92	\$0.00
PENN SCH DEBT	Winter	4.285000	\$76.61	\$0.00	\$76.61	\$0.00
PENN SINKING FD	Winter	0.000000	\$0.00	\$0.00	\$0.00	\$0.00
CISD	Winter	3.075700	\$54.99	\$0.00	\$54.99	\$0.00
KCC	Winter	3.613600	\$64.61	\$0.00	\$64.61	\$0.00
WILLARD	Winter	2.000000	\$35.76	\$0.00	\$35.76	\$0.00
STREET LIGHTS	Winter	0.931000	\$16.64	\$0.00	\$16.64	\$0.00
Admin Fees					\$10.22	\$0.00
Interest/Fees					\$85.06	\$0.00
		75.227700			\$1,148.27	\$0.00

[Click here for a printer friendly version of Summer 2014 Tax information](#)

2014	Winter	\$547.30	\$0.00		-	** Read Note Above
2014	Summer	\$546.61	\$0.00		-	** Read Note Above
2013	DIq. Taxes	\$673.27	\$673.27	12/29/2014	\$0.00	
2013	Winter	\$594.58	\$0.00		-	** Read Note Above
2013	Summer	\$476.77	\$476.77	07/26/2013	\$0.00	
2012	Winter	\$339.66	\$339.66	12/31/2012	\$0.00	
2012	Summer	\$335.69	\$335.69	07/27/2012	\$0.00	
2011	DIq. Taxes	\$260.48	\$260.48	07/26/2013	\$0.00	
2011	Winter	\$344.20	\$344.20	01/03/2012	\$0.00	
2011	Summer	\$343.76	\$600.67	07/26/2013	\$0.00	
2010	Winter	\$361.37	\$361.37	12/23/2010	\$0.00	
2010	Summer	\$395.98	\$395.98	09/07/2010	\$0.00	
2009	Winter	\$451.15	\$451.15	12/23/2009	\$0.00	
2009	Summer	\$509.78	\$509.78	09/12/2009	\$0.00	
2008	Winter	\$249.67	\$0.00		-	** Read Note Above
2008	Summer	\$571.26	\$0.00		-	** Read Note Above
2007	Winter	\$478.69	\$478.69	12/20/2007	\$0.00	
2007	Summer	\$542.35	\$542.35	07/23/2007	\$0.00	
2006	Winter	\$422.46	\$422.46	12/30/2006	\$0.00	
2006	Summer	\$386.17	\$386.17	09/06/2006	\$0.00	
2005	Winter	\$449.48	\$449.48	02/08/2006	\$0.00	
2005	Summer	\$337.43	\$337.43	07/27/2005	\$0.00	
2004	Winter	\$515.23	\$515.23	02/07/2005	\$0.00	
2004	Summer	\$255.86	\$255.86	08/26/2004	\$0.00	
2003	Winter	\$437.85	\$437.85	02/10/2004	\$0.00	
2003	Summer	\$230.68	\$230.68	08/12/2003	\$0.00	
2002	Winter	\$491.13	\$491.13	01/07/2003	\$0.00	
2002	Summer	\$189.27	\$189.27	07/30/2002	\$0.00	

****Disclaimer:** BS&A Software provides AccessMyGov.com as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.