HILLSDALE COUNTY PLANNING COMMISSION 33 McCollum Street, Suite 210 • Hillsdale, MI 49242

Agenda

Wednesday, September 18, 2024, 7:00 p.m.

- 1. Call to Order
- 2. Roll Call
- 3. Public Comment
- 4. Correspondences
 - a. Farmland Development Rights Agreement Application 73163 (Graber)-Rejection
- 5. Approval of Minutes July17, 2024
- 6. Approval of Agenda
- 7. Public Hearings None scheduled
- 8. Unfinished Business
- 9. New Business
 - a. Farmland and Open Space Preservation Program Applications
 - i. Ransom Township Hamilton (Section 30 T8S R2W 52.98 acres m/l) Program Type: Farmland Development Rights Agreement
 - ii. Ransom Township Demmitt (Section 30 T8S R2W 54.09 acres m/l) Program Type: Farmland Development Rights Agreement

10. Any Other Business/On-going Business

- a. 2025 Budget Meeting Update
- b. Continued discussion on update of Master Plan
- **c.** Review of members terms expiring at the end of 2024 Townships (Vacant)
 - Education (Reehl)

11. Public Comment

12. Adjournment

Next Meeting: Wednesday, November 20, 2024 @ 1:00 p.m.

Planning Commission

From:	MDARD-PA116 <mdard-pa116@michigan.gov></mdard-pa116@michigan.gov>
Sent:	Thursday, September 12, 2024 1:59 PM
То:	hillsdalecd@macd.org;
Subject: Attachments:	Farmland Development Rights Application 73163 for Rudy and Ruth Graber 73163 Rejection Letter.pdf

To Whom It May Concern:

On January 19, 2024, our office received an application for Rudy and Ruth Graber to enroll an 80-acre parcel, located in Section 23 of Camden Township. Our office has rejected the application. The rejection letter, citing the reasons for rejection, is attached. The letter has also been placed in the mail to Rudy and Ruth Graber.

If you have any questions, please feel free to contact me directly at 517-930-1111.

Thank you,

Jen Eyde Farmland and Open Space Preservation Program Environmental Stewardship Program Michigan Department of Agriculture and Rural Development Farmland Main Phone: 517-284-5663

Visit us at Michigan.gov/Farmland.

Sign up for the latest news regarding Farmland Preservation at GovDelivery.



Get personalized voter information on early voting and other topics at Michigan.gov/Vote.

CAUTION: This email originated from outside of the County of Hillsdale systems. Do not click links or open attachments unless you recognize the sender and know the content is safe.



GRETCHEN WHITMER GOVERNOR

STATE OF MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT

DR. TIM BORING DIRECTOR

September 12, 2024

Rudy Graber Ruth Graber 11000 Patrick Rd Camden MI 49232

SUBJECT: Farmland Development Rights Agreement Application 73163

Mr. and Mrs. Graber:

On January 19, 2024, our office received your application to enroll land, located in Section 23 of Camden Township, under a Farmland Development Rights Agreement. The application indicates 40 of the 80 acres for enrollment are in active agricultural production. The Crop Plan from Hillsdale County Farm Service Agency indicates 41.90 acres were planned for planting in 2024. Our office is unable to determine the number of acres in agricultural production. Additionally, there is a residence on the land, located at 6551 W Burt Rd in Camden which does not appear to be your main residence.

The Natural Resources and Environmental Protection Act, MCL 324.36101(h), defines "farmland" as:

- (i) A farm of 40 or more acres in 1 ownership, with 51% or more of the land area devoted to an agricultural use.
- (ii) A farm of 5 acres or more but less than 40 acres, in 1 ownership, with 51% or more of the land area devoted to an agricultural use, and that has produced a gross annual income from agriculture of \$200.00 per year or more per acre of cleared and tillable land.

On April 23, 2024, our office sent correspondence regarding the acres in agricultural production and the use of the residence, located at 6551 W Burt Rd in Camden. To date, our office has not received the information requested to verify the land meets the definition of "farmland" and if the residence is a "permitted use" as defined in NREPA, MCL 324.36101(h) and (m). Therefore, the application is rejected for a Farmland Development Rights Agreement.

An applicant receiving a rejection may appeal the rejection pursuant to the Michigan Administrative Procedures Act of 1969, Public Act 306, MCL 24.201 to 24.328. The appeal of rejection must be submitted by certified mail to the Director of the Michigan Department of Agriculture and Rural Development within 30 days from the date of this notification. The appeal must include the total number of acres in agricultural use and the use of the residence, located at 6551 W Burt Rd in Camden.

Mr. and Mrs. Graber September 9, 2024 Page 2

Appeals should be sent by certified mail to:

Dr. Tim Boring, Director Michigan Department of Agriculture and Rural Development P.O. Box 30017 Lansing MI 48909

An applicant may reapply for a Farmland Development Rights Agreement following a 1-year waiting period. The land must meet the definition of "farmland" as defined by the Natural Resources and Environmental Protection Act, MCL 324.36101(h)(ii) to qualify for enrollment.

If you have any questions, please contact our office at 517-284-5663.

Sincerely,

Chip Kraus Program Manager Farmland & Open Space Preservation Agricultural Development Bureau

cc: Marney M Kast, Clerk, Hillsdale County Namrata Carolan, Chair, Hillsdale County Planning Commission Camden Township Clerk Jenny Leininger, District Manager, Hillsdale Conservation District

jle

HILLSDALE COUNTY PLANNING COMMISSION 33 McCollum Street, Suite 210 • Hillsdale, MI 49242

Minutes - Draft

Wednesday, July 17, 2024

- **1.** Call to Order Vice Carolan called the meeting to order at 1:04 p.m.
- 2. Roll Call

Members Present:; Namrata Carolan, Chair; Denese Belson, Vice-Chair; Samuel Fry; Peter Merritt; Michael Clark; Jack McLain Members Absent: Troy Reehl, Secretary - Excused; Steve Lanius - Excused

Public Present: Nicolas Wheeler; Patrick Carolan; Michelle Caldwell; Kathleen Worsley; James Thomas; Harmony Fierke-Gmazel

- 3. Public Comment None
- 4. Correspondences None
- **5.** Approval of Minutes Motion by Clark to approve the May 15, 2024 minutes, Second by Belson. Approved unanimously.
- **6. Approval of Agenda -** *Motion by Clark to approve the July 17, 2024 agenda. Second by Merritt. Approved unanimously.*
- 7. Public Hearings No public hearings scheduled.
- 8. Unfinished Business None
- 9. New Business
 - a. Farmland and Open Space Preservation Program Applications
 - i. Ransom Township Bender (Section 13 T8S R2W 59.83 acres m/l) Program Type: Farmland Development Rights Agreement - Motion by Fry to recommend approval of the application. Second by Clark. Approved unanimously.
 - **b.** 2025 Budget Request Motion by Clark to submit the same request as was approved for the 2024 budget year. Second by Merritt. Approved unanimously. After further discussion on the need for assistance in updating the County's Master Plan a motion was made by Fry to amend the request and to submit the following 2025 Hillsdale County Planning Commission budget request to the Budget Committee of the Hillsdale County Board of Commissioners:

BUDGET REQUEST	PLANNING COMMISSION	2025
		BUDGET
GLNUMBER	DESCRIPTION	REQUEST
101-701.00-704.000	PERMANENT SALARIES	-
101-701.00-707.000	PER DIEM- PLANNING	1,350
101-701.00-715.000	FICA	80
101-701.00-716.000	MEDICARE	19
101-701.00-718.000	RETIREMENT	-
101-701.00-727.000	OFFICE SUPPLIES	50
101-701.00-729.000	POSTAGE	100
101-701.00-860.000	TRAVEL/MILEAGE	1,000
101-701.00-861.000	SEMINARS & EDUCATION	2,000
101-701.00-862.000	SPECIAL PROJECTS	15,000
101-701.00-900.000	ADVERTISING	500
TOTAL APPROPRIAT	FIONS	\$20,099

Second by Merritt. Approved unanimously. An updated quote for services to update the County's Master Plan will be requested of Region 2 Planning Commission.

10. Any Other Business/On-going Business

- a. Continued discussion on update of Master Plan
 - i. Program: How to Update & Implement a Master Plan 2:00 p.m. *Motion* by *McLain to recess for the scheduled program. Second by Clark.* Approved unanimously.
- **b.** Review of members terms expiring at the end of 2024 Discussion on members terms expiring at the end 2024.

- Townships (Vacant) - Chair Carolan will address the Township Representative position with the Hillsdale Chapter of the Michigan Townships Association.

- Education (Reehl) - *Troy Reehl will be asked to address the Education Representative position with the County's group of Superintendents.*

- **11. Public Comment -** James Thomas discussed various items of concern to him. He also encouraged the Planning Commission to sponsor the Citizen Planned program.
- **12. Adjournment -** *Motion to adjourn by McLain. Second by Fry. Approved unanimously to adjourn at 3:56 p.m.*

Troy Reehl, Secretary

Recorded by: Nicolas Wheeler, Equalization Director, County of Hillsdale



MARNEY M. KAST

County Clerk mkast@co.hillsdale.mi.us

Court House, Room #1 29 N. Howell Street Hillsdale, Michigan 49242 ABE DANE

Chief Deputy Clerk a.dane@co.hillsdale.mi.us

Phone: (517) 437-3391 Fax: (517) 437-3392

August 25, 2024

Hillsdale County Planning CommissionC/O Hillsdale County Equalization Dept.33 McCollum StreetHillsdale, MI 49242

RE: PA 116 enrollment application for Tina L. Hamilton Irrevocable Trust in Ransom Twp

Mr. Nick Wheeler

The Hillsdale County Clerk is in receipt of an application for enrollment in PA 116 from:

RANSOM TOWNSHIP

T8S R2W S30 Parcel #: 30 16 030 100 013 30 8 2

Tina L. Hamilton Irrevocable Trust Vickie L. Demmitt, Trustee 10698 McIntosh Rd Pataskala, OH 43062

Please find enclosed a copy of the application for enrollment.

For me to complete the application, I need a separate letter from the Hillsdale County Planning Commission indicating approval for inclusion of the property within the provisions of PA 116.

Please reply at the earliest possible time. If you have any questions or concerns, please contact me.

Sincerely,

1. C

Abe Dane Chief Deputy Clerk



FARMLAND AND OPEN SPACE PRESERVATION PROGRAM

Application for Farmland Development Rights Agreement

Part 361 of the Natural Resources and Environmental Protection Act, 1994 Act 451 as amended, more commonly known as PA 116. Please print or type. Attach additional sheets as needed. **Refer to the Eligibility and Instructions document before filling out this form.**

OFFICIAL USE ONLY	
ocal Governing Body:	
Date Received 9/9/24	
application No: Revised 8/23 Submission	_
state:	••••
Date Received	
opplication No:	_
pproved:Rejected	

ALL APPLICATIONS MUST BE APPROVED BY LOCAL GOVERNING BODY ON OR BEFORE NOVEMBER 1 TO BE EFFECTIVE FOR THE CURRENT TAX YEAR

I.	Personal Information: 1. Name(s) of Applicant: <u>Tina L. Hamilton Irrevocable Trust Vickie L. Demmitt-Trustee</u> Last First Initial
	(If more than two see #15) Hamilton Tina L. (Grantor to Trus
	2. Mailing Address: 10698 Mc Intosh Rd Pataskala OH 43062
	Street City State Zip Code
	3. Phone Number: (Area Code) (937) 707 - 9819 (Vickie)
	4. Alternative Telephone Number (cell, work, etc.): (Area Code) (740) 963 - 2495 (Tina)
	5. E-mail address: demmit 43340 @ gmail. com
11.	Property Location (Can be taken from the Deed/Land Contract) 6. County:
	8 Section No. 30 Town No. 785 Pange No. R. 2 West
	1- Parcel # (Tax ID): 30 16 030 100 013 30 8 2
Ш.	 Legal Information: 9. Attach a clear copy of the deed, land contract or memorandum of land contract. (See #14) 10. Attach a clear copy of the most recent tax assessment or tax bill with complete tax description of property. 11. Is there a tax lien against the land described above? Yes No If "Yes", please explain circumstances:
	12. Does the applicant own themineral rights? Yes No
	12. Does the applicant own the mineral rights? Yes □ No If owned by the applicant, are the mineral rights leased? Yes No
	Indicate who owns or is leasing rights if other than the applicant:
	Name the types of mineral(s) involved: $O_1 \forall Gas$
	13. Is land cited in the application subject to a lease agreement (other than for mineral rights) permitting a use for something other than agricultural purposes: ☐ Yes ☑ No If "Yes", indicate to whom, for what purpose and the
	number of acres involved:
	Address:
	Street City State Zip Code 14a. Part 361 of the Natural Resources and Environmental Protection Act, 1994 Act 451 as amended, states that the vendor (sellers) must agree to allow the land cited in the application to be enrolled in the program. Please have the land contract sellers sign below. (All sellers must sign).

Land Contract Vendor(s): I, the undersigned, understand and agree to permit the land cited in this application into the Farmland and Open Space Preservation Program.

15. If the applicant is one of the following, please check the appropriate box and complete the following information (if the applicant is not one of the following – please leave blank):

	2 or more persons having a joint or common interest in the Corporation Estate		
Treas	blicable, list the following: Individual Names if more than 2 Perso surer; or Trustee(s); or Members; or Partners; or Estate Represe e: Vickie L. Demmitt	ons; or President, Vice President, Secretary, entative(s): 	
Nam	e:	Title:	
Nam	e:	Title:	
Nam	e:	Title:	
	(Additional names may be attached o	on a separate sheet.)	
IV.	Land Eligibility Qualifications: Check one and fill out correct sect This application is for: a. 40 acres or more b. 5 acres or more but less than 40 acres c. a specialty farm b. 5 complete only Section b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres b. 5 acres or more but less than 40 acres	on 16 (a thru g); → complete only Sections 16 and 17; or tions 16 and 18.	
10.	 a. Type of agricultural enterprise (e.g. livestock, cash crops, fruid) b. Total number of acres on this farm: <u>56.98 A</u>. c. Total number of acres being applied for (if different than about a creage in cultivation: <u>40 A</u>) e. Acreage in cleared, fenced, improved pasture, or harvested f. All other acres (swamp, woods, etc.) <u>16.98 A</u> g. Indicate any structures on the property: (If more than one build) 	ove): <u>52.98 Add en dvm # 1 6.23 Ma</u> grassland: <u>0</u>	<u>p</u>
	No. of Buildings A Residence: 1 house B Silo: <u>NA</u> Grain Storage Facility: <u>NA</u> G		
	Poultry House: <u>NA</u> Milking Parlor: <u>NA</u> Other: (Indicate) <u>1-Woodshed</u> <u>w/outdoor</u> <u>wood</u> <u>bo</u>	Milk House: <u>NA</u>	
1	17. To qualify as agricultural land of 5 acres or more but less than average gross annual income of \$200.00 per acre from the sa Please provide the average gross annual income per acre of immediately preceding this application <u>from the sale of agric</u>	ale of agricultural products. cleared and tillable land during 2 of the last 3	
i.	total income /total acres of tillable land	= \$(pe	er acre)
1	18. To qualify as a specialty farm, the land must be designated to produce a gross annual income from an agricultural use of \$ average gross annual income during 2 of the last 3 years imm	by MDARD, be 15 acres or more in size, and 2,000.00 or more. If a specialty farm, indicat	te

 Application for Farmland Development Rights Agreement

V. Signature(s):

20. The undersigned certifies that this application identifies the owner of record, legal description of property, and all liens, covenants, and other encumbrances affecting the title to the land.

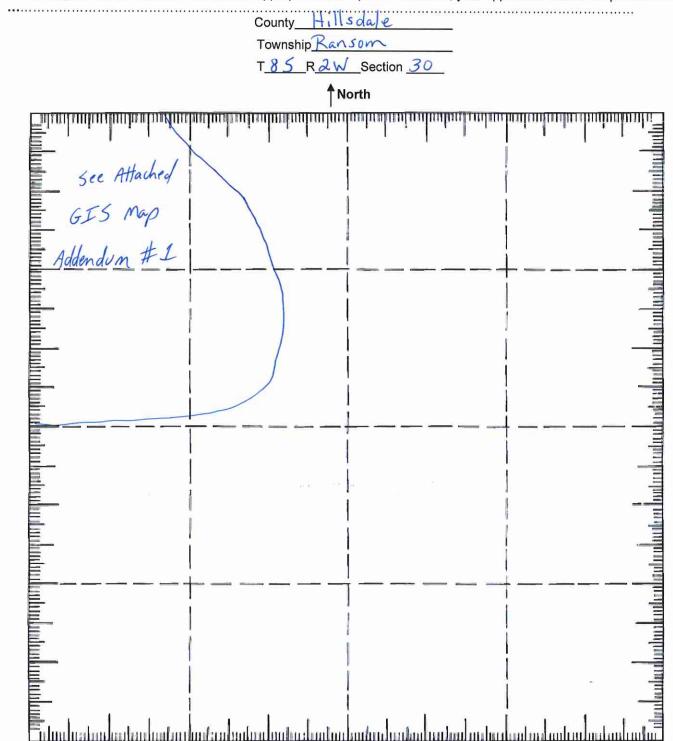
Victue L. Demmitt - Trustee	
(Signature of Applicant)	(Corporate Name, IfApplicable)
Vickie L. Demmitt	
(Co-owner, If Applicable)	(Signature of Corporate Officer)
8-27-24	Trus tee (Title)
(Date)	(Title)
ALL APPLICATIONS MUST BE APPRO ON OR BEFORE NOVEMBER 1 IN ORDER TO BE	
RESERVED FOR LOCAL GOVERNMENT USE: C	LERK PLEASE COMPLETE SECTIONS I & II
I. Date Application Received:(Note: Loca	l Governing Body has 45 days to take action)
Action by Local Governing Body: Jurisdiction:	
	County Township City Village
This application is 🔄 approved, 📋 rejected 🛛 🛛 🗖	ate of approval or rejection: 🔛
(If rejected, please attach statement from Local Governin	g Body indicating reason(s) for rejection
Clerk's Signature:	UN EP
	ent fair market value of the real property in this application.
Parcel Number (Tax ID):	CM P
II. Please verify the following: Upon filing an application, clerk issues receipt to the Clerk notifies reviewing agencies by forwarding a co	
attachments, etc. are returned to the applicant. Applicant th	lication, all supportive materials/attachments, and letters of
MDARD-Farmland and Open Space Preservation	n Program, P.O. Box 30449, Lansing, MI 48909
*Please do not send multiple copies of application mailings without first contacting the Farmland I	ons and/or send additional attachments in separate Preservation office.
Please verify the following regarding Reviewing Agencies (Sending a copy to reviewing agencies is required):	Before forwarding to State Agency, FINAL APPLICATION SHOULDINCLUDE:
COPY SENT TO:	Copy of Deed or Land Contract (most recent showing <u>current ownership</u>)
County or Regional Planning Commission	Copy of most recent Tax Bill (must include tax description of property)
Conservation District	
Township (if county has zoning authority)	Map of Farm Copy of most recent appraisal record
	Copy of letters from review agencies (if available)
	Any other applicabledocuments

Page 3

Map of Farm with Structures and Natural Features:

- A. Show boundary of land cited in application. (Grid below is designed to represent a 5280 ft² (1 mile²) Section)
- B. Show all buildings (house(s), barn(s), etc.); also label roads and other avenues of travel (i.e. utility access, etc.).
- C. Outline and designate the current uses of the property (crops, pasture, forest, swamp, etc.).
- D. Clear copies of map(s) provided by USDA Farm Service Agency are acceptable, but please label any roads visible on map, structures and their use, etc.

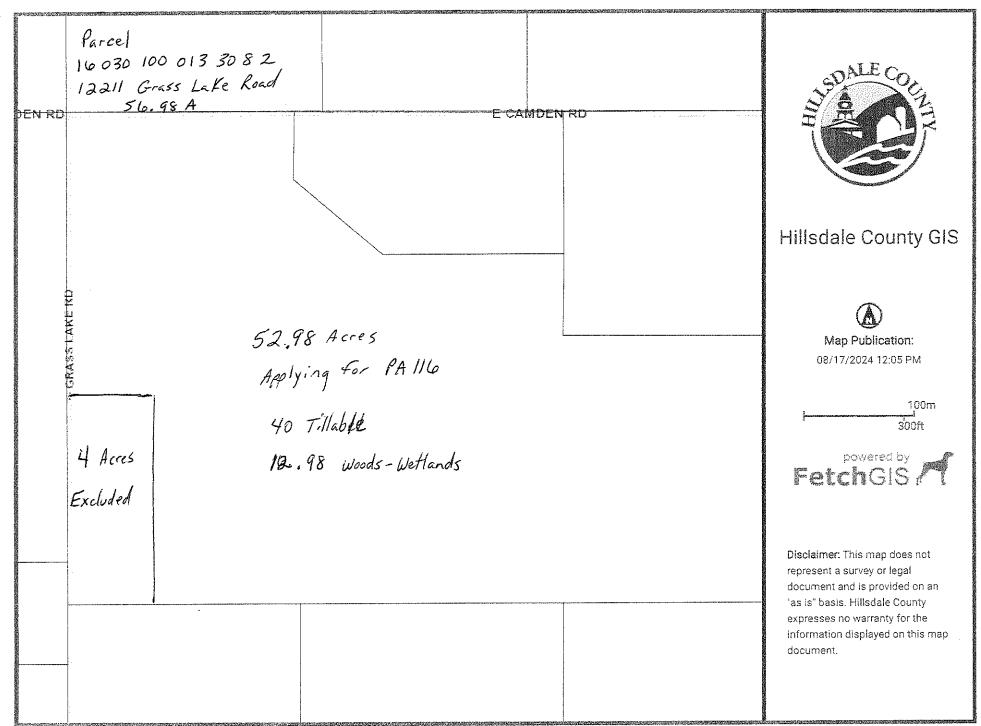
Note: Any residential structures housing persons not directly associated with the farm operation must be excluded from the application. Please indicate if a building falls in this category and provide the appropriate property description for its exclusion. Unless the appropriate description is included, your application cannot be processed.



8/17/24.12:06 PM

Addendum # 1

The Tina L. Namilton Irrevocable Trust FetchGIS



2024 RANSOM TOW	INSHIP SUMMER TAX BILL Bill # 00610
MESSAGE TO TAXPAYER Tax is due July 1st thru September16th inclusive. Beginning September 17th interest shall be added at the rate of 1% per month or fraction of a month until paid. Beginning March 1, 2025 all taxes, except personal property taxes are collected at the County Treasurer's Office with an additional monthly interest rate per state law plus 4% administration fee. Treasurer not responsible for payment on wrong description.	PAYMENT INFORMATION This tax is due by: 09/16/2024 Pay by mail to: RANSOM TOWNSHIP TREASURER JOYCE MCCALLISTER FO BOX 52 OSSEO, MI 49266
PROPERTY INFORMATION Property Assessed To: HAMILTON, TINA L IRREVOCABLE TRUST DEMMITT, VICKIE L TRUSTEE 20148 COUNTY RD 240 MOUNT VICTORY, OH 43340 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 013 30 8 2 School: 30010 Prop #: 30 16 030 100 015 47"E ALG THE W IN FR NW1/4 1203.54 FT TO POB TH CONT N 0°05'47"E ALG SD W LN 1447.92 FT TO NW COR TH S 89°39'46"E ALG N LN FR NW1/4 1466.85 FT TH S 0°21'06"W 200 FT TH S 49°25'14"E 340.55' FT TH S 89°39'46"E 530 FT TO E LN W1/2 FR NW1/4 TH S 0°21'06"W ALG SD E LN 240 FT TH S 89°39'46"E 874.68 FT TH S 0°27'59"W 781.06 FT TH N 89°49'54"W 2323.53 FT TO POB SEC 30 T8S R2W 56.98 A M/L SPLIT/COMB ON 01/02/2024 FROM 16 030 100 001 30 8 2, 16 030 100 009 30 8 2;	TAX DETAIL Taxable Value: 62,632 Class: 101 State Equalized Value: 162,900 PRE/MBT %: 74.0000 QUALIFIED AGRICULTURAL PROPERTY EXEMPTION Taxes are based upon Taxable Value. 1 mill equals \$1.00 per \$1000 of Taxable Value. Amounts with no millage are either Special Assessments or other charges added to this bill. DESCRIPTION MILLAGE STATE ENUC TAX 6.00000 GOUNTY ALLOCATED 4.85600 304.14
OPERATING FISCAL YEARS	Tax Due 10.85600 679.93
The taxes on bill will be used for governmental operations for the following fiscal year(s): County: JAN 1 - DEC 31	Admin Fee 6.79
Twp/Vil/City: APRIL 1 - MARCH 31 School: JULY 1 - JUNE 30 State: OCT 1 - SEPT 30	Total Amount Due> \$686.72

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QUIT CLAIM DEED

The Grantor, Tina L. Hamilton, of 10698 McIntosh Rd., Pataskala, OH 43062, quit-claims to Vickie L. Demmitt, as Trustee of the Tina L. Hamilton Irrevocable Trust u/a November 6, 2023 of 20148 County Rd 240, Mt. Victory, OH 43340, the following described premises situated in the Township of Ransom, County of Hillsdale, State of Michigan, to-wit:

A parcel of land being a part of the fractional Northwest quarter of Section 30. Town 8 South, Range 2 West, Ransom Township, Hillsdale County, Michigan. Said parcel being bounded and described as follows: Commencing at the West 1/4 corner of Section 30, Town 8 South, Range 2 West; thence North 00° 05' 47" East, along the West line of the fractional Northwest 1/4 of said Section 30; 1203.54 feet to the point of beginning of this description; thence continuing North 00' 05' 47" East, along said West line, 1447.92 feet to the Northwest corner of said Section 30; thence South 89° 39' 46" East, along the North line of the fractional Northwest 1/4 of said Section 00° 21' 06" West 200.00 feet; thence South 49° 25' 14" East 340.55 feet; thence South 89° 39' 46" East 530.00 feet to the East line of the West 1/2 of the fractional Northwest 1/4 of said Section 30; thence South 00° 21' 06" West, along said East line, 240.00 feet; thence South 89° 39' 46" East 874.68 feet; thence South 00° 27' 59' West 781.06 feet; thence North 89° 49' 54" West 2323.53 feet to the point of beginning.

Also subject to any easements and restrictions of record.

The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967, as amended.

This property may be located within the vicinity of farmland or a farm operation. Generally accepted agricultural and management practices which may generate noise, dust, odors and other associated conditions may be used and are protected by the Michigan right to farm act.

No consideration; Exempt MCL 207.526 (a) MCL 207.505 (a)

Dated this 28th day of December, 2023.

Signed By: Tina L. Hamilton

STATE OF MICHIGAN)SS: COUNTY OF HILLSDALE

/ickie L. Demmitt

The foregoing instrument was acknowledged before me this 28th day of December, 2023, by Tina L. Hamilton and Vickie L. Demmitt

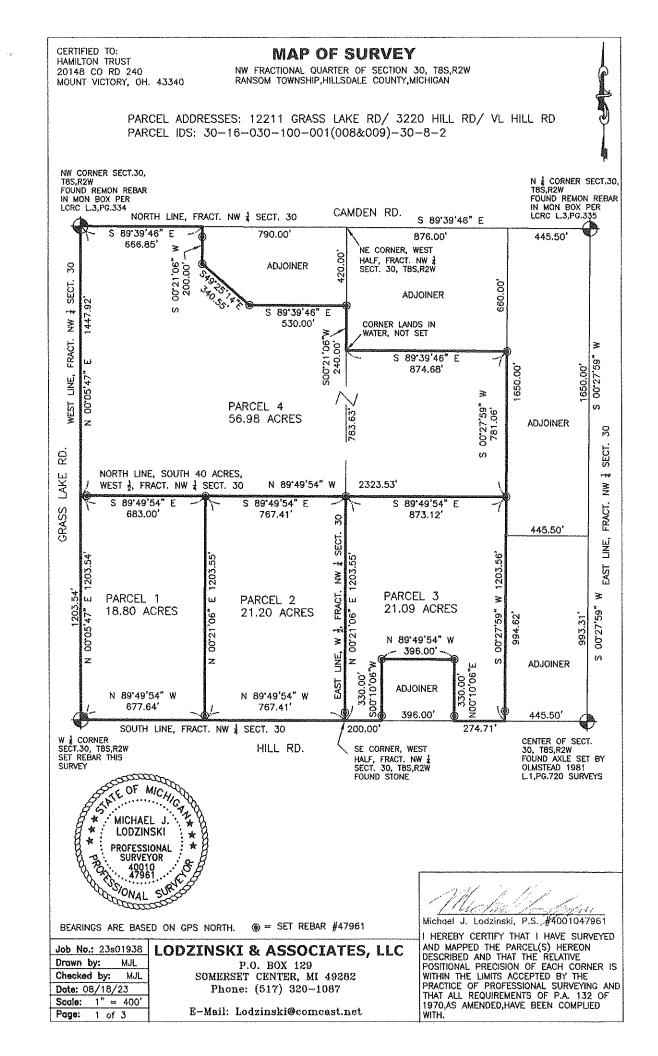
John P. Lovinger, Notary Bublic Hilisdale County, Michigán Acting in Hillsdale County, Michigan My Commission Expires: 03/11/2024

Drafted by: WITHOUT OPINION OR CLOSING PARTICIPATION / LOVINGER & THOMPSON, P.C. By: John P. Lovinger (P41585) 91 S. Broad Street/PO Box 358 Hillsdale, Michigan 49242 (517) 437-7210

When Recorded, Return To:

John P. Lovinger P.O. Box 358 Hillsdale, MI 49242

Legal description provided by: Grantor



CERTIFIED TO: HAMILTON TRUST 20148 CO RD 240 MOUNT VICTORY, OH. 43340

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LEGAL DESCRIPTIONS

NW FRACTIONAL QUARTER OF SECTION 30, T8S,R2W RANSOM TOWNSHIP,HILLSDALE COUNTY,MICHIGAN

PARCEL 1 (18.80 ACRES);

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN, SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE WEST & CORNER OF SECTION 30, TOWN B SOUTH, RANGE 2 WEST; THENCE NORTH 00'05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30, 1203.54 FEET TO THE NORTH LINE OF THE SOUTH 40 ACRES OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE SOUTH 89'49'54" EAST, ALONG SAID NORTH LINE, 683.00 FEET; THENCE SOUTH 00'21'06" WEST 1203.55 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 677.64 FEET TO THE POINT OF BEGINNING.

PARCEL 2 (21.20 ACRES):

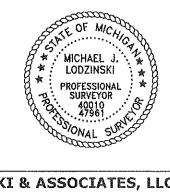
A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN, SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST $\frac{1}{4}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE SOUTH 89'49'54" EAST, ALONG THE SOUTH LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30, 677.64 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 00'21'06" EAST 1203.55 FEET TO THE NORTH LINE OF THE SOUTH 40 ACRES OF THE WEST $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30; THENCE SOUTH 89'49'54" EAST, ALONG SAID NORTH LINE, 767.41 FEET; THENCE SOUTH 00'21'06" WEST 1203.55 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 767.41 FEET; THENCE SOUTH OF SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 767.41 FEET TO THE POINT OF BEGINNING.

PARCEL 3 (21.09 ACRES):

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST & CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE SOUTH 89'49'54" EAST, ALONG THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30, 1445.05 FEET TO THE EAST LINE OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30 AND THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 00'21'06" EAST, ALONG SAID EAST LINE, 1203.55 FEET TO THE NORTHEAST CORNER OF THE SOUTH 40 ACRES OF THE WEST & OF SAID SECTION 30; THENCE SOUTH 00'21'06" EAST, ALONG SAID SECTION 30; THENCE SOUTH 00'21'06" EAST, ALONG SAID SECTION 30; THENCE SOUTH 00'21'59" WEST 1203.56 FEET TO THE SOUTH 40 ACRES OF THE WEST & OF SAID SECTION 30; THENCE SOUTH 00'27'59" WEST 1203.56 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 274.71 FEET; THENCE NORTH 00'10'06" EAST 330.00 FEET; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET; ALONG SAID SOUTH LINE, 200.00 FEET; OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET; ALONG SAID SOUTH LINE, 200.00 FEET TO THE SOUTH 00'10'06" WEST 330.00 FEET; ALONG SAID SOUTH LINE, 200.00 FEET TO THE SOUTH UNE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET; ALONG SAID SOUTH LINE, 200.00 FEET TO THE POINT OF BEGINNING.



Job No.: 23s	01938
Drawn by:	MJL
Checked by:	MJL
Date: 08/18/	' 23
Scale:	
Page: 2 of	3

LODZINSKI & ASSOCIATES, LLC P.O. BOX 129 SOMERSET CENTER, MI 49282 Phone: (517) 320-1087

E-Mail: Lodzinski@comcast.net

- 04 - 7 U.P
1 Clar Part promising while
Michael I Ladringh DS MM01047061

I HEREBY CERTIFY THAT I HAVE SURVEYED AND MAPPED THE PARCEL(S) HEREON DESCRIBED AND THAT THE RELATIVE POSITIONAL PRECISION OF EACH CORNER IS WITHIN THE LIMITS ACCEPTED BY THE PRACTICE OF PROFESSIONAL SURVEYING AND THAT ALL REQUIREMENTS OF P.A. 132 OF 1970,AS AMENDED, HAVE BEEN COMPLIED WITH CERTIFIED TO: HAMILTON TRUST 20148 CO RD 240 MOUNT VICTORY, OH. 43340

LEGAL DESCRIPTIONS

NW FRACTIONAL QUARTER OF SECTION 30, T8S,R2W RANSOM TOWNSHIP,HILLSDALE COUNTY,MICHIGAN

PARCEL 4 (56.98 ACRES);

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST & CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00'05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30, 1203.54 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 00'05'47" EAST, ALONG SAID WEST LINE, 1447.92 FEET TO THE NORTHWEST CORNER OF SAID SECTION 30; THENCE SOUTH 89'39'46" EAST, ALONG THE NORTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; G66.85 FEET; THENCE SOUTH 00'21'06" WEST 200.00 FEET; THENCE SOUTH 49'25'14" EAST 340.55 FEET; THENCE SOUTH 89'39'46" EAST 530.00 FEET TO THE EAST LINE OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE SOUTH 00'21'06" WEST, ALONG SAID EAST LINE, 240.00 FEET; THENCE SOUTH 89'39'46" EAST 874.68 FEET; THENCE SOUTH 00'27'59" WEST 781.06 FEET; THENCE NORTH 89'49'54" WEST 2323.53 FEET TO THE POINT OF BEGINNING.

SECTION CORNER WITNESSES; SECT. 30, T8S, R2W

W 1 CORNER SECT. 30 (A-10) SET REBAR INTERSECTION GRAVEL ROADS

N39E55.20'SETPK&TAGNWSIDEPOWERPOLEN71E46.36'STOPSIGNPOSTS52E56.24'CENTEROFPHONERISERS87W32.94'FOUNDREBARATWESTR/WSOUTH1.90'FOUNDREBARAT(M-10)T8S,R3W

CENTER OF SECTION 30 (B-10) FOUND AXLE SET BY OLMSTEAD IN 1981 AT NORTH EDGE GRAVEL ROAD INLINE WITH OCCUPATION NORTH & SOUTH

N45W34.55'SETNAIL&TAGSWSIDE10"HICKORYN05E20.85'CENTEROF8"DAIMETERGALAVANIZEDPOSTN40E29.82'SETNAIL& TAGSESIDE18"HICKORYS30W41.52'SETNAIL& TAGEASTSIDE16"HICKORY



<u>U.C.L.</u>

Michael J. Lodzinski, P.S. #4001047961

Soft (

Checked by: MJL SOMERSET CENTER, MI 49282 WITHIN THE	PRECISION OF EACH CORNER IS LIMITS ACCEPTED BY THE DF PROFESSIONAL SURVEYING AND
THAT ALL F	REQUIREMENTS OF P.A. 132 OF MENDED, HAVE BEEN COMPLIED



United States Farm Department of and Agriculture Conservation

Farm Service Agency Hillsdale County Farm Service Agency 588 Olds St Bidg 2 Jonesville, MI 49250 517-849-9890 ext 2

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April 1, 2024

THE TINA L HAMILTON IRREVOCABLE TRUST 10698 MCINTOSH RD PATASKALA, OH 43062-8747

Dear Owner/Operator:

A reconstitution effective for the 2024 program year has been completed on a farm you are associated with. Our records show you as either an Operator, an Owner, or an Other Producer/Tenant on this farm.

-11

Enclosed are the "FSA-156EZ Abbreviated Farm Record" showing a breakdown of the farm based on land ownership by tract number, with Other Producer/Tenants listed at the tract level; a "Notification of Bases, PLC Yields, Elections, HIP and CRP Reductions after Reconstitution"; and the tract map(s) specific to you. All persons associated with this farm will receive notification.

Please refer to the attached USDA program record map of your farm for any existing HEL or Wetland determinations made on your farm. Below are the wetland symbols and HEL labels found on the standard FSA tract maps.

1	Wetland Determination Identifiers	Compliance Provisions
()	Restricted Use	HEL = Highly Erodible Land
	Limited Restrictions	NHEL = Not Highly Erodible Land
	Exempt from Conservation	UHEL = Undetermined HEL

If HEL exists on your farm, an acceptable conservation system or plan must be followed to earn USDA program benefits. Contact NRCS at (517) 849-9890 ext. 3, to discuss and develop an acceptable conservation system for your farm.

If you have any questions regarding this letter, or any of the enclosures, please contact the Jonesville FSA office at (517) 849-9890 ext. 2, and we will be happy to assist you.

Sincerely,

Site

Michelle Scott Program Technician

USDA is an equal opportunity provider, employer, and lender.

Enclosures: *FSA-156EZ Abbreviated Farm Record *Notification of Bases, PLC Yields, Elections, HIP and CRP Reductions after Reconstitution *Tract level map

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->1		States Departm Service Agency	ent of Agriculture	Not	lice Date: Apr 1, 2024
	ication of Bases, PLC Yiel	ds, Elections,	, HIP and CRP Redu	ictions after Reco	nstitution
9 Page 1 for non-discriminato					
		ale County - MI DLDS ST - BLDG SVILLE, MI 492 849-9890		•	
PATASKALA, OH 4306					
arm : 12561	y: Eligible				
arm : 12561	y: Eligible	Farm Sum	mary Data		
Farm : 12561 ARCPLC G/I/F Eligibility	y: Eligible Election Choice	Farm Sum	mary Data Base Acres	PLC Yield	CCC-505 CRP Reduction Acres
				PLC Yield	CCC-505 CRP Reduction Acres 0.00

This farm is the result of combination of farm numbers 12555, 12557.

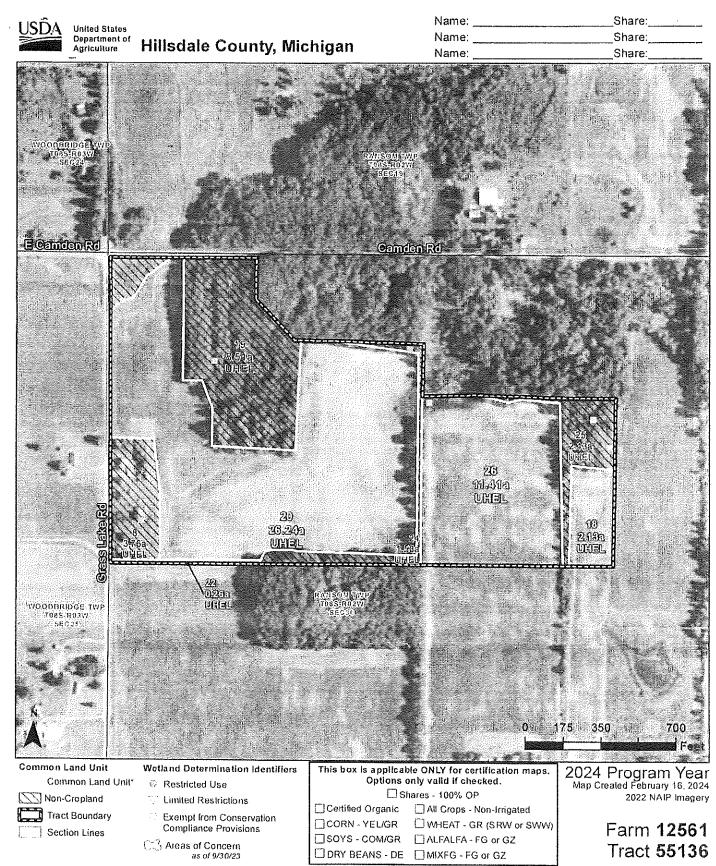
This notice is issued by the county FSA office. You may appeal the accuracy of information contained in this notice to the County Committee by filing a written request within 30 calendar days after you receive this notice in accordance with the FSA appeal procedures found at 7 CFR Part 780. If you appeal to the County Committee, you may later appeal an adverse determination of the County Committee to the FSA State Committee or the National Appeals Division or request mediation. To appeal, write to the County Committee at your FSA service center address and explain why you believe this notice is erroneous. The final date to appeal this data to the county FSA committee is the appeal date listed below.

Owner	: THE TINA L HAMILTON IRREVOCABLE TRUST		
Operator	: BLAKE BURKHART		
Farm Description	: 26-059-12561	Final Date of Appeal:	May 1, 2024

In accordance with Fadural civil rights faw and U.S. Department of Agriculture (USDA) civil rights regulations and palicies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on mee, colur, national origin, religion, sex, gander identity (including gender expression), sexual arientation, disability, age, manifal status, family/parental status, income derived from a public essistance program, political boliefs, or reprised or retuitation for prior civil rights activity. In any program or activity conducted or familed by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines very by program or incident.

Persons with disabilities who require elternative means of communication for program information (e.g., Braille, large print, audiolope, American Sign Language, etc.) should contact live responsible Agency or USDA's TARGET Conter at (202) 720-2600 (voice and TTY) or context USDA livenigh the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Compleint Form, AD-3027, found online at <u>http://www.ascr.ustla.gov/complaint_film(_cust.htm)</u> and at any USDA office or write a latter addressed to USDA and provide in the latter all of the information requested in the form. To request a copy of the completint form, cull (B66) 632-9992. Submit your completed form or latter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Socratery for Givit Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax; (202) 690-7442; or (3) e-mail: program. Jakke@usida.gov. USDA is an equal opportunity provider, employer, and fonder.



United States Department of Agriculture (USDA) Farm Service Agency (FSA) maps are for FSA Program administration only. This map does not represent a legal survey or reflect actual ownership; rather it depicts the information provided directly from the producer and/or National Agricultural Imagery Program (NAIP) imagery. The producer accepts the data 'as is' and assumes all risks associated with its use. USDA-FSA assumes no responsibility for actual or consequential damage incurred as a result of any user's reliance on this data outside FSA Programs. Wotland identifiers do not represent the size, shape, or specific determination of the area. Areas of Concern represent potential wetland violations (CW, CW+Yr, CWNA, CWTE, MiW, MWM, WX) included in the NRCS Certified Wotland Determination dataset. Refer to your original determination (CPA-026 and attached maps) for exact boundaries and determinations or contact USDA Natural Resources Conservation Service (NRCS). Alternate year NAIP imagery may be displayed for tracts located in other states or along state borders.

MICHIGAN

HILLSDALE

United States Department of Agriculture Farm Service Agency JSDA

-----10:08 AM CST Prepared : 4/1/24 Crop Year: 2024 ".

	riminatory Statements.		Abbreviated	i 156 Farm Re					
perator Name RP Contract Num pcon ID ransferred From RCPLC G/I/F Elig	ber(s) : None : 26-0 : None	59-2024-228 a							
			F	arm Land Data				r	
Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
56.32	40.04	40.04	0.00	0.00	0.00	0.00	0.0	Active	1
State Conservation	Other Conservation	Effective DC	P Cropland	Double Cro	pped	CRP	MPL	DCP Ag.Rel. Activity	SOD
0.00	0.00	40.	04	0.00		0.00	0.00	0.00	0.00
	1	<u></u>	Cre	op Election Ch	olca				
4	ARC Individual			ARC County			Price	e Loss Coverage	
	None	addy Jacob (11) regions		CORN			· · · · · · · · · · · · · · · · · · ·	None	
		······································		DCP Crop Dat	1				
Crop Name		Base	Acres	CCC-505 CRP I Acres	teduction	P	LC Yleid	1	1IP
Corn			6.17	0.0			101	1 0	
					•	L			
TOTAL		(5.17	0.0	0				
TOTAL		(5.17		0				
TOTAL		(5.17	0.0 NOTES	0				
			5.17		0				
	. 664		5.17		0				
Tract Number	: 551		5.17		0				
Tract Number Description	:				0				
Tract Number Description FSA Physical Lo	: cation : MIC	36	LE		0				
Tract Number Description FSA Physical Lo ANSI Physical Lo	: cation : MIC ocation : MIC	36 Higan/Hillsda	LE		0				
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range 1	: cation : MIC ocation : MIC Number : : HEL	36 HIGAN/HILLSDA HIGAN/HILLSDA	LE LE not completed f	NOTES					
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status	: cation : MIC ocation : MIC Number : : HEL : Trac	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations : determinations a wet	LE LE not completed f	NOTES					
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status WL Violations	: cation : MIC ocation : MIC Number : : HEL : Trac : Nor	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations I st contains a weth	LE LE not completed f and or farmed	NOTES					
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status WL Violations Owners	: cation : MIC ocation : MIC Number : : HEL : Trac : Non : THE	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i ct contains a wett ie E TINA L HAMILT	LE LE not completed f and or farmed	NOTES					
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status WL Violations Owners Other Producers	: cation : MIC ocation : MIC Number : : HEL : Trac : Non : THE s : Nor	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i t contains a wett to E TINA L HAMILT to	LE LE not completed f and or farmed	NOTES					
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status WL Violations Owners	: cation : MIC ocation : MIC Number : : HEL : Trac : Non : THE s : Nor	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i ct contains a wett ie E TINA L HAMILT	LE LE not completed f and or farmed	NOTES	tract				
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status Wetland Status WL Violations Owners Other Producers Recon ID	: cation : MIC ocation : MIC Number : : HEL : Trac : Non : THE s : Nor : 26-4	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i st contains a well to E TINA L HAMILT to 059-2024-232	LE ILE not completed f and or farmed f	NOTES	tract	2	/RÞ	GRP	Sugarcano
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status WL Violations Owners Other Producers	: cation : MIC ocation : MIC Number : : HEL : Trac : Non : THE s : Nor	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i st contains a well to E TINA L HAMILT to 059-2024-232 DCP C	LE LE not completed f and or farmed	NOTES	tract		VRP 0.00	GRP 0.00	Sugarcane 0.0
Tract Number Description FSA Physical Lo ANSI Physical Lo BIA Unit Range I HEL Status Wetland Status Wetland Status WL Violations Owners Other Producers Recon ID	: cation : MIC bcation : MIC Number : : HEL : Trac : Nor : 26-1 Cropland 40.04 Other	36 HIGAN/HILLSDA HIGAN/HILLSDA determinations i et contains a weth e E TINA L HAMILT te 059-2024-232 DCP C 4 Effective F	LE ILE not completed f and or farmed f "ON IRREVOC	NOTES	tract ita 0.01) ().00		0.0

MICHIGAN

HILLSDALE_

Form: FSA-156EZ

US

CALL United States Department of Agriculture Farm Service Agency

FARM : 12561 Propared : 4/1/24 10:08 AM CST Crop Year : 2024

Abbreviated 156 Farm Record

	DC	P Crop Data	
Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
Corn	6,17	0.00	101
TOTAL	6.17	0.00	
		NOTES	

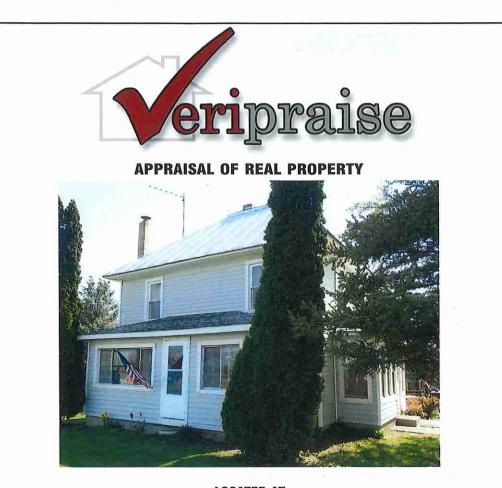
In accordance with Federal civil rights faw and U.S. Department of Agriculture (USDA) civil rights regulations and paircles, the USDA, its Agencies, offices, and employeeu, and institutions purticipating in or administering USDA programs are prohibited from discriminating based on rice, color, nations origin, religin, religin, sex, gender identity lineluding gender expression), serval erantatan, disability, age, market status, family/parential status, income derived from a public essistance program, publical beliefs, or reprised or rateliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and compliant filing deadlines vary by program or incident.

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To file a program discrimination complaint, complate the USDA Program Discrimination Complaint Form, AD-3027, found antine at http://www.uscr.usda.gov/complaint_filing_cust.html and at any USDA office or write a totae addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, coll (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretory for Givit Rights 1403 Indepandence Avenue. SW Washington, D.C. 20250-9410, (2) fax: (202) 690-7442; or (3) a-mail: program.intoka@usda.gov. USDA is an equal opportunity provider, amployar, and lender.

FHA/VA Case No.

41 Acres



LOCATED AT 12211 Grass Lake Rd Osseo, MI 49266 See attached addenda.

FOR

Vickie Demmitt 12211 Grass Lake Rd, Osseo, MI 49266

OPINION OF VALUE 360,000

AS OF

04/11/2023

BY

Christopher Thomas Mohr Veripraise, Inc. P.O. Box 363 Adrian, MI 49221 (517) 515-5605 orders@veripraise.net http://www.veripraise.net



Veripraise, Inc. P.O. Box 363 Adrian, MI 49221 (517) 515-5605 http://www.veripraise.net

05/12/2023

Vickie Demmitt 12211 Grass Lake Rd, Osseo, MI 49266

Re: Property: 12211 Grass Lake Rd Osseo, MI 49266 Borrower: Vickie Demmitt File No.: VP2304007

Opinion of Value: \$ 360,000 Effective Date: 04/11/2023

In accordance with your request, we have completed an Appraisal of the above referenced real property. The report of that review is attached.

The purpose of the appraisal is to developed an opinion of the market value of the subject property as improved. The property rights appraised are the fee simple interest in the site and improvements.

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs and appropriate certifications. The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Christight I Make

Christopher Thomas Mohr License or Certification #: 1204004100 State: MI Expires: 07/31/2024 orders@veripraise.net

Veripraise

FHAVA Case No.

		Uniform R	lesidential	Appraisal	Report	3 File # VP230	04007
	The purpose of this summary appraisal repo		r/client with an acc		/ supported, opinio	n of the market value	
	Property Address 12211 Grass Lake R Borrower Vickie Demmitt		er of Public Record	City Osseo		State MI	Zip Code 49266
	Legal Description See attached addend		ier af Poblic Necora	Hamilton, Wilfred	& Virginia REV	rr County Hillso	iale
	Assessor's Parcel # 30 16 030 100 001		· · · · ·	Tax Year 2022		R.E. Taxes \$ ()
L L	Neighborhood Name Ransom Township			Map Reference 2	5880	Census Tract (
ŭ G	Occupant 🗙 Owner 🗌 Tenant 🛄 Vac		cial Assessments \$	0	📋 PUD	HOA\$ 0] per year 🔄 per month
SUS	Property Rights Appraised X Fee Simple Assignment Type Purchase Transaction	Leasehold Oth	er (describe) on 🗙 Other (de:	scribe) Data of D	eath Appraisal "	4/11/00009	
	Lender/Client Vickie Demmitt	A	Address 12211 C	Grass Lake Rd, O	sseo. MI 49266	4/11/2023	
	Is the subject property currently offered for sale of		in the twelve months	prior to the effective da	ate of this appraisal?		Yes 🕱 No
	Report data source(s) used, offering price(s), and	d date(s). MLS, As	sessor				
-	I 🔄 did 🔲 did not analyze the contract for	sale for the subject purchase	transaction. Exotain t	the results of the analys	is of the contract for	sale or why the analysis	was not
	performed.			,			
RACT	Contract Price \$ Date of Con	tract la	the property caller the	autor of autoita		7 No. 10-10 (0-10-10-10-10-10-10-10-10-10-10-10-10-10	
NTR	Is there any financial assistance (loan charges, s			etc.) to be oaid by any		No Data Source(s)	Yes No
Ö	If Yes, report the total dollar amount and describe				party en eenan et al.		
	Note: Race and the racial composition of the	neighborbood are not ann	raisal factors				
	Neighborhood Characteristics	noigheointeod aro hoi uppi		lousing Trends		One-Unit Housing	Present Land Use %
		Rural Property Value		🗙 Stable [Declining	PRICE AGE	One-Unit 35 %
õ	Built-Up 🗌 Over 75% 🔀 25-75% 🔲	Under 25% Demand/Supp		🔀 in Balance 🛛		\$ (000) (yrs)	2-4 Unit 3 %
9	Growth 🔄 Rapid 🔀 Stable 🗌 Neighborhood Boundaries 🛛 Bacon Rd or		ne 🔀 Under 3 mth		Over 6 mths	60 LOW 0	Mutti-Family 0 % Commerciat 2 %
Š	Registerided besidences Babon Rd of	the North, Hillsdale C	Jounty lines on t	ne East, South a		<u>450 High 180</u> 180 Pred. 60	Commercial 2 % Other 60 %
H	Neighborhood Description The neighbo	rhood boundaries abo	ve incorporate a	an area of homes			
Ň	offer similar appeal to shopping, tran	sportation, schools, et	tc. Appeal to the	market is consid	ered to be avera	age. Percent land u	ise "Other" is
	Vacant Land. Market Conditions (including support for the above	ve conclusions) Se	e attached adde				
	Contraction of the second		ic anacricu auge	2149.			
	Dimensions See Legal Description Specific Zoning Classification No Zoning		rea 41.00 ac		e Irregular	View N	;Res;
	Zoning Compliance 🗙 Legal 🗌 Legal Non					~~	
	Is the highest and best use of subject property a					es 🗌 No 🛿 No, des	scribe
	Utilities Public Other (describe)		Public Other (de		014 - 14 - 1		Back I. Back and Andrea State
'n	Electricity X	Water	Public Other (der		Olf-site Improve Street Gravel		Public Private
SITE	Gas 🚺 🗙 LP	Sanitary Sewer	🗌 🔀 Se		Alley None		
	FEMA Special Flood Hazard Area 🛛 Yes	🗙 No 🛛 FEMA Flood Zona	э X	FF111 11 #		FEMA Map	Date 02/19/2014
	Are the utilities and off eite improvements turied				59C0325D		Uale UZ/19/2014
	Are the utilities and off-site improvements typical Are there any adverse site conditions or external	for the market area?	Yes 🗌 N	o If No, describe			
	Are the utilities and off-site improvements typical Are there any adverse site conditions or external Wells and septic systems are typical	for the market area? factors (easements, encroaci	X Yes 🗌 Ni hments, environmenta	o If No, describe al conditions, land uses	, etc.)?	🗌 Yes 🔀 No	If Yes, describe
	Are there any adverse site conditions or external	for the market area? factors (easements, encroaci for the neighborhood.	Yes Non- hments, environmenta . Public water ar	 If No, describe al conditions, land uses ad sewer are not a 	, etc.)? available at the	🗌 Yes 🔀 No	If Yes, describe
	Are there any adverse site conditions or external Wells and septic systems are typical no effect on marketability in the area	for the market area? factors (easements, encroach for the neighborhood, No signs of obvious	Yes Normannenta Inments, environmenta . Public water ar malfunction wer	o If No, describe al conditions, land uses ad sewer are not a e noted of the sep	, etc.)? available at the otic system.	Yes 🔀 No street. Well and se	lf Yes, describe ptic systems have
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Freddie Mac Form 70 March 2005

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			the subject neighborh					to\$ O	•
			the past twelve mont				0		388,500
FEATURE	SUBJECT		LE SALE # 1			E SALE # 2	10051		LE SALE # 3
Address 12211 Grass Lak Osseo, MI 49266		4680 Squawfield Osseo, MI 4926		3191 W Ba Hillsdale, N			F .	E Beeche rd, MI 492	
Proximity to Subject		4.60 miles NE	0	12.46 mile:		12		miles NE	1
Sale Price	\$	1.00 11100 110	\$ 260,000	The result of the second states result in the		\$ 290,000	100000000000000000000000000000000000000		\$ 299,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 122.82 sq.ft.	the first had been seen and the set	\$ 171.80	o sq.ft.			32,82 sq.ft.	
Data Source(s)		LenMLS#60097	109;DOM 51	LenMLS#5	009120	04;DOM 51	LenML	S#702538	311;DOM 41
Verification Source(s)		Assessor/ Public		Assessor/				sor/ Public	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+ (-) \$ Adjustment		CRIPTION	+{-} \$ Adjustment
Sales or Financing Concessions		ArmLth Conv:0		ArmLth			ArmLl		
Date of Sale/Time		s07/22;c05/22		Unk;0 s11/22;c10	1/22		Conv;(2;c04/22	
Location	N;Res;	N;Res;		N;Res;	""		N;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	э		Fee Si		
Site	41.00 ac	10.00 ac	+124,000			+124,000			+107,000
View	N;Res;	N;Res;		N;Res;			N;Res		
Design (Style) Quality of Construction	DT2;Colonial	DT1.5;Cape Co	0	DT2;Colon	ial			olonial	
Actual Age	Q4 123	Q4 123		Q4 123			Q4 122		0
Candition	C4	C4	-30,000			-30,000			-30,000
Above Grade	Total Bdrms. Baths	Total Borns, Baths	+2,000		Baths	+2,000		dims. Baths	+1,000
Room Count	8 5 1.0	6 3 2.0	-5,000	6 3	2.0	-5,000		4 2.0	-5,000
Gross Living Area	1,803 sq.ft.	2,117 sq.ft			3 sq.ft.	+4,600		2,258 sq.ft.	
Basement & Finished Rooms Below Grade	757sf0sfin	1058sf0sfin	-3,000	844sf0sfin		0	1129si	IUsfin	-3,700
Functional Utility	Average	Average		Average			Averag	1 0	
Heating/Cooling	FWA	FWA C/Air	-1 500	Rad. C/Air		-1,500			0
Energy Efficient Items	Wood Burner	None	+1,000			+1,000			+1,000
Garage/Carport	4dw	2dw	0	1ga2dw		-2,000	1ga2d	w	-2,000
Porch/Patio/Deck	2 Enc Pch, Dck	Porch		Porch, Pat	io	+3,000		Deck	+3,000
Fireplaces Other	None 3 Sheds	1 FP	-2,000			E 000	None	,	F 000
Uandr	5 Slieds	Barn	-5,000	Dam		-5,000	barn		-5,000
Net Adjustment (Total)		X + 🗆 -	\$ 71,900	X +		\$ 91,100	X	+ 🗌 -	\$ 48,100
Adjusted Sale Price		Net Adj. 27,7 %			31.4 %		Net Adj.		
of Comparables		Gross Adj. 73.1 %			61.4 %				
🛛 🔀 did 🔝 did not research	the sale or transfer hist	ery of the subject prop							
I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain County records were examined and deemed reliable, unless any activity was not yet recorded or otherwise failed to be recorded at the time of appraisal preparation. County records were examined and deemed									
reliable , unless any activ	ity was not yet re								ned and deemed
		corded or otherw		orded at the	e time o	of appraisal prepa	aration.		ned and deemed
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Uniform Residential Appraisal Report

	Uniform Residential Appraisal Report	File # VP2304007
THIS REPORT'S PHOTOS	AND SIGNATURES ARE ELECTRONICALLY GENERATED AND ARE CONSIDER	ED ORIGINAL.

APPRAISAL IS NOT A SURVEY

It is assumed that the utilization of the land and improvements is within the boundaries of the property lines of the property described and that there are no encroachments or trespass unless noted in the report. No survey of the property has been made by the appraiser and no responsibility is assumed in connection with such matters. Any maps, plats, legal descriptions or drawings reproduced and included in this report. are intended only for the purpose of showing spatial relationships or giving a general idea of the property description. The reliability of information contained in any such map, description or drawing is assumed by the appraiser and cannot be guaranteed to be correct. A surveyor should be consulted if there is any concern on boundaries, setbacks, encroachments, legal description or other survey matters,

APPRAISAL IS NOT A LEGAL OPINION

Title and Boundaries:

No responsibility is assumed for matters of a legal nature that affects the title to the property nor is an opinion of title rendered. The value is given without regard to questions of title, boundaries, encumbrances or encroachments. We are not usually provided with information regarding the title or legal description and, in any event, we neither made a detailed examination of it nor do we give any legal opinion concerning it.

Zonina

The appraisers have tried to use the most recently available zoning maps to determine the zoning of the subject property. However, no notification is given to the appraiser when zoning changes. Zoning may be different than that stated and may severely limit the possible use of the property. If a property is a legal non-conforming use, it may not be able to have continued residential use if fully or partially destroyed or vacated for any length of time. Zoning has only been checked as it relates to the highest and best use section of this report and any significant question regarding zoning should be addressed to local zoning or land use officials

APPRAISAL IS NOT AN ENGINEERING OR PROPERTY INSPECTION REPORT

Structural Problems May Be Present. The reader of this appraisal should understand that purchasing a home entails a certain amount of risk. Properties may have latent problems that are not detectable at the time of the sale or at the time it is appraised. Many properties have hidden problems or may develop structural problems after the sale. The appraisal should not be considered a report on the physical items that are a part of this property. Although the appraisal may contain information about the physical items being appraised (including their adequacy and/or condition), it should be clearly understood that this information is only used as a general guide for property valuation and not intended to be used to evaluate the condition or adequacy of the subject property. The observed condition of the foundation, roof, exterior walls, interior walls, floors, heating systems, plumbing, insulation, electrical service and all mechanicals and construction is based on casual inspection only and no detailed inspection was made.

In Michigan, Appraisers are required to be licensed/certified and are regulated by the Michigan department of licensing and regularity affairs (LARA), P.O. Box 30018, Lansing, Michigan 48909. ANSI Declaration

Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs

COST APPROACH TO VALUE (not required by Fannle Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The subject site value is based on research of prior sales data in the area, but not limited to sales and or active/pending offerings. When sales of vacant land is not available, the appraiser employs the extraction method to the improved sales to determine site values in the immediate area

ESTIMATED 🔲 REPRODUCTION OR 🔀 REPLACEMENT COST NEW	OPINION OF SITE VALUE=\$ 195,000					
Source of cost data Building-cost.net and local builder costs	DWELLING Sq.ft. @\$=\$					
Quality rating from cost service Avg Effective date of cost data N/A	Sq.Ft. @\$ =\$					
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	≂\$					
The results of the cost approach are not deemed credible for this	Garage/Carport Sq.Ft. @ \$ =\$					
subject due to its physical age and/or the current market conditions and	Total Estimate of Cost-New =\$					
were not utilized in this report. An estimate of land value was provided to	Less Physical Functional External					
assist the lender/client in determining lending requirements. This is in	Depreciation =\$()					
accordance and acceptable as described in USPAP (STANDARD RULE	Depreciated Cost of Improvements =\$					
2-2 B viii & Standard Rute 1-6).	"As-is" Value of Site Improvements =\$					
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APPROACH =\$ 0					
INCOME APPROACH TO VALUE (not required by Fannie Mae)						
Estimated Monthly Market Rent S X Gross Rent Multiplier	= \$ Indicated Value by Income Approach					
Summary of Income Approach (including support for market rent and GRM) The Ir	come Approach was not used due to the lack of rental data for similar					
homes in the area.						
PROJECT INFORMATION	I FOR PUDs (if applicable)					
Is the daveloper/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) Detached Attached					
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	nd the subject property is an attached dwelling unit.					
Legal Name of Project						
Total number of phases Total number of units	Total number of units sold					
Total number of units rented Total number of units for sale	Data source(s)					
Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of conversion.					
Does the project contain any multi-dwelling units? 🔲 Yes 🗌 No Data Source						
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.					

Freddie Mac Form 70 March 2005

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

3 File # VP2304007

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of tille from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is tocated in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the Inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Freddie Mac Form 70 March 2005

Uniform Residential Appraisal Report

File # VP2304007

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Christopher I Make	Signature
Name Christopher Thomas Mohr	Name
Company Name Veripraise, Inc.	Company Name
Company Address P.O. Box 363	Company Address
Adrian, MI 49221	
Telephone Number (517) 515-5605	Telephone Number
Email Address orders@veripraise.net	Email Address
Date of Signature and Report 05/12/2023	Date of Signature
Effective Date of Appraisal 04/11/2023	State Certification #
State Certification # 1204004100	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
12211 Grass Lake Rd	Did inspect exterior of subject property from street
Osseo, MI 49266	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 360,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Vickie Demmitt	
Company Address 12211 Grass Lake Rd, Osseo, MI 49266	Did not inspect exterior of comparable sales from street
Provid Address	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 6 of 6

		<u>Supplemental</u>	Addendum			le No. VP2304	007	
Borrower/Client	Vickie Demmitt							
Property Address	12211 Grass Lake Rd							
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266	
Lender	Vickie Demmitt							

Additional Comments

Scope of the Appraisal

This is an Appraisal Report prepared under standards rule 2-2(A), intended for the use specific client identified in this report, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

While others "may rely" on the appraisal, they are not anticipated users of the report. The report may not contain sufficient information for adequate understanding, particularly to those unaccustomed to reading appraisal reports. To rely on the report may not serve the needs of other uses not specifically listed. No additional intended users are identified for the appraiser.

Supporting documentation that is not provided within the report concerning the data, reasoning and analysis is retained in the appraiser's workfile where appropriate.

Intended Use of the Appraisal

The intended use for an appraisal is to estimate "as is" market value of the subject property as of the date of death of the prior owner on 4/11/2023.

Intended User

The intended user of this appraisal is the Client. Appraiser is not responsible for or obligated to any other party other than the client noted in this appraisal.

Conditions of Appraisal

This appraisal report is intended for use in assisting the client in determining the subject homes fair market value. This report is not intended for any other use.

Personal property was not included in the Appraisal.

Compliance to the Industry Standard

The appraiser has developed an appraisal on the subject property in accordance to standard 1 of USPAP and has communicated the result of the appraisal in an appraisal report, pursuant to standard rules 2-2(a).

The appraisers analysis, opinions and conclusions were developed in accordance with and in conformity to the Uniform Standards Of Professional Appraisal Practice (USPAP) standards rule 2-3, that took effect august 1990, by FNMA and the Office of the Comptroller, and with The Federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); and Title XI.

Highest and Best Use Analysis Summary

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Competency of the Appraiser

The appraiser hereby certifies that he/she has the experience and knowledge to adequately execute this appraisal assignment competently, without the assistance of other or has disclosed the lack of knowledge or experience to the client. The Appraiser has taken all steps necessary or appropriate and has described in the report the lack of knowledge and/or experience and the steps taken to complete the report competently.

Appraiser Independence

The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced in any way with the development, reporting, result, or conclusion of value.

Legal Description

W1/2 NW1/4 EXC COM AT NE COR OF N 48 A OFF W1/2 NW1/4 TH S 420 FT TH W 530 FT TH NWLY TO PT 200 FT S & 790 FT W OF POB TH N 200 FT TH E 790 FT TO POB ALSO EXC S 40 A (L-4293) SEC 30 T8S R2W 41 A

Loan # 3

USPAP Compliance Addendum

		0017	a compliance Addent	File # VP2304007
Borrower/Client	Vickie Dem			
Property Address City	12211 Gras Osseo	ss Lake Rd	County Hillodolo	State MIL The Darker 40000
Lender	Vickie Dem	mitt	County Hillsdale	State MI Zip Code 49266
		DENTIFICATION		
This Appraisal Re	port is one of the fo	ollowing types:		
Appraisal Re			e with the requirements of the Appraisal Repo	
Bestricted Ap	ppraisal Report			raisal Report option of USPAP Standards Rule 2-2(b), and is
			nd any other named intended user(s). Users (the opinions and conclusions set forth in the re	of this report must clearly understand that the report may not
		contain supporting rationale for all of th	to opinions and conclusions set forth in the re	pon.
	CERTIFICATION			
	e best of my knowl			
		ed in this report are true and correct.		
		and conclusions are limited only by the r	eported assumptions and are my personal, in	npartial, and unbiased professional analyses,
opinions, and	d conclusions.			
		sent or prospective interest in the proper	y that is the subject of this report and no (or s	pecified) personal interest with respect to the
parties involv	/ed.			
I have no bias	s with respect to th	ne property that is the subject of this repo	ort or the parties involved with this assignmen	L a
 My engagem 	ent in this assignm	nent was not contingent upon developing	or reporting predetermined results.	
1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 -				
			ted result, or the occurrence of a subsequent	nined value or direction in value that favors the cause
this appraisa		and the second se		
 My analyses 	oninions and cor	nclusions were developed and this report	the been prepared in conformity with the !!	iform Standards of Professional Appraisal Practice.
 This appraisa 	al report was prepa	ared in accordance with the requirements	s of Title XI of FIRREA and any implementing r	egulations.
PRIOR SERVIC				
All the second strend s		, as an appraiser or in any other capacity ince of this assignment.	r, regarding the property that is the subject of	his report within the three-year period
		· · · · · · · · · · · · · · · · · · ·	arding the property that is the subject of this re	port within the three-year period immediately
		ssignment. Those services are described		,
PROPERTY IN				
		spection of the property that is the subjection of the property that is the subject of	3.5.2 (Contractor 2016) 500 (Contractor 2016)	
APPRAISAL AS		aion of the property that is the subject of	this report.	
		vided significant real property appraisal a	ssistance to the person signing this certificat	on. If anyone did provide significant assistance, they
		mmary of the extent of the assistance pre		
ADDITIONAL C	COMMENTS			
Additional USPAP	related issues req	uiring disclosure and/or any state manda	ited requirements:	
MADI/CTINO T			88.00F077/	
		OSURE TIME FOR THE SUBJECT for the subject property is		ions perlinent to the appraisal assignment.
And the second s			day(s) uniting market condit 30 day(s).	ions perment to the appraisal assignment.
APPRAISER				APPRAISER (ONLY IF REQUIRED)
	1	TI OT I	11	
Signature	CAN	techo I M	Signature	
Name C	hristopher The	omas Mohr	Name	
Date of Signatur		28/22/24	Date of Signature	
State Certificatio	120100	4100	State Certification #	
or State License	#		or State License #	
State <u>MI</u> Expiration Date (of Certification or L	license 07/31/2024	State	ertification or License
		0/131/2024		ser Inspection of Subject Property
			Personal Ample	processor - and a second state of the second s

Effective Date of Appraisal 04/11/2023 USPAP Compliance Addendum 2020

3 File No. VP2304007

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q١

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality bullt from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example: 3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

P

i.

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdiPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Davs On Market	Data Sources
6	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale of Financing Concessions
GlfCse	Golf Course	Location
Gifvw	Golf Course View	View
Ind	Industrial	Location & View
in	Industrial	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listina	
	Mountain View	Sale or Financing Concessions View
Mtn N	Neutral	
NonArm		Location & View
BsyRd	Non-Arms Length Sale Busy Road	Sale or Financing Concessions
0	Other	
Prk	Park View	Basement & Finished Rooms Below Grade
Pstrl	Pastoral View	View
PwrLn	Power Lines	View View
PubTm	Public Transportation	Location
त Relo	Recreational (Rec) Room Relocation Sale	Basement & Finished Rooms Below Grade
REO		Sale or Financing Concessions
	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S Chord	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
som	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Wilhdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
WU	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
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UAD Version 9/2011 (Updated 4/2012)

Form UADDEFINE1 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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The purpose of this addendum is to provide the lender/o				preval	ent in the sub	oject		
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explanation. It is recognized that not all data sources wi	and the state of the strength of the state of the			1000				
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average. Sales and listings must be properties that com				sed by	a prospectiv	e buyer of the		
subject property. The appraiser must explain any anoma	alies in the data, such as sea	asonal markets, new cons	truction, foreclosures, etc.					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	3	4	1		Increasing	🗙 Stable		Declining
Absorption Rate (Total Sales/Months)	0.50	1.33	0.33		Increasing	X Stable		Declining
Total # of Comparable Active Listings	1	0	0		Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.0	0	0		Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend		
Median Comparable Sale Price	260,000	335,000	185,000		Increasing	X Stable		Declining
Median Comparable Sales Days on Market	3	19	28		Declining	X Stable		Increasing
Median Comparable List Price	299,900	384,250	224,900		Increasing	X Stable	In	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price Salar (developer, builder, etc.) paid financial assistance.	7	16	28		Declining	X Stable	In	Increasing
Median Sale Price as % of List Price	100%	97.56%	82.26%	T T	Increasing	X Stable	Th	Declining
Seller-(developer, builder, etc.)paid financial assistance			02.2370		Declining	X Stable	Ħ	Increasing
9			n 3% to 5%, increasing use r	of huw			لالل	menorganity
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			ding the trends in listings and				_	
Forclosure and REO sales are present in	the subject market be	ut are not a factor in	the subject market d	lue to	o current l	ow numbers.		
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Uniform Posidoptial Approiaal De

FEATURE Address 12211 Grass Li	SUBJECT	Uniform Re	LE SALE # 4			File # VP230400	
					BLE SALE # 5	COMPARABI	.E SALE # 6
12211 0:000 0		1251 S Somerse		8466 Alvord Rd			
Osseo, MI 4926	<u>66</u>	Hudson, MI 4924	47	Montgomery, M	1 49255		
Proximity to Subject		15.62 miles NE		9.51 miles W			
Sale Price	\$		\$ 380,000		\$ 324,900		\$
Sale Price/Gross Liv. Area	\$ sq.ft	\$ 193.38 sq.ft.		\$ 216.46 sq.f		\$ sq.fl.	
Data Source(s)		LenMLS#702833	327;DOM 78	LenMLS#50105	618;DOM 26	1	• ***
Verification Source(s)		Assessor/ Public	Data	Assessor/ Publi	c Data		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+{-} \$ Adjustme
Sales or Financing		ArmLth		Listing			- · () ♥ hojuotini
Concessions		Cash;0		sale and the			
Date of Sale/Time		s12/22;c10/22		Active			
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple		N;Res;			
Site	41.00 ac			Fee Simple	·	· · · · · · · · · · · · · · · · · · ·	
liew		30.21 ac		20.00 ac	+84,000		
Design (Style)	N;Res;	N;Res;		N;Res;			
	DT2;Coloniai	DT2;Colonial		DT2;Colonial			1.4
Quality of Construction	Q4	Q4		Q4			
Actual Age	123	123		73	-5,000	1.1	
Condition	C4	C4	-30,000		-50,000		
\bove Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms, Balhs		Total Borns. Baths	1
loom Count	8 5 1.0	6 3 2.0	-5,000		+1,000		
Gross Living Area	1,803 sq.ft.		-6,500	1,501 sq.ft			la de la composición de la com
Basement & Finished	757sf0sfin	1281sf0sfin				sq.ft.	
looms Below Grade	10130380	1201510510	-5,200	838sf0sfin	0		
unctional Utility		<u> </u>		·	·		
······	Average	Average		Average		x 1	
leating/Cooling	FWA	FWA		FWA C/Air	-2,000		
nergy Efficient Hems	Wood Burner	Wood Stove	+500	None	+1,000	-	
larage/Carport	4dw	2ga2dw		2gd2dw	-4,000		
orch/Patio/Deck	2 Enc Pch, Dck	Pch,Patio,Deck	+2,000		+4,000		
Treplaces	None	1 FP	-2,000		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
liher	3 Sheds	Barn		Barn, Shed	-6,000		
			-0,000	wann, Oneg	-0,000		
let Adjustment (Total)		🗌 + 🕅	\$ 40.000				ć
djusted Sale Price					\$ 35,100		\$
f Comparables				Net Adj. 10.8 %		Net Adj. %	
leport the results of the research		Gross Adj. 27,7 %	\$ 370,000	Gross Adj. 52.0 %	\$ 360,000	Gross Adj. 🛛 %	\$
rice of Prior Sale/Transfer Data Source(s)	LENMLS, A	sessor 1	ENMLS, Assesso		LS, Assessor		
Effective Date of Data Source(s)	04/11/2023	C	04/11/2023		/2023		
malysis of prior sale or transfer	history of the subject pro	perty and comparable s	ales			· · · · · · · · · · · · · · · · · · ·	
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Fannie Mae Form 1004 March 2005

Subject Photo Page

Borrower/Client	Vickie Demmitt						
Property Address	12211 Grass Lake Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickie Demmitt						



Subject Front

12211 Grass La	ake Rd
Sales Price	
Gross Living Area	1,803
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	41.00 ac
Quality	Q4
Age	123





Subject Street

Subject Rear

Borrower/Client	Vickie Demmitt			
Property Address	12211 Grass Lake Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Alt. Street View



LP Tank



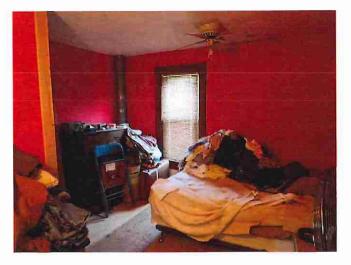


Mud Room



Missing Floor Covering Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower/Client	Vickie Demmitt						
Property Address	12211 Grass Lake Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickie Demmitt						



Bedroom



Kitchen



Missing Floor Covering



Enclosed Porch





Dining Room Enclosed Porch Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower/Client	Vickie Demmitt			
Property Address	12211 Grass Lake Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



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Living Room



Bedroom



Bedroom



Bedroom



Bedroom



Exposed Ductwork Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower/Client	Vickie Demmitt			
Property Address	12211 Grass Lake Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Wood Burner Shed



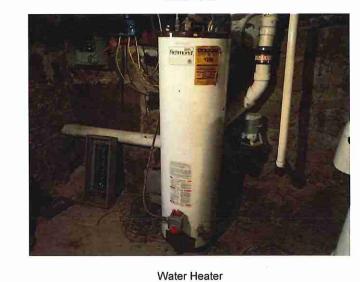
Wood Burner



Wood Burner Shed Interior



Basement

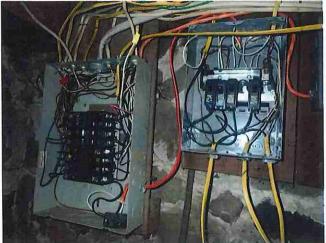


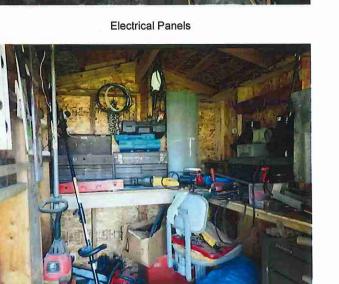


Furnace

Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower/Client	Vickie Demmitt					
Property Address	12211 Grass Lake Rd					A
City	Osseo	County	Hillsdale	State MI	Zip Code	49266
Lender	Vickie Demmitt					





Shed Interior



Shed



Shed

-ilapidated Barn

Taken Down Sept 23

Due to being a hazard - Required by

the ins. company



Shed Interior

Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAINUUE

VLD

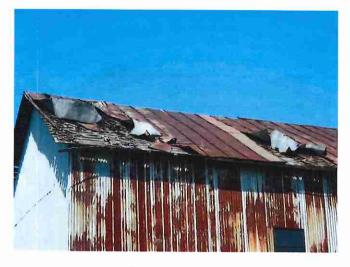
Borrower/Client	Vickie Demmitt			
Property Address	12211 Grass Lake Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			· · · · · · · · · · · · · · · · · · ·



Dilapidated Barn Interior



Dilapidated Barn Rear



Dilapidated Barn Roof



Worn Roof Shingles Form PIC6 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



Dilapidated Barn Interior

Comparable Photo Page

Borrower/Client	Vickie Demmitt		
Property Address	12211 Grass Lake Rd		
City	Osseo	County Hillsdale	State MI Zip Code 49266
Lender	Vickie Demmitt		



Comparable 1

oom	paranto i
4680 Squawfiel	d Rd
Prox. to Subject	4.60 miles NE
Sales Price	260,000
Gross Living Area	2,117
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10.00 ac
Quality	Q4
Age	123





Comparable 2

3191 W Bacon	Rd
Prox. to Subject	12.46 miles NW
Sales Price	290,000
Gross Living Area	1,688
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10.00 ac
Quality	Q4
Age	123

Comparable 3

oom	percento o
10051 E Beech	er Rd
Prox. to Subject	11.56 miles NE
Sales Price	299,900
Gross Living Area	2,258
Total Rooms	6
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	14.24 ac
Quality	Q4
Age	122

Comparable Photo Page

Borrower/Client	Vickie Demmitt					
Property Address	12211 Grass Lake Rd					
City	Osseo	County	Hillsdale	State MI	Zip Code 492	266
Lender	Vickie Demmitt					



Comparable 4

1000 (000 and a	
1251 S Somers	et Rd
Prox. to Subject	15.62 miles NE
Sales Price	380,000
Gross Living Area	1,965
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	30.21 ac
Quality	Q4
Age	123



Comparable 5

8466 Alvord Rd	É
Prox. to Subject	9.51 miles W
Sales Price	324,900
Gross Living Area	1,501
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	20.00 ac
Quality	Q4
Age	73

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age License

ý - 5

FHA/VA Case No.

	STATE OF MICHIGAN RTMENT OF LICENSING AND REGULATORY AFFAIRS BUREAU OF PROFESSIONAL LICENSING ED RESIDENTIAL REAL ESTATE APPRAISER LICENSE	Q317321
LICENSE №. Ъ204004Ъ00	C1/23/2024 55363040807	THE DOCUMENT IS DULY SINCE MICH THE DULY SINCE MICH THE LAYS OF HIS TATE OF MICHGEN



SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-J381073-00

The Hanover Atlantic Insurance Company, LTD C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda (A Stock Insurance Company, herein called the Company)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance. policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance has been placed with an insurer that is not licensed by the State of Michigan. In case of insolvency, payment of claims may not be guaranteed

Premium: Risk Purchasing Group Fee	\$609.00 \$40.00
Surplus Lines Tax	\$15.23
Total:	\$664.23
2	isk Purchasing Group Fee urplus Lines Tax

910-1907SL 07/21

Page 1 of 4

SURPLUS LINES Appraisers Advantage Professional Liability Insurance

-				Declar	ations Page
				1000	
Issue Date	04/12/2023				
ltem 1.	NAMED INSURED AND AD	DRESS			
	Veripraise Inc PO BOX 363 ADRIAN, MI 49221				
ltem 2.	POLICY PERIOD				
	Inception Date: 05/03/2023		Expiration	Date: 05/03/2024	
	(12:01 AM standard time at	the address show			
Item 3.	LIMIT OF LIABILITY				
		a. \$1,000,000 f b. \$1,000,000 f		n; not to exceed in the Aggregate	
Item 4.	SUBLIMITS OF LIABILITY				
	Privacy and Security Liability Coverage	a. \$1,000,000 f	or each Clain	n; not to exceed	
		b. \$1,000,000 1	for all Claims	in the Aggregate	
ltem 5.	DEDUCTIBLE				
			each Claim		
		b. N/A f	or all Claims i	in the Aggregate	
ltem 6. S	UPPLEMENTAL COVERAG	e limit and dei			
п	isciplinary and Regulatory Pr	andheeno		.IMIT per Insured /	DEDUCTIBLE \$0
	overage	oosaniga	\$50,000 \$	or all Insureds	4 0
s	ubpoena Assistance			er Subpoena /	\$0
			\$25,000 ii	n the Aggregate	
c	risis Event Expense		\$25,000	er Event /	\$0

Reputation Protection Expense

Withheld Client Fee Assistance

Nonprofit Directors and Officers Expense

910-1907SL 07/21

anover Insurance Group"

Page 2 of 4

\$0

\$0

\$0

\$50,000 in the Aggregate

\$15,000 in the Aggregate

\$25,000 in the Aggregate

\$10,000 in the Aggregate

	ce Group ^w	SURPLUS LINES Appraisers Advantage Professional Liability Insurance Declarations Page
item 7.	PROFESSIONAL SERVICES	
	Real Estate Appraisal Services	
ltem 8.	RETROACTIVE DATE	05/03/2012
ltem 9.	PREMIUM FOR THE POLICY PERIOD Risk Purchasing Group Fee Surplus Lines Tax	\$609.00 \$40.00 \$15.23
item 10.	Total Premium: ENDORSEMENTS EFFECTIVE AT INCE	\$664.23
item 11.	NOTICE TO INSURER	
kem 11.		d by Section G. Duties in the Event of Claim(s) or Potential Claim(s)
	www.hanover.com/report-claim-online	
e.	The Hanover Atlantic Insurance Company Care of: The Hanover Insurance Compan 440 Lincoln Street Worcester, MA 01653	
	National Claims Telephone Number: 50 Facsimile: 508.635.1868 Email: proclaim@hanover.com	8.855.6281

The Hanover Atlantic Insurance Company, Ltd. C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda Tel 301-495-7722

910-1907SL 07/21

Page 3 of 4



SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

In Witness Whereof, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by is duly authorized officers.

ann K. F

Bryan Salvatore President

Ann Kirkpatrick Tripp Treasurer

910-1907SL 07/21

Page 4 of 4

Parcel Number	. 30 16	030 10	0 001	30 8	2	Jurisdiction:	RANSOM	TOWNSHIP
ratter number	. 20 10	030 10	0 001	30 0	~	our surction.	TO-LAD OF	TOMISHAL

County: HILLSDALE

Printed on 04/27/2023

Grantor	Grantee			ale ice	Sale Date	Inst. Type	Terms	of Sale	100100	ber Page	Veri By	fied		Prent. Trans
HAMILTON, WILFRED LEE 6	VI HAMILTON,	WILFRED	5 VIRGIN 0 04		4/14/2011	QC	09-FAMILY		14	1455/742		NOT VERIFIED		0.0
							-							
Property Address		CI	ass: AGRICULTURAL	-IMPRC	Zoning:	Bui	lding Pe	ermit (s)		Date N	lumber	12	Status	3
12211 GRASS LAKE RD			hool: CAMDEN FRON		Contraction of the second						o por sources.			
Owner's Name/Address			R.E. 100% 04/17/1		1.		·····							
			p #: 11 N/A 04-15											
HAMILTON, WILFRED & VIRGINIA REV TR			2023 Est TCV 255		CU/TEA- 1	13 67								
12211 GRASS LAKE RD OSSED MI 49266 Tax Description W1/2 NW1/4 EXC COM AT NE COR OF N 48 A OFF W1/2 NW1/4 TH S 420 FT TH W 530 FT TH NWLY TO FT 200 FT S 6 790 FT W OF FOB TH		×	Improved Vaca	1 Co. 2			ates for	Land Tabl	e 16001.RAN	SOM AGRICU	LTURE			
			Public	<u>ans</u>	Lang vax	de sour	4000 101		actors *					
			Improvements	Descript	ion Fr	ontage		nt Depth	Rate %Adj.	Reason	1	v	alue	
			Dirt Road X Gravel Road Paved Road		AG RATES	TILL;	> 40 A	23.00	Acres 42	4250 100 4250 100			97,750	
		×				AG RATES NON TILL:>40 A 17.00 Acres AG RATES SITE 1.00 Acres								,250
					AU RATES	AG RATES SITE 1.00 Acres 41.00 Total Ac								
			Storm Sewer Sidewalk								_			
N 200 FT TH E 790 FT TO		S 40	Water Sewer											
A (L-4293) SEC 30 T8S R2 Comments/Influences	W 41 A				Land Improvement Cost Estimates Description Rate Size % Good Cash %							Valu		
	-		Electric		D/W/P: 4in Concrete 6.49 110 82						uuun	585		
INSPECTED 07/09/08 GAR R 6 DECK ADDED	EMOVED & ADD	ITION	Gas Curb Street Lights		Total Estimated Land Improvements True Cash Value =							58		
DEFAULT COMMENTS											_	-		_
			Standard Utilitie											
			Underground Util:	s.										
Contraction of the second s			Topography of											
and the second second	N	_	Site		_									
CHINE METHON			Level Rolling											
1		^	Low											
			High											
		Sec. 2	Landscaped											
And the second s			Swamp											
		Contract	Wooded Pond											
		San 1	Waterfront											
C. L. D. T. MARK	-1" INTERN	語	Ravine											
the second se		AND CONTRACTOR	Wetland		Year	Lar	d	Building	Assess	ed Boa	ard of	Tribunal	/ 1	Taxab.
the second s	and the second		Flood Plain			Valu		Value	Val		Review	Othe		Valu
and the second second	3	Wh	o When N	What	2023	87,50	0	40,000	127,5	00			4	43,149
17 The second	Marine and	VS	07/29/2008 INSP	ECTED	2022	74,50	0	34,700	109,2	200			4	41,095
The Equalizer. Copyrigh Licensed To: County of H	t (c) 1999 -	2009. VS	05/07/2011 DATA	ENTER	2021	71,40	10	28,200	99,6	00			- 3	39,783
									and a second sec	both and a second second				39,234

..... al Numbe 20 16 020 100 001 20 9 2

Brinted

Building Type	(3) Roof (cont.)	(11) Beating/Cooling	(15) Built-ins	(15) Fireplaces	(16) Porches/De	cks (17) Garage	e
X Single Family Mobile Rome Town Home Duplex A-Frame	X Eavestrough X Insulation 12 Front Overhang 0 Other Overhang	X Gas Oil Elec. Wood Coal Steam Forced Air w/o Ducts X Forced Rot Water	Appliance Allow. Cook Top Dishwasher Garbage Disposal Bath Heater Vent Fan	Interior 1 Story Interior 2 Story 2nd/Same Stack Two Sided Exterior 1 Story	Area Type 56 WGEP (1 Sto 120 CCP (1 Sto 192 Treated Woo	ory) Exterior	γ:
K Wood Frame Building Style:	(4) Interior Drywall X Plaster Paneled Wood Tig	Electric Baseboard Elec. Ceil. Radiant Radiant (in-floor) Electric Wall Heat	Vent Fan Hot Tub Unvented Hood Vented Hood Intercom	Exterior 2 Story Prefab 1 Story Prefab 2 Story Heat Circulator Raised Hearth		Common Wall: Foundation: Finished ?: Auto, Doors:	:
FARM HOUSE	Trim & Decoration	Space Heater	Jacuzzi Tub	Wood Stove		Mech. Doors:	
Yr Built Remodeled 1900 1988	Ex X Ord Min	Wall/Floor Furnace Forced Reat & Cool	Jacuzzi repl.Tub Oven	Direct-Vented Gas		Area: & Good:	
Condition: Average	Size of Closets		Microwave Standard Range	Class: CD Effec. Age: 62 Floor Area: 1,744		Storage Area No Conc. Flo	
Room List	Doors: Selid X H.C.	Central Air Wood Furnace	Self Clean Range Sauna	Total Base New : 197, Total Depr Cost: 88,			e:
Basement 5 1st Floor	(5) Floors	(12) Electric	Trash Compactor Central Vacuum	Estimated T.C.V: 77,		Carport Area Roof:	4:
4 2nd Floor 5 Bedrooms	Kitchen: Softwood Other: Softwood	100 Amps Service	Security System				
1) Exterior	Other:	No./Qual. of Fixtures	Cost Est. for Res. B: (11) Beating System:	ldg: I Single Family Forced Air w/ Ducts	FARM HOUSE	Cls CD Bit	190
Wood/Shingle	(6) Ceilings	No. of Elec. Outlets		F Floor Area = 1744			
Aluminum/Vinyl Brick	X Plaster	Many X Ave. Few	Phy/Ab.Phy/Func/Econ. Building Areas	/Comb. % Good=45/190/3	100/100/45		
Vinyl I Insulation		(13) Plumbing	Stories Exterior 2 Story Siding	r Foundation Mich Bamat,	Size Co 728	ost New Depr. C	lost
(2) Windows	(7) Excavation	Average Fixture(s) 13 Fixture Bath	1 Story Siding	Crawl Space	286 Total: 3	78,266 82,	, 235
Many Large Avg. X Avg.	Basement: 728 S.F. Crawl: 288 S.F.	2 Fixture Bath Softener, Auto Softener, Manual	Other Additions/Adjus Water/Sewer	stments		• • •	
Few Small	Slab: 0 S.F. Height to Joists: 0.0	Solar Water Heat No Plumbing	1000 Gal Septic Water Well, 100 Fee	et	1 1		, 931 , 394
Metal Sash	(8) Basement	Extra Toilet	Porches WGEP (1 Story)		56	5,658 2,	546
Vinyl Sash Double Hung	Conc. Block	Extra Sink Separate Shower	CCP (1 Story) Deck		120		291
Horiz. Slide Casement	Poured Conc. Stone	Ceramic Tile Floor Ceramic Tile Wains	Treated Wood Garages		192	3,711 1,	670
Double Glass Patic Doors	Treated Wood Concrete Floor	Ceramic Tub Alcove		Siding Foundation: 18	Inch (Unfinished	0	
Storms & Screens	(9) Basement Finish	Vent Fan	No Concrete Floor		432		120
(3) Roof	Recreation SF	(14) Water/Sewer	Notes:		Totals: 1	.97,628 68,	933
Gable Gambrel Hip Mansard Flat Shed	Living SF	1 Water Well		ECF (RANSOM AGRI	CULTURE) 0.873 =	> TCV: 77,	638
Asphalt Shingle	(10) Floor Support Jaists: JOISTS	Lump Sum Items:					

Residential Building 2 of 2

Parcel Number: 30 16 030 100 001 30 8 2

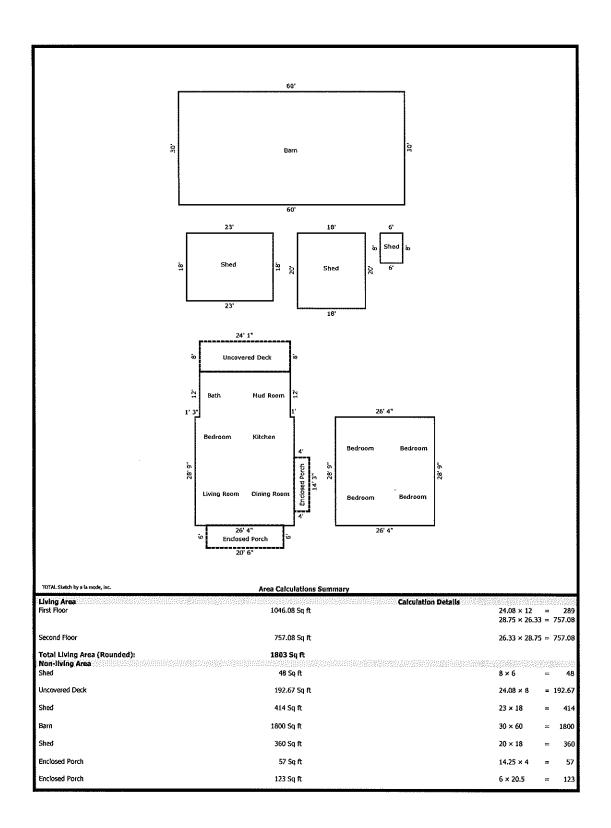
Printed on 04/27/2023

Building Type	(3) Roof (cont.)	(11) Heating/Cooling	(15) Built-ins (15) Fireplaces (16) Porches/Decks (17) Garage
Single Family X Mobile Home Town Bome Duplex A-Frame Building Style: MOBILE HOME Yr Built 0 Condition: Average	Eavestrough Insulation O Front Overhang O Other Overhang (4) Interior Drywall Plaster Paneled Wood T&G Trim & Decoration Ex X Ord Min Size of Closets	X Gas Dil Elec. Vood Coal Steam Forced Warm Air X Wall Furnace Marm & Cool Air Heat Pump	Dishwasher 2nd/Same Stack Class: Garbage Disposal Two Sided Exterior: Bath Heater Exterior 1 Story Brick Ven.: Vent Fan Exterior 2 Story Stone Ven.: Hot Tub Prefab 1 Story Common Wall: Unverted Hood Prefab 2 Story Foundation: Vented Rood Heat Circulator Finished ?: Intercom Raised Heatth Auto. Doors: Jacuzzi Tub Wood Stove Mech. Doors: Oven Class: Low Storage Area:
	Lg X Ord Small	Central Air	Standard Range Floor Area; Self Clean Range
Room List	Doors: Solid X H.C.	Wood Furnace	Sauna Total Base New: 25,357 5.C.F. Bannt Garage:
Basement 1st Floor	(5) floors	(12) Electric	Trash Compactor Estimated T.C.V: 865 Carport Area:
2nd Floor	Kitchen: Other:	100 Amps Service	Security System
Bedrooms	Other:	No./Qual. of Fixtures	Cost Est. for Res. Bldg: 2 Mobile Home MOBILE HOME Cls Low Bit 0
(1) Exterior (Wood/Shingle	(6) Ceilings	Ex. X Ord. Min	(11) Heating System: Wall Furnace Ground Area = 500 SF Floor Area = 500 SF.
X Insulation (2) Windows Many X Avg. X Avg. Few Metal Sash Vinyl Sash Double Hung Horiz. Slide Casement Double Glass Patic Doors Storms & Screens (3) Roof X Gable Hip Flat X Asphalt Shingle	 (7) Excavation Basement: 0 S.F. Crawl; 0 S.F. Slab: 0 S.F. Reight to Joists: 0.0 (8) Basement Conc. Block Foured Conc. Stone Treated Wood Concrete Floor (9) Basement Finish Recreation SF Living SF Living SF Walkout Doors (A) No Floor SF Walkout Doors (A) (10) Floor Support 	2000 Gal Septic	
Chimney: Srick	Joists: Unsupported Len: Cntr.Sup:	Lump Sum Items:	

Building Type	Barn - General Purpose	Farm Dillity Buildings		<u> </u>
Year Built	•	· · · · · · · · · · · · · · · · · · ·		
Class/Construction	D, Frame	D, Pole		
Quality/Exterior	Low Cost	Low Cost	****	
# of Walls, Perimeter	4 Wall, 132	4 Wall, 52		
Beight	10	10		
Beating System	No Heating/Cooling	No Beating/Cooling		
Length/Width/Area	36 x 30 = 1080	16 x 10 = 160		
Cost New	\$ 28,037	\$ 2,285		
Phy./Func./Econ. %Good	20/20/100 4.0	55/1/100 0.6		
Depreciated Cost	\$ 1,121	\$ 13		
+ Unit-In-Place Items	\$ 0	S 0		
Description, Size X Rate X %Good = Cost Itemized ->				
Unit-In-Place ->				
Items ->				
E.C.F.	X 0.873	x 0.\$73		
i Good	20	55		
Est. True Cash Value	\$ 979	\$ 11		
Comments:				

Building Sl	ketch
--------------------	-------

Borrower/Client	Vickie Demmitt							
Property Address	12211 Grass Lake Rd							
City	Osseo	County	Hillsdale	Slate	MI	Zip Code	49266	
Lender	Vickie Demmitt							



	Loc	ation Map				
Vickie Demmitt						
12211 Grass Lake Rd						
Osseo	County	Hillsdale	State	MI	Zip Code	49266
Vickie Demmitt				2,612	in the second	
	12211 Grass Lake Rd Osseo	Vickie Demmitt 12211 Grass Lake Rd Osseo County	12211 Grass Lake Rd Osseo County Hillsdale	Vickie Demmitt 12211 Grass Lake Rd Osseo County Hillsdale State	Vickie Demmitt 12211 Grass Lake Rd Osseo County Hillsdale State MI	Vickie Demmitt 12211 Grass Lake Rd Osseo County Hillsdale State MI Zip Code

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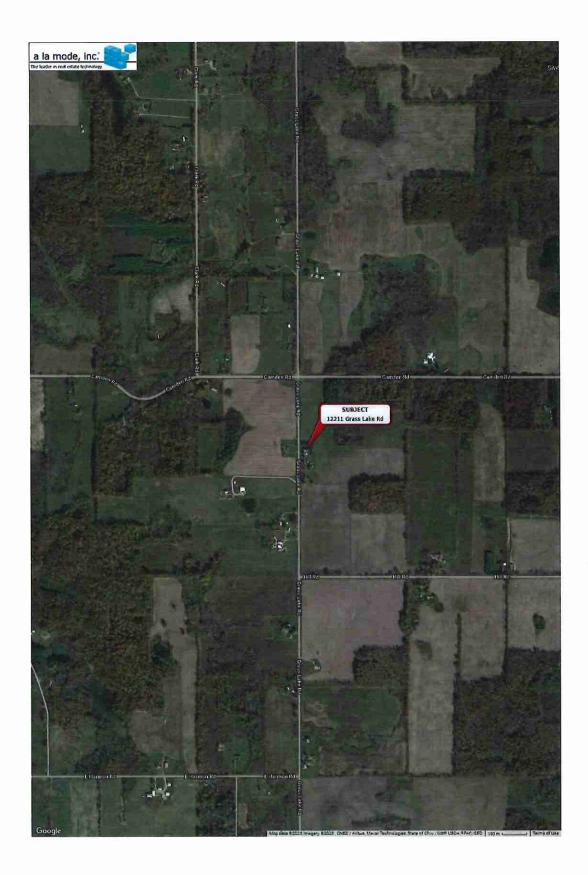
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Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

	Ae	rial	Ma	p
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Borrower/Client	Vickie Demmitt						
Property Address	12211 Grass Lake Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickie Demmitt						



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r	a	M	d	p

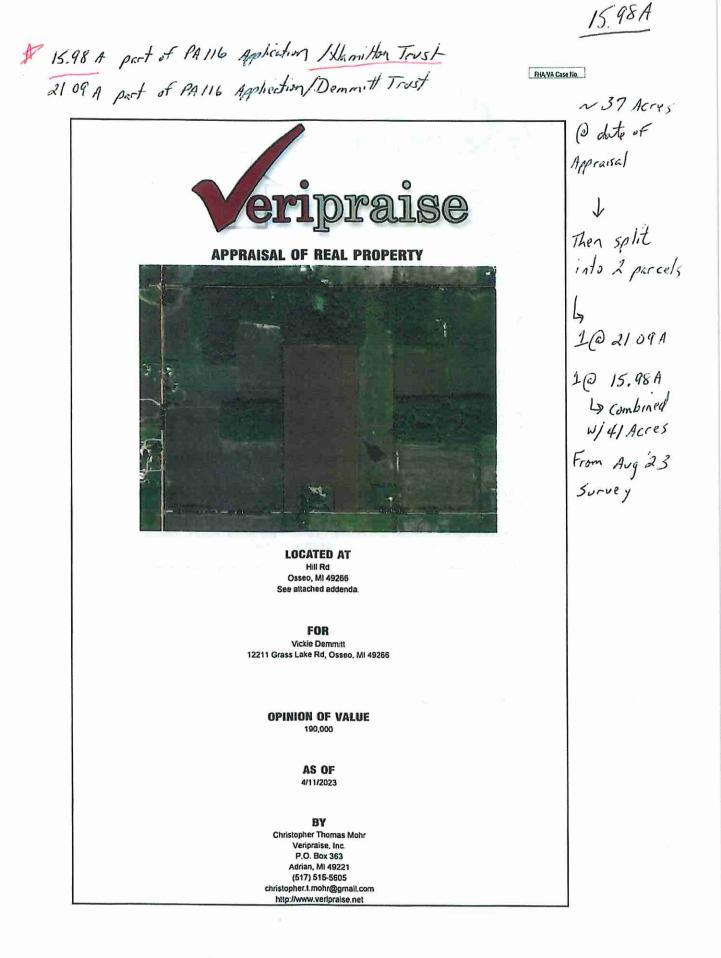
Borrower/Client	Vickie Demmitt					
Property Address	12211 Grass Lake Rd					
City	Osseo	County	Hillsdale	State MI	Zip Code	49266
Lender	Vickie Demmitt					



Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

1

	INVOICE
	INVOICE NUMBER
	VP2304007 DATE
Veripraise	
· ·	
то:	REFERENCE Internal Order #: VP2304007
	Lender Case #:
Vickie Demmitt	Client File #:
- n	Main File # on form: VP2304007 Other File # on form: 3
Telephone Number: (937) 707-9819 Fax Number:	Federal Tax ID:
Alternate Number: E-Mail: demmitt433	40@gmail.com Employer ID:
	1
DESCRIPTION	
Lender: Vickie Demmitt Purchaser/Borrower: Vickie Demmitt Property Address: 12211 Grass Lake Rd City: Osseo	Client: Vickie Demmitt
County: Hillsdale Legal Description: See attached addenda.	State: MI Zip: 49266
FEES	AMOUNT
1004 Full/URAR	500.00
DAVMENTE	SUBTOTAL 500.00
PAYMENTS	AMOUNT
Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description:	500.00
Check #: Date: Description:	
	SUBTOTAL 500.00
	TOTAL DUE \$ 0
Please Reburn	This Portion Writh Your Payment
FROM:	AMOUNT DUE: \$O
Vickie Demmitt	AMOUNT ENCLOSED: \$
	INVOICE NUMBER
- 54	VP2304007 DATE
Telephone Number: (937) 707-9819 Fax Number:	
Alternate Number: E-Mail: demmitt433	
	REFERENCE
то:	Internal Order #: VP2304007 Lender Case #:
Veripraise	
	Cilent File #:
Veripraise PO Box 363	Main File # on form: VP2304007
Veripraise	Main File # on form: VP2304007 Other File # on form: 3
Veripraise PO Box 363	Main File # on form: VP2304007



Form GATVL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



Veripraise, Inc. P.O. Box 363 Adrian, MI 49221 (517) 515-5605 http://www.veripraise.net

05/12/2023

Vickie Demmitt 12211 Grass Lake Rd, Osseo, MI 49266

Re: Property: Hill Rd Osseo, MI 49266 Borrower: Vickie Demmitt File No.: 0000013

Opinion of Value: \$ 190,000 Effective Date: 4/11/2023

In accordance with your request, we have completed an Appraisal of the above referenced real property. The report of that review is attached.

The purpose of the appraisal is to developed an opinion of the market value of the subject property as improved. The property rights appraised are the fee simple interest in the site and improvements.

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs and appropriate certifications. The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitale to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Christight I Make

Christopher Thomas Mohr License or Certification #: 1204004100 Stale: MI Expires: 07/31/2024 christopher.t.mohr@gmail.com

	Veripraise	
LAND	APPRAISAL	REPORT

			LAND A	PPRAISA	. REPORT		File No. VP	230400	•
2	Borrower Vickie De		Censu	s Tract 0511.0	0	Map Rei	erence 258		
	Property Address Hill F	₹d				0		0.4	
	City Osseo Legal Description See	chaebbe bedaette	Count	Hillsdale		513	te MI Zi	p Code 4	9266
	Sale Price \$	Date of Sale	Loan Term	yrs.	Property Rights Appr	aised 50 Fee	Leaseho		e Minimis PUD
	Actual Real Estate Taxes \$	1,000 (уг	Loan charges to be paid						
н.		Demmitt		Addres	s 12211 Grass La	ke Rd, Osseo, M	11 49266		
	Occupant Owner Location	Appraiser C	Christopher Thomas N	Nohr Instru Rural	uctions to Appraiser	ate of Death Ap			Fair Poor
LR.	Built Up	Over 75%	25% to 75%	Under	25% Employment St	ahility	Good	Avg.	
н.		ully Dev. 📋 Rapid	X Steady	Slow	Convenience to		n	X	HH
	Property Values	Increasing	X Stable	Declin				X	
	Demand/Supply	Shortage	In Balance	Overs	the second			X	
	Marketing Time Present 35 % One-	Under 3 Mo	s. Apts. % Condo	2 % Comr	the sale sector of the sector	ublic Transportation			
1	Land Use % Indus		0 % Apis. % Condo		nercial Recreational Fa Adequacy of U	Contraction of the local division of the loc		XX	
	induced and a second		Likely (*)	Taking Pla	CONTRACTOR INCOMENTATION CONTRACTOR	the state of the s	X	ñ	H H
	Land Use (*	') From	То		Protection from	Detrimental Condition	ins 🗍	X	
	Predominant Occupancy	Owner	Tenant	% Vacant	Police and Fire				X
1	One-Unit Price Range One-Unit Age Range	\$ <u>60</u> to \$	and the second			ance of Properties		X	
l		O yrs. to 18 factors, favorable or unfavo	10 yrs. Predominant Ag		yrs. Appeal to Mark		borhood bo	X	
I		of homes similar in p							
		narket is considered to						in the second se	
ļ					N. 19.24 1998 -			_	
		330 x 396 x 330 x 266 Io Zoning	x 1980 x 874.5 x 198		37.13 AC A		lo Not Confor	Corner	
	Highest and Best Use	A DATE OF THE OWNER	her (specify)		resent improvements		o not oonoo		y negulations
	Public	Other (Describe)	OFF SITE IMPROVEMENT	S Topo	Basically Leve	1			
			13	Private Size					
	Gas 🗌 Water 🗌		C Asphalt	Shap					
5	San. Sewer			Private View D/Gutter Drain	Average Adequate				
		Contraction of the second s			e property located in a FEN	A Special Flood Haza	rd Area?	Π	Yes DO No
		infavorable including any app	arent adverse easements, en	croachments, or o	ther adverse conditions)	Subject	site consist	s of vac	ant land
	where 85% is tillab	le and 15% is woods.							
	comparable property is significant item in the o ITEM Address Hill Rd Osseo, MI	superior to or more fa comparable is inferior to o SUBJECT PROPERTY	comble than the subject r less favorable than the COMPARABLE Steamburg Rd Camden, MI 49232	subject property,	us (-) adjustment is a plus (+) adjustment COMPARABI 3450 Ball Rd E Jonesville, MI 4925	is made thus incr E NO. 2	easing the ind	icated values	ue of the subject. E NO. 3
	Proximity to Subject	and the second	6.89 miles N		14.84 miles N		13.75 miles NW		
	Sales Price	\$ \$ 5.117	S	150,000		and the second se		\$	258,600
20	Price S/acre Data Source(s)	\$ 5,117 Insp/Public Data	\$ LenMLS#70262686:1	5,357	\$ LenMLS#7027674		LenMLS#7	\$	5,000
T	ITEM	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRI	the survey of the survey survey	+(-)\$ Adjust.
A ANALTOID	Date of Sale/Time Adj.		s08/22;c05/22	11 11 11 11 11 11	s08/22;c08/22		s06/22;c01		
AIA	Location	Rural	Rural		Rural		Suburban		-10,000
ň	Site/View	37.13 AC Acres		+36,500		+18,100	51.72 AC		-58,400
WARNEL U	Other	None	None		None	4 1 4 40	None		
VIHIS									
2						_			
	Sales or Financing Concessions	None	None		None		None		
1	Net Adj. (Total)	None	None X+ - S	36,500	None X+ - S	18 100	None	X - S	-68,400
ł	Indicated Value	Contraction of the second		00,000		10,100			-00,400
	of Subject		S	186,500	S	203,100		\$	190,200
2	Comments on Market Dal	a Comps were ad	justed \$4,000 per acr	e for "excess	land".				
							· · · · · · · · · · · · · · · · · · ·		
-	Comments and Condition	s of Anoraisal No wa	rranty of the appraisa	l is given or in	nolied No liability is	assumed for th	e structural	or mec	hanical
	systems of the pro	state and a second state of the second state o	inding of the appraise		inplica. No liability is	assumed for a		or mee	
	Final Deconstitution	Allunaiahtuna	a like Calas C	A	la Abla conce an	No. 1 A	and losses		h
5		All weight was given t are not applicable to			in this report. The C	ost Approach a	ind income	Approac	in was not
RECUNCILIATION	and needuse (iie)						· · · · · ·		
1	I (WE) ESTIMATE THE	MARINEL PALO PAS DET	NED, OF THE BUBSEON P	HUPERTY AS OF	4/11/2023	TOBES		190,0	00
Ş		pher Thomas Mohr		Su	pervisory Appraiser (if ap	plicable)			
P	Date of Signature and Re			Da	ite of Signature				
1	Title	001001100		TI TI	1 State of the second s				07
	State Certification # 1 Or State License #	204004100		State and the second state of the second state	ate Certification # State License #				ST ST
	Expiration Date of State C	ertification or License	07/31/2024		piration Date of State Cer	ification or License			
	Date of Inspection (if app			ī	Did 🔲 Did Not Ir		te of Inspection		
						AMODE			08/

File No VIDOGO 4000

Supplemental Addendum

				~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	
Borrower/Client	Vickle Demmitt				
Property Address	HIII Rđ	· · ·			
City	Osseo	County Hillsdate	State Mi	Zip Code 492	100 1
Lender	Vickle Demmitt	······			

Additional Comments

Scope of the Appraisal

This is an Appraisal Report prepared under standards rule 2-2(A), intended for the use specific client identified in this report, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

While others "may rely" on the appraisal, they are not anticipated users of the report. The report may not contain sufficient information for adequate understanding, particularly to those unaccustomed to reading appraisal reports. To rely on the report may not serve the needs of other uses not specifically listed. No additional intended users are identified for the appraiser.

Supporting documentation that is not provided within the report concerning the data, reasoning and analysis is retained in the appraiser's workfile where appropriate.

Intended Use of the Appraisal

The intended use for an appraisal is to estimate "as is" market value of the subject property as of the date of death of the prior owner on 4/11/2023.

Intended User

The intended user of this appraisal is the Client. Appraiser is not responsible for or obligated to any other party other than the client noted in this appraisal.

Conditions of Appraisal

This appraisal report is intended for use in assisting the client in determining the subject homes fair market value. This report is not intended for any other use.

Personal property was not included in the Appraisal.

Compliance to the industry Standard

The appraiser has developed an appraisal on the subject property in accordance to standard 1 of USPAP and has communicated the result of the appraisal in an appraisal report, pursuant to standard rules 2-2(a).

The appraisers analysis, opinions and conclusions were developed in accordance with and in conformity to the Uniform Standards Of Professional Appraisal Practice (USPAP) standards rule 2-3, that took effect august 1990, by FNMA and the Office of the Comptroller, and with The Federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); and Title XI.

Highest and Best Use Analysis Summary

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Competency of the Appraiser

The appraiser hereby certifies that he/she has the experience and knowledge to adequately execute this appraisal assignment competently, without the assistance of other or has disclosed the lack of knowledge or experience to the client. The Appraiser has taken all steps necessary or appropriate and has described in the report the lack of knowledge and/or experience and the steps taken to complete the report competently.

Appraiser Independence

The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced in any way with the development, reporting, result, or conclusion of value.

Michigan License Disclosure

In Michigan, appraisers are required to be licensed and now regulated by the Michigan Department of Licensing and Regulatory Affairs, P.O. Box 30670, Lansing, Mi 48909

Legal Description

COM \$W COR SE1/4 NW1/4 TH N 1980 FT TH E 874.5 FT TH S 1980 FT TH W 278.5 FT TH N 330 FT TH W 398 FT TH S 330 FT TH W 200 FT TO POB SEC 30 T8S R2W 37.135 A M/L SPLIT ON 05/17/1999 FROM 16 030 100 006 30 8 2; SPLIT ON 12/15/2010 FROM 16 030 100 007 30 8 2;

Page 1 of 1

		USPAP Compliance Addendum	Loan / File /	VP2304009
Borrower/Client Property Address		nitt		
nopony Address	Osseo	County Hillsdale	State MI	Zip Code 49266
ondor	Vickie Der		· · · · · · · · · · · · · · · · · · ·	
	ND REPORT I			
This Appraisal Re	eport is one of the	owing types:		
Appraisal R	eport	This report was prepared in accordance with the requirements of the Appraisal Report optio	n of USPAP Standards Rul	a 2-2(a).
	ppraisal Report	This report was prepared in accordance with the requirements of the Restricted Appraisal R		
	850 - N	intended only for the use of the client and any other named intended user(s). Users of this re		
		contain supporting rationals for all of the opinions and conclusions set forth in the report.	.,	
		contain supporting rationale for an of the opinions and convictions set forth in the report.		
				ware in the last set of the
ADDITIONAL	CERTIFICATIO			
certify that, to th	he best of my know	dge and belief:		and the second second
. The stateme	ents of fact contail	In this report are true and correct.	- X.	
. The report :	analyses opinions	nd conclusions are limited only by the reported assumptions and are my personal, impartial	and upbiased profession	a analyses
	nalysos, opinions nd conclusions.	to conclusions are limited only by the reported assumptions and are my personal, impartial	, and unbiased profession	n analyses,
opinions, ai	na conclusions.			
		ent or prospective interest in the property that is the subject of this report and no (or specifie	d) personal interest with re	spect to the
parties Invo	lved.			
I have no bit	as with respect to	property that is the subject of this report or the parties involved with this assignment.		
	75 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100 - 100			
 My ongage 	mont in this assig	ent was not contingent upon developing or reporting predetermined results.		
 My compar 	nsation for comple	g this assignment is not contingent upon the development or reporting of a predatermined vi	alue or direction in value th	at favors the cause
of the client	l, the amount of th	alue opinion, the attainment of a stipulated result, or the occurrence of a subsequent event of	firectly related to the intend	ed use of
this apprais	ial.			
. Munnalues	e opinione and c	clusions were developed and this report has been prepared, in conformity with the Uniform	Standards of Professional	Appraisal Practice
- my analyse	a, opiniona, and e	Austris were developed and this report has been propared, in concerning with the origonit	Granderes of Freestonal	appraisant fuction.
 This apprai 	sal report was pre	red in accordance with the requirements of Title XI of FIRREA and any implementing regulati	ions.	
PROPERTY I	acceptance of this NSPECTION made a personal de a personal insp ASSISTANCE	In appraiser or in another capacity, regarding the property that is the subject of this report w signment. Those services are described in the comments below. pection of the property that is the subject of this report. tion of the property that is the subject of this report. ded significant real property appraisal assistance to the person signing this certification. If i		
		nmary of the extent of the assistance provided in the report.		
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COLUMN TO A DAY THE TAXABLE PARTY OF	COMMENTS			
Additional USP/	AP related issues r	ulring disclosure and/or any state mandated requirements:	and an entry of the	
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MARKETING	TIME AND EX	DSURE TIME FOR THE SUBJECT PROPERTY		
		for the subject property is day(s) utilizing market conditions	pertinent to the apprais	al assignment.
	And a second	for the subject property is 90 day(s).	200 C 200	The second second
APPRAISER		SUPERVISORY APP	PRAISER (ONLY IF RE	DUIRED)
	-			
	1	took I Make Signature		
Signature	CA	Signature Signature		
Name	Christopher *			
Date of Signa	Construction of the second sec			
State Certific	-Tableda	04100 State Certification #		
or State Lice		or State License #		
State MI		State		
	ate of Certification	License 07/31/2024 Expiration Date of Certific	cation or License	
			spection of Subject Prope	ty
Care-Collectory and	e of Appraisal	11/2023 Did Not C Ex	terior-only from Street	Interior and Exterior

£

Form ID20EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Effective Date of Appraisal 4/11/2023 USPAP Compliance Addendum 2020

**** ***		11.11
FHAVA	Case	NO.

Market	Conditions Add	dendum to the	Appraisal Hepor	 File 	ln ۱	/P2304009		
The purpose of this addendum is to provide the lender,	/client with a clear and accu	rate understanding of the n	narket trends and conditions	prevalent in the	subjec	1	,	
neighborhood. This is a required addendum for all app	raisal reports with an effectiv	A Data and a second s	2009.					
Property Address Hill Rd Borrower Vickie Demmitt		City Osseo		State MI		ZIP Code 49	266	
Instructions: The appraiser must use the information r	equired on this form as the t	basis for his/her conclusion	ns, and must provide support	for those conc	usions	s, regarding		-
housing trends and overall market conditions as report	ted in the Neighborhood sect	tion of the appraisal report	form. The appraiser must fill	in all the inform	ation t	to the extent		
it is available and reliable and must provide analysis as	s indicated below. If any requ	ired data is unavailable or	is considered unreliable, the	appraiser must	pivorid	e an		
explanation. It is recognized that not all data sources w in the analysis. If data sources provide the required inf	will be able to provide data to	r the shaded areas below;	if it is available, however, the	appraiser must	incluc	ie the data		
average. Sales and listings must be properties that con	noete with the subject proce	sau of the median, the appli ity, determined by applying	alser should report the availation the criteria that would be us	ole ngure and H ed by a nmene	entity b	It as an		
subject property. The appraiser must explain any anom	nalies in the data, such as se	asonal markets, new cons	truction, foreclosures, etc.	ee of a prospe		ajer or are		
Inventory Analysis	Prior 7–12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)				Increasi		Stable	L	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings				Increasi	_	Stable		Declining
Months of Housing Supply (Total Listings/Ab.Rate)				Declinin	-	Stable Stable	₽	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		_	Overall Trend	11	Increasing
Median Comparable Sale Price				Increasi	9 3	Stable	TC	Declining
Median Comparable Sales Days on Market		-		Declinin		Stable	L	increasing
2 Median Comparable List Price Median Comparable Listings Days on Market						Stable	-	Declining
Median Sale Price as % of List Price	%	%	%	Declinin	_	Stable Stable	┢	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance	e prevalent? 🗌 Yes	X No	•	Dectinin	15	Stable	┢	Increasing
Explain in detail the seller concessions trends for the p	ast 12 months (e.g., seller c	ontributions increased from	n 3% to 5%, increasing use o	f buydowns, cl	sing (costs, condo	10-	
fees, options, etc.). Seller concessions a	re not prevalent but a	re occasionally used	d. The amount of conc	ession vari	s an	d is appar	entl	/ more
a function of buyers liquidity needs rathe	r than any market fac	lors. Concessions, v	when used generally a	re added ba	ick in	nto the pur	cha	se price
on approximately a one to one basis and	range from 2-6% of p	ourchase price.					_	
					_		-	
Are foreclosure sales (REO sales) a factor in the market	et? 🗌 Yes 🔀 N	o If yes, explain (inclu	ding the trends in listings and	sales of forecle	sed p	roperties).		
Forclosure and REO sales are present in	the subject market b							
Cite data sources for above information. Stati	stical information was	procured via Parao	ion MLS, data is base	d on similar	horr	es within t	hes	ubject
Cite data sources for above information. Stati neighborhood or a similar competing neig	stical information was phorhood.	s procured via Parag	ion MLS, data is base	d on similar	horr	ies within t	he s	ubject
neighborhood or a similar competing neighborho	ghborhood.						he s	ubject
neighborhood or a similar competing neighborhood or a similar comp	ghborhood. conclusions in the Neighbort	nood section of the apprais	al report form. If you used an	v additional inf	mati	on, such as	he s	ubject
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Page 1 of 1

Fannie Mae Form 1004MC March 2009

VARIATION AND AND AND AND AND AND AND AND AND AN	COMPARABLE SALES
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ITEM Address Hill Ra	SUBJECT PROPERTY	COMPARABLE			NENΩ ⊏	File No. VP230400	5 N(1 C
		Ville Hemlock Rd	. 110, 4	COMPARAS	ne 110. 3	COMPARABLE	
USSED. MI	49266	Quincy, MI 49082					
rocimity to Subject		14.68 miles NW					
ales Price	8	14.00 miles ////	280,000	1	\$	5	
rice S/acie	\$ 5,11		5,000		<u>s</u>	\$	
ata Source(s)	Insp/Public Data	enMI S#70287691	-DOM #1				
ITEM	DESCRIPTION	LenMLS#70287681 DESCRIPTION	+(-)\$ Adjust	LenMLS#;DOM DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+(-)\$ Ad
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	37.13 AC Acres	56.00 AC	-75,500				
Diher	None	None					
	-	None		ļ			
			:				
sales or Financing	None	None	1997 - 1997 - 1917 1917 - 1917 - 1917	· ·			
Concessions	None	None	<u> </u>				
let Adj. (Total)		[+ 🔀 - s	-75,500	[]+] -	\$	[]+ []- \$	
ndicated Value							
1 Subject		\$	204,500		\$	\$	
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Form LAND.(AC) - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE

Subject Land Photo Page

Borrower/Client	Vickie Demmitt			
Property Address	Hill Rd			
City	Osseo	County Hillsdate	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Subject Front

Hill Rd Sales Price Date of Sale Site Area Location Rural None

\$/acre

Other

Comparable Photo Page

Borrower/Client	Vickie Demmitt				-	
Property Address	Hill Rd					
City	Osseo	County	Hillsdale	State MI	Zip Code 49266	
Lender	Vickie Demmitt					



Comparable 1

Steamburg Rd	
Prox. to Subject	6.89 miles N
Sales Price	150,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	28.00 AC
Site	
Quality	Q3
Age	



Comparable 2 3450 Ball Rd E

3450 Ball Rd E	
Prox. to Subject	14.84 miles N
Sales Price	185,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	32.60 AC
Site	
Quality	Q3
Age	

Comparable 3

99 Hine Dr Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Babrooms Location 13.75 miles NW 258,600 Suburban 51.72 AC Location View Site Quality Q3 Age



Comparable Photo Page

Borrower/Client	Vickie Demmitt						
Property Address	Hill Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickie Demmitt						



Comparable 4

۲d
14.68 miles NW
280,000
Rural
56.00 AC
Q3

Comparable 5

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bedrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

License

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FHA/VA Case No.

E&O - Page 1



SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number L3D-J381073-00 The Hanover Atlantic Insurance Company, LTD C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda (A Stock Insurance Company, herein called the Company)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance. policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance has been placed with an insurer that is not licensed by the State of Michigan. In case of insolvency, payment of claims may not be guaranteed

	BROKER STAMP	
Broker Name: Norman-Spencer Agency, LLC	Premium:	\$609.00
	Risk Purchasing Group Fee	\$40.00
Address: 10050 Innovation Drive, Suite 340,	Surplus Lines Tax	\$15.23
Miamlsburg, OH 45342	Totai:	\$664.23
Code: 1602657 Skgnature:		

910-1907SL 07/21

Page 1 of 4

FHAVA Case No.

E&O - Page 2

lano Insurance	Ver Group				praiser	SURPLUS LINES S Advantage
-		and the second			Deck	arations Page
					A DESCRIPTION OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNE OWNER OWNER OWNER OWNER OWNER OWNER OWNER OWNER OWNE OWNER OWNER	
issue Date	04/12/2023					
ltem 1.	NAMED INSURED AND AD	DRESS				
	Veripraise Inc PO BOX 363 ADRIAN, MI 49221					
item 2.	POLICY PERIOD			Deplection	- Datas anno mar	
	Inception Date: 05/03/2023 (12:01 AM standard time at I	he addres	s sho		on Date: 05/03/202	24
item 3.	LIMIT OF LIABILITY					
					lm; not to exceed s in the Aggregate	
ltem 4.	SUBLIMITS OF LIABILITY	10000				
	Privacy and Security Liability Coverage	a. \$1,00	0,000	for each Cla	lm; not to exceed	
		b. \$1,00	0,000	for all Claim	s in the Aggregate	
ltem 5.	DEDUCTIBLE					
		8.		each Claim		
		b.	N/A	for all Claims	s in the Aggregate	
ltem 6.	SUPPLEMENTAL COVERAG	e limit ai	ND DI	EDUCTIBLE		
	Dissiplinear and Desulates De			007 000	LIMIT	DEDUCTIBLE
	Disciplinary and Regulatory Pr Coverage	oceedings			per Insured / for all Insureds	\$0
	Subpoena Assistance				per Subpoena / in the Aggregate	\$0
	Crisis Event Expense				per Event / in the Aggregate	\$0
	Reputation Protection Expense	Э		\$15,000	in the Aggregate	\$0
	Withheld Client Fee Assistance	•		\$25,000	in the Aggregate	\$0
	Nonprofit Directors and Officer	s Expansa		\$10,000	in the Aggregate	\$0

910-1907SL 07/21

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Page 2 of 4

FHA/VA Case No.

SURPLUS LINES

Insurance Group"		Appraisers Advantage Professional Liability Insurance
		Declarations Page
item 7.	PROFESSIONAL SERVICES Real Estate Appraisal Services	
item 8.	RETROACTIVE DATE	05/03/2012
item 9.	PREMIUM FOR THE POLICY PERIOD Risk Purchasing Group Fee Surplus Lines Tax	\$609.00 \$40.00 \$15.23
	Total Premium:	\$684.23
item 10.	ENDORSEMENTS EFFECTIVE AT INCEP	TION: See Schedule of Forms attached.
item 11.	NOTICE TO INSURER	
	Report a claim to the Company as required to:	by Section G. Duties in the Event of Claim(s) or Potential Claim(s)
	www.hanover.com/report-claim-online	
	The Hanover Atlantic Insurance Company, I Care of: The Hanover Insurance Company 440 Lincoin Street Worcester, MA 01653	
	National Claims Telephone Number: 508 Facsimile: 508.635.1868 Email: <u>proclaim@hanover.com</u>	.855.6281

The Hanover Atlantic Insurance Company, Ltd. C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda Tel 301-495-7722

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FHAVA Case No.

E&O - Page 4



SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

In Witness Whereof, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by Is duly authorized officers.

ann K. Fri

Bryan Salvatore President Ann Kirkpatrick Tripp Treasurer



Page 4 of 4

Grantor	Frantee		Sale	Sale	Inst.	Terms of Sale	Liber		ified	Prent. Trans
			Price	Date	туре		6 Page	By		
HAMILTON, JAMES B				4/12/2010		07-DEATH CERTIFICA	21 C C C C C C C C C C C C C C C C C C C		VERIFIED	0.
HAMILTON, JAMES B	MILTON, JAMES	BETINA M/I	0 0	9/23/2009	QC	09-FAMILY	1403/265	and the second second second	VERIFIED	0.
HAMILTON, JAMES B	MILTON, JAMES	6 TINA 6 1	0 0	9/23/2009	AFF	05-CORRECTING TITL			VERIFIED	0.
HAMILTON, WILFRED L & VIRGH	MANILTON, JAMES	3	1 1	1/06/1998	QC	09-FAMILY	851/145	1000	VERIFIED	0.
Property Address		Class: AGRICU	LTURAL-VACAN	Zoning:	Bt	ilding Permit(s)	Date	Number	S	Latus
HILL RD		School: CAMDE	B FRONTIER S	CHOOLS						
		P.R.E. 100% 0	1/26/2011 Qu	al. Ag.						
Owner's Name/Address		Map 4: 11 SPL	IT N/A 03-29)						
HAMILTON, TINA L C/O HAMILTON, WILFORD			2023 8	at TCV 15						
12211 GRASS LAKE RD		Improved X Vacant		Land Val	ue Esti	mates for Land Table	16001. RANSOM AG	RICULTURE		
OSSED MI 49266		Public Improvement	:3	* Factors * Description Frontage Depth Front Dept AG RATES TILL: 20-40 A 23.73 Acres			t Depth Rate 1		n	Value 100,836
Tax Description		Dirt Road X Gravel Road		AG RATES		TILL:20-40 13.00 Ad			55,250	
COM SW COR SEL/4 NW1/4 TH N 1980 FT TH E 874.5 FT TH S 1980 FT TH W 278.5 FT TH N 330 FT TH W 396 FT TH S 330 FT TH W 200 PT TO POB SEC 30 T88 R2W 37.135 A M/L SPLIT CM 05/17/1999 FROM 16 030 100 006 30 8 2; SPLIT ON 12/15/2010 FROM 16 030 100 007 30 8 2; Comments/Influences SPLIT ON 11/12/2010 COMPLETED 12/15/2010 LISA / PARENT FARCEL(5): 16 030 100 007 30 8 2;		Raved Road Storm Seve Sidewalk Mater Sever X Electric Gas Curb Street Lig Standard U Undergroum	nts Lilities	AG RATES	HNAX \	WASTE:0 0.41 Ac 37.13 Total		0 Est. Land	Valur -	0 156,086
CHILD PARCEL (5) : 16 030 100	009 30 8 2,	Topography Site	of]						
T		Level X Rolling Low High Landscaped Swamp Wooded Fond Waterfront Ravine Ketland								
T		X Rolling Low High Landscaped Swamp Nooded Fond Naterfront	1	Year	La Val	and Building Lue Value	Assessed Value	Board of Review	Tribunal, Other	valu
		X Rolling Low High Landscaped Swamp Nooded Fond Naterfront Ravine Netland	a What	Year 2023		lue Value				valu 38,735
		X Rolling Low High Landscaped Swamp Nooded Fond Waterfront Ravine Wetland Flood Plain	What	2023	Val	lue Velue	Value			valu 38,735 36,891
The Equalizer. Copyright (X Rolling Low High Landscaped Swamp Noceded Fond Waterfront Ravine Wetland Flood Plain Who When VS 12/14/201	What	2023	Va) 78,0	Lue Value 000 0 000 0	Value 78,000			valu

*** Information herein deemed reliable but not guaranteed***

Parcel Number: 30 16 030 100 009 30 8 2 Jurisdiction: RANSOM TOWNSHIP

County: HILLSDALE

05/05/2023

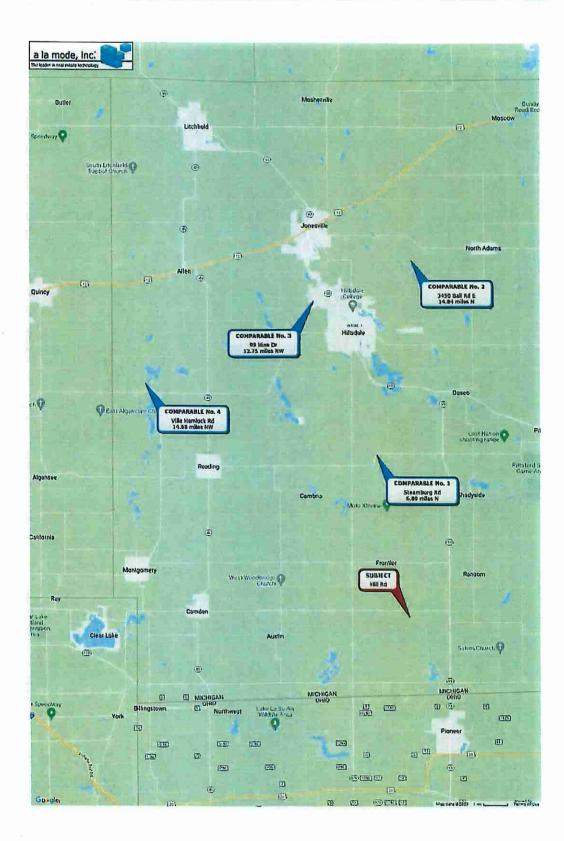
Printed on

FHA/VA Case No.

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Borrower/Client	Vickle Demmitt			
Property Address	Hill Rd	4		
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FHA/VA Caso No.

Aerial Map

Borrower/Client	Vickie Demmitt						
Property Address	Hill Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickie Demmitt						



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

FHA/VA Case No.

Plat Map

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Borrower/Client	Vickie Demmitt						
Property Address	Hill Rd						
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266
Lender	Vickle Demmitt						



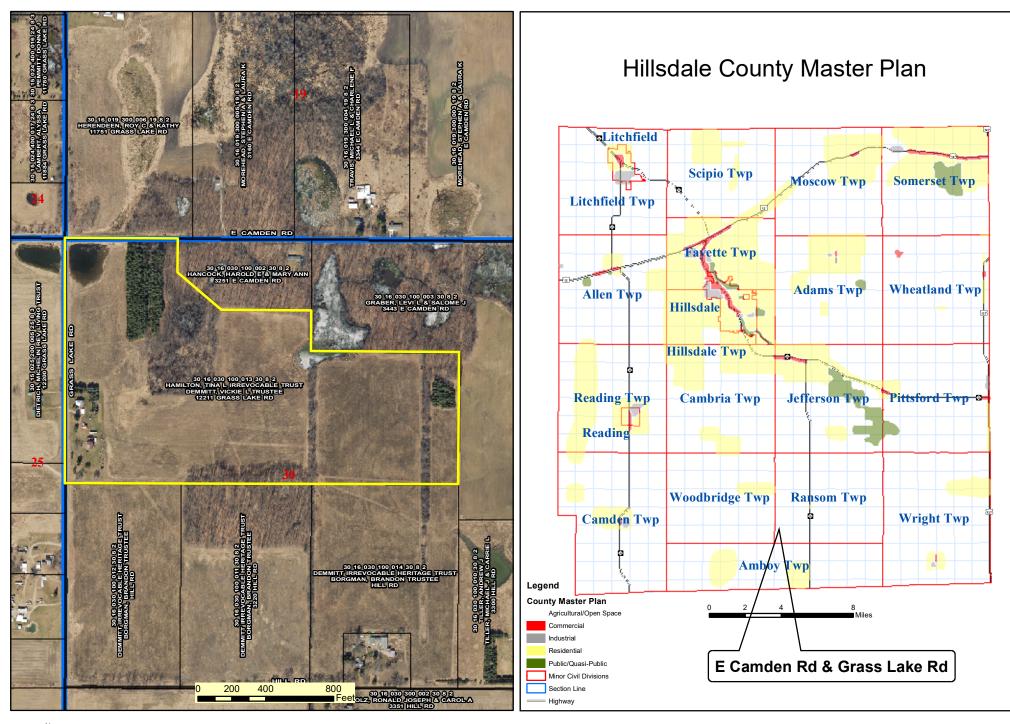
Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Veripraise

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To: Vickie Demmitt , Telephone Number: (937) 707-9819 Atternate Number: E-Mail: demmit(43340@gmail.com	INVOICE WVOICE NUMBER VP2304009 DATE DATE NetmaiOrder #: VP2304009 Lender Case #: Client File #: Main File # on form: VP2304009 Other File # on form: VP2304009 Other File # on form: Federal Tex ID: Employer ID:	
DESCRIPTION Lender: Vickle Demmitt Purchaser/Borrower: Vickle Demmitt Property Address: Hill Rd City: Osseo County: Hillsdale State: MI Legal Description: See attached addenda.	Demmitt Zip: 49266	
FEES	AMOUNT	
1004 Full/URAR	300 SUBTOTAL 300	
PAYMENTS	AMOUNT	
Check #: Date: 05/05/2023 Description: Check #: Date: Description: Check #: Date: Description:	300 SUBTOTAL 300	
	TOTAL DUE \$	0
Plaze Robum This Partion With Your Payment FRQM: Vickle Demrmitt , Telephone Number: (937) 707-9819 Atternate Number: E-Mall: demrmitt43340@gmail.com	AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ NVOICE NUMBER VP2304009 DATE REFERENCE Internal Order #: VP2304009 Lender Case #:	
Veripraise Veripraise PO Box 363 Adrian, MI 49221-0363	Client File #: Main File # on form: VP2304009 Other File # on form: Federal Tax ID: Employer ID:	-

Form NIV2 - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE



Farmland & Open Space Preservation Program Application Program Type: Farmland Development Rights Agreement Tina L Hamilton Irrevocable Trust Section 30 T8S R2W 52.98 acres m/l (56.98 acres m/l Total)

Created by: Hillsdale County GIS Printed: September 2024 Aerial Imagery: March 2020 This map is not a survey!





MARNEY M. KAST

County Clerk mkast@co.hillsdale.mi.us

Court House, Room #1 29 N. Howell Street Hillsdale, Michigan 49242 ABE DANE

Chief Deputy Clerk a.dane@co.hillsdale.mi.us

Phone: (517) 437-3391 Fax: (517) 437-3392

August 25, 2024

Hillsdale County Planning CommissionC/O Hillsdale County Equalization Dept.33 McCollum StreetHillsdale, MI 49242

RE: PA 116 enrollment application for The Demmitt Heritage Irrevocable Trust in Ransom Twp

Mr. Nick Wheeler

The Hillsdale County Clerk is in receipt of an application for enrollment in PA 116 from:

RANSOM TOWNSHIP

T8S R2W S30 Parcel #: 30 16 030 100 012 30 8 2, and; Parcel #: 30 16 030 100 011 30 8 2, and; Parcel #: 30 16 030 100 014 30 8 2

The Demmitt Heritage Irrevocable Trust Brandon Borgman, Trustee 20148 Co. Rd. 240 Mt. Victory, OH 43340

Please find enclosed a copy of the application for enrollment.

For me to complete the application, I need a separate letter from the Hillsdale County Planning Commission indicating approval for inclusion of the property within the provisions of PA 116.

Please reply at the earliest possible time. If you have any questions or concerns, please contact me.

Sincerely,

20

Abe Dane Chief Deputy Clerk



FARMLAND AND OPEN SPACE PRESERVATION PROGRAM

Application for Farmland Development Rights Agreement

Part 361 of the Natural Resources and Environmental Protection Act, 1994 Act 451 as amended, more commonly known as PA 116. Please print or type. Attach additional sheets as needed. Refer to the Eligibility and Instructions document before filling out this form.

Local Governing	OFFICIAL USE ONLY Body:
Date Received	9/9/24
Application No:	Revised 8/23 Submission
State:	
State: Date Received_	

ALL APPLICATIONS MUST BE APPROVED BY LOCAL GOVERNING BODY ON OR BEFORE NOVEMBER 1 TO BE EFFECTIVE FOR THE CURRENT TAX YEAR

I.	Personal Information: 1. Name(s) of Applicant: The Demmit Heritage Irrevocable Trust- Brandon Borg man Trustee Last First Initial
	(If more than two see #15) Demmitt Vickie L. (Grantor to Trust Last First Initial
	2. Mailing Address: <u>20148 Co. Rd</u> 240 <u>Mt. Victory</u> <u>OH</u> 43340 Street City State Zip Code
	3. Phone Number: (Area Code) (937) 707-9819 (VicKie)
	4. Alternative Telephone Number (cell, work, etc.): (Area Code) (614) <u>628 - 0867 (Brandon)</u> 5. E-mail address: <u>demmit 43340 @ gmail.com</u>
II.	Property Location (Can be taken from the Deed/Land Contract) 6. County: <u>Hillsdale</u> 7. Township, City or Village: <u>Ransom</u>
	8. Section No. <u>30</u> Town No. <u>T85</u> Range No. <u>R2 West</u>
(3) Parcel # (Tax ID): 16 030 100 012 30 8 2 /18.8 A; 16 030 100 011 30 8 2 /21.2 A
111.	Legal Information: 16 030 100 014 30 8 2 / 21.09 A
	 9. Attach a clear copy of the deed, land contract or memorandum of land contract. (See #14) 10. Attach a clear copy of the most recent tax assessment or tax bill with complete tax description of property. 11. Is there a tax lien against the land described above? Yes No If "Yes", please explain circumstances:
	12. Does the applicant own the mineral rights? ☐ Yes ☐ No If owned by the applicant, are the mineral rights leased? ☐ Yes ☐ No
	Indicate who owns or is leasing rights if other than the applicant:
	13. Is land cited in the application subject to a lease agreement (other than for mineral rights) permitting a use for something other than agricultural purposes: Yes Wo If "Yes", indicate to whom, for what purpose and the
F	number of acres involved:
	Street City State Zip Code
	14a. Part 361 of the Natural Resources and Environmental Protection Act, 1994 Act 451 as amended, states that the vendor (sellers) must agree to allow the land cited in the application to be enrolled in the program. Please have the land contract sellers sign below. (All sellers must sign).
	Land Contract Vendor(s): I, the undersigned, understand and agree to permit the land cited in this application into the Farmland and Open Space Preservation Program.

Date

Signature of Land Contract Vendor(s) (Seller)

Application for Farmland Development Rights Agreement

15.	If the applicant is one of the following, please check the appropriate box and complete the following information (if
	the applicant is not one of the following – please leave blank):

	2 or more persons having a joint or common interest in the land Corporation Limited Liability Company Estate Trust	F	Partnership Association
Treasurer;	le, list the following: Individual Names if more than 2 Persons; o or Trustee(s); or Members; or Partners; or Estate Representation	ve(s):	
Name:	Brandon Borgman	Title:	Trustee
Name:		Title:	N 17
Name:		Title:	COUNTE -
Name:		Title:_	
	(Additional names may be attached on a	separate sheet) FRAS
	d Eligibility Qualifications: Check one and fill out correct section(s application is for:)	
L	a. 40 acres or more Complete only Section 16	(a thru g);	
	_ b. 5 acres or more but less than 40 acres	omplete only Se	ections 16 and 17; or
	c. a specialty farm Complete only Sections	16 and 18.	
	Type of agricultural enterprise (e.g. livestock, cash crops, fruit, et	cash a	crops
с. Т	Total number of acres on this farm: <u>61.09 A</u> Total number of acres being applied for (if different than above): Acreage in cultivation: <u>52.92 A</u>		Reg 7A to be excluded see GIS map Addendum #2
u. A e. A	Acreage in cleared, fenced, improved pasture, or harvested gras	sland: 💋	
f. A	All other acres (swamp, woods, etc.) 8,17 A		
g. Ir	ndicate any structures on the property: (If more than one building	, indicate the n	umber of buildings):
No. Silo	of Buildings()Residence:/ABarn: :/AGrain Storage Facility:/AGrain	NA- Drying Facility	Tool Shed: <u>// A</u>
Pou	ultry House: <u>NA</u> Milking Parlor: <u>NA</u> er: (Indicate) <u>Nea C</u>	Milk H	ouse: <u>NA</u>
17. T a	o qualify as agricultural land of 5 acres or more but less than 40 average gross annual income of \$200.00 per acre from the sale o	acres, the land f agricultural pr	must produce a minimum oducts.
P ir	Please provide the average gross annual income per acre of clea mmediately preceding this application <u>from the sale of agricult</u>	red and tillable Iral products (land during 2 of the last 3 years not from rental income):
\$	otal income / =	\$	(per acre)
te	otal income total acres of tillable land		
18. T	Fo qualify as a specialty farm, the land must be designated by N produce a gross annual income from an agricultural use of \$2,00	DARD, be 15 0.00 or more.	acres or more in size, and If a specialty farm, indicate

rev. 4/1/2024

×.

Application for Farmland Development Rights Agreement

Page 3

19. What is the number of years you wish the agreement to run? (I	(Minimum 10 years,	maximum 90 years);	50
---	--------------------	--------------------	----

V. Signature(s):

)

x

20. The undersigned certifies that this application identifies the owner of record, legal description of property, and all liens, covenants, and other encumbrances affecting the title to the land.

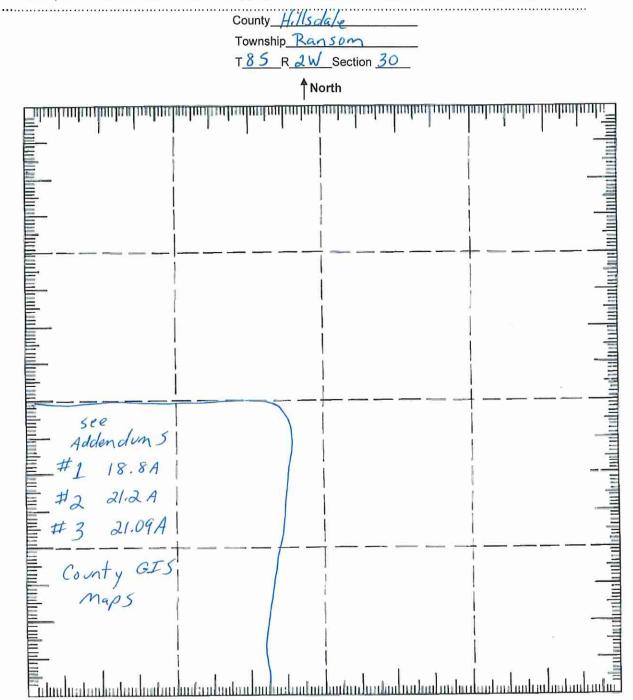
Trustee							
(Signature of Applicant) (Corporate Name, If Applicable)							
Brandon Borgman							
(Co-dwner, If Applicable)	(Signature of Corporate Officer)						
8-28-24							
(Date)	(Title)						
ALL APPLICATIONS MUST BE APPROVED BY LOCAL GOVERNING BODY ON OR BEFORE NOVEMBER 1 IN ORDER TO BE EFFECTIVE FOR THE CURRENT TAX YEAR.							
RESERVED FOR LOCAL GOVERNMENT USE:	CLERK PLEASE COMPLETE SECTIONS I & II						
I. Date Application Received:(Note: Loc	al Governing Body has 45 days to take action)						
Action by Local Governing Body: Jurisdiction:							
Action by Local Governing Body: Jurisdiction:	County Township City Village						
This application is 🗌 approved, 🔲 rejected 🛛 🛛							
(If rejected, please attach statement from Local Governi	ing Body indicating reason(s) for rejection.)						
Clerk's Signature:							
	rent fair market value of the real property in this application.						
Parcel Number (Tax ID):	TEX 19						
 II. Please verify the following: Upon filing an application, clerk issues receipt to the landowner indicating date received. Clerk notifies reviewing agencies by forwarding a copy of the application and attachments If rejected, applicant is notified in writing within 10 days stating reason for rejection and the original application, attachments, etc. are returned to the applicant. Applicant then has 30 days to appeal to State Agency. 							
	plication, all supportive materials/attachments, and letters of						
MDARD-Farmland and Open Space Preservation	on Program, P.O. Box 30449, Lansing, MI 48909						
*Please do not send multiple copies of applicat mailings without first contacting the Farmland	tions and/or send additional attachments in separate I Preservation office.						
Please verify the following regarding Reviewing Agencies (Sending a copy to reviewing agencies is required):	Before forwarding to State Agency, FINAL APPLICATION SHOULDINCLUDE:						
COPY SENT TO:	Copy of Deed or Land Contract (most recent showing <u>current ownership</u>)						
County or Regional Planning Commission	Copy of most recent Tax Bill (must						
Conservation District	include tax description of property)						
Township (if county has zoning authority)	Map of Farm						
	Copy of most recent appraisal record						
	Copy of letters from review agencies (if available)						
	Any other applicabledocuments						
	Version All Control and Contro						

Questions? Please call Farmland Preservation at 517-284-5663

Application for Farmland Development Rights Agreement

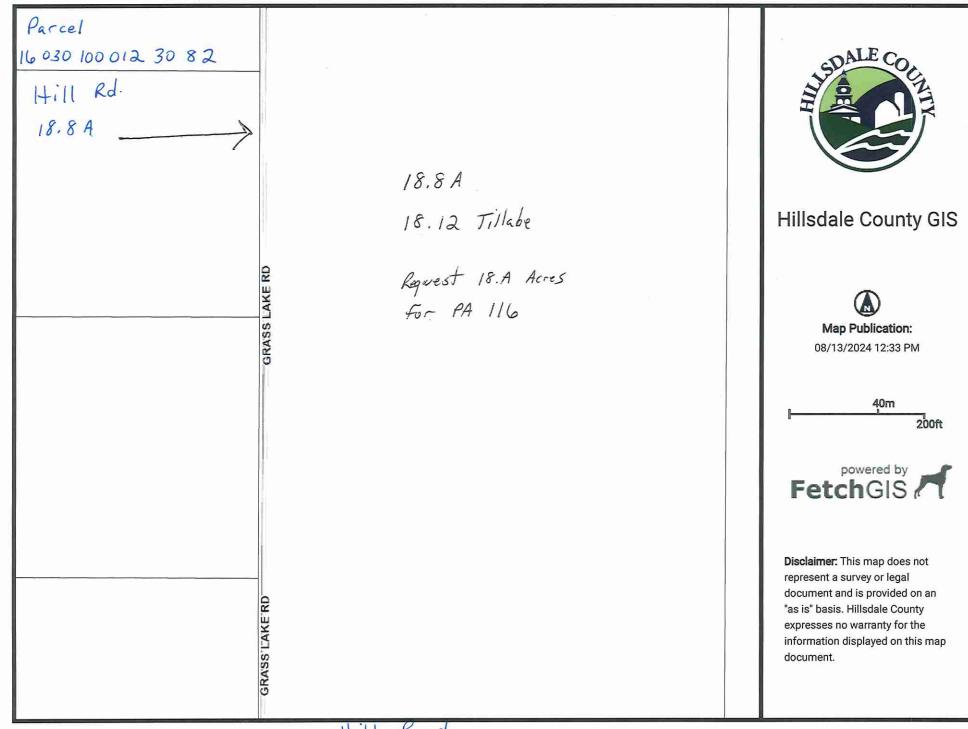
Map of Farm with Structures and Natural Features:

- A. Show boundary of land cited in application. (Grid below is designed to represent a 5280 ft² (1 mile²) Section)
- B. Show all buildings (house(s), barn(s), etc.); also label roads and other avenues of travel (i.e. utility access, etc.).
- C. Outline and designate the current uses of the property (crops, pasture, forest, swamp, etc.).
- D. Clear copies of map(s) provided by USDA Farm Service Agency are acceptable, but please label any roads visible on map, structures and their use, etc. Note: Any residential structures housing persons not directly associated with the farm operation must be excluded from the application. Please indicate if a building falls in this category and provide the appropriate property description for its exclusion. Unless the appropriate description is included, your application cannot be processed.



Addendum # 1

Demmitt Heritage Trust



	Addendum #2	Demmitt Her	itage Trust
Parcel 16 030 100 011 30 8 2 3220 Nill Road 21.2 A		Woods ~ 6.42A	HISDALE COULT
			Hillsdale County GIS
21.2 A = 13.82 tillable 7.38 woods /untillable Request 14.2 Acres for PA 116 And 7 Acres Excluded	~ 7.78 A Tillable	TA Excluded From PA 116	<image/> <section-header><text><text><text><text></text></text></text></text></section-header>
8/13/2024, 12:31 PM EDT	Hill Road		1

Demmitt Heritage Trust Addendum # 3 Parcel SDALE CO 16 030 100 014 30 82 Hill Road 21.09 A 21.09 A 20.98 Tillable Hillsdale County GIS Request 21.09A For PA 116 (A)Map Publication: 08/13/2024 12:25 PM 40m 200ft FetchGIS Mike Gibler 3A. Disclaimer: This map does not represent a survey or legal document and is provided on an "as is" basis. Hillsdale County expresses no warranty for the information displayed on this map document.

2024 RANSOM TOWNSHIP SUMMER TAX BILL

1

2024 RANSOM TOW	NSHIP SUMMER TAX BILL	Bill # 00609
MESSAGE TO TAXPAYER	PAYMENT INFORMATION	
Tax is due July 1st thru September16th inclusive. Baginning September 17th interest shall be added at the rate of 1% per month or fraction of a month until paid. Beginning March 1, 2025 all taxes, except personal property taxes are collected at the County Treasurer's Office with an additional monthly interest rate per state law plus 4% administration fee. Treasurer not responsible for payment on wrong description.		
PROPERTY INFORMATION Property Assessed To: DEMMITT IRREVOCABLE HERITAGE TRUST	TAX DETAIL Taxable Value: \$,899 State Equalized Value: 40,000 PRE/MET %: 100.0000 QUALIFIED AGRICULTURAL PROPERTY EXEMPTION	Class: 102
BORGMAN, BRANDON TRUSTEE 20145 COUNTY RD 240 MOUNT VICTORY, OH 43340 Prop #: 30 16 030 100 012 30 8 2 School: 30010	Taxes are based upon Taxable Val 1 mill equals \$1.00 per \$1000 of Taxab Amounts with no millage are either S Assessments or other charges added to	le Value.
Prop Adár: HILL RD	DESCRIPTION MILLAGE	AMOUNT
Froperty Description: COM W1/4 COR SEC TH N 0°05'47"E ALG W IN FR NW1/4 1203.54 PT TO N IN S 40 A W1/2 FR NW1/4 TH S 89° 49'54"E ALG SD N IN 683 FT TH S 0°21'06"W 1203.55 FT TO S IN FR NW1/4 TH N 89°49'54"W ALG SD S IN 677.64 FT TO POB SEC 30 T8S R2W 18.8 A M/L SPLIT ON 05/17/1999 FROM 16 030 100 006 30 8 2; SPLIT ON 10/09/2023 INTO 16 030 100 011 30 8 2, 16 030 100 012 30 8 2;	$\begin{array}{c} \begin{array}{c} \text{STATE EDUC TAX} & 6.00000\\ \text{COUNTY ALLOCATED} & 4.85600 \end{array} \\ \hline \\ & \begin{array}{c} \text{CK 101} & 9.7, \\ & \begin{array}{c} 9.7, \\ & \begin{array}{c} 255.9 \\ \end{array} \\ \hline \\ & \begin{array}{c} \text{State} \end{array} \\ \hline \\ \\ & \begin{array}{c} \text{State} \end{array} \\ \hline \\ \\ \hline \\ \end{array} \end{array} $ \\ \hline \\ & \begin{array}{c} \text{State} \end{array} \\ \hline \\ \\ \hline \\ \\ \end{array} \end{array} \\ \\ \end{array} \\ \\ \end{array} \\ \\ \begin{array}{c} \text{State} \end{array} \\ \\ \hline \\ \\ \hline \\ \\ \end{array} \end{array} \\ \\ \\ \\ \end{array} \\ \\ \\ \\	76
OPERATING FISCAL YEARS The taxes on bill will be used for governmental	Tax Due 10.85600	96.60
operations for the following fiscal year(s): County: JAN 1 - DEC 31 Twp/Vil/City: APRIL 1 - MARCH 31	Admin Fee	0.96
School: JULY 1 - JUNE 30 State: OCT 1 - SEPT 30	Total Amount Due>	\$97.56

2024 RANSOM TOW	NSHIP SUMMER TAX BILL	3111 = 00608
MESSAGE TO TAXPAYER Tax is due July 1st thru September16th inclusive. Beginning September 17th interest shall be added at the rate of 10 per month or fraction of a month until paid. Beginning March 1, 2025 all taxes, except personal property taxes are collected at the County Treasurer's Office with an additional monthly interest rate per state law plus 40 administration fee. Treasurer not responsible for payment on wrong description.	PAYMENT INFORMATION This tax is due by: 09/16 Pay by mail to: RANSOM TOWNSHIP TR JOYCE MOCALLISTER PO BCX 52 OSSEO, MI 49266	/2024
PROPERTY INFORMATION Property Assessed To: DEMMITT IRREVOCABLE HERITAGE TRUST BORGMAN, BRANDON TRUSTEE 20145 COUNTY RD 240	TAX DETAIL Taxable Value: 10,036 State Equalized Value: 45,100 PRE/MBT %: 100.0000 QUALIFIED AGRICULTURAL PROPERTY EXEM Taxes are based upon Taxabl 1 mill equals \$1.00 per \$1000 of	PTION e Value.
MOUNT VICTORY, OH 43340 Prop #: 30 16 030 100 011 30 8 2 School: 30010 Prop Addr: 3220 HILL RD Property Description: COM W1/4 COR SEC TH S 89°49'54"E ALG S LN FR NW1/4 677.64 FT TO POB TH N 0°21'06"E 1203.55 FT TO N LN S 40 A W1/2 FR NW1/4 TH S 89°49'54"E ALG SD N LN 767.41 FT TH S 0°21'06"W 1203.55 FT TO SD S LN TH N 89° 49'54"W ALG SD S LN 767.41 FT TO POB SEC 30 T8S	Amounts with no millage are eit Assessments or other charges added DESCRIPTION MILLAGE STATE EDUC TAX 6.00000 COUNTY ALLCCATED 4.85600	
R2W 21.2 A M/L SPLIT ON 05/17/1999 FROM 16 030 100 006 30 8 2; SPLIT ON 10/09/2023 INTO 16 030 100 011 30 8 2, 16 030 100 012 30 8 2; Ql, 2A Split off 40 A		*
OPERATING FISCAL YEARS The taxes on bill will be used for governmental operations for the following fiscal year(s):	Tax Due 10.85600	108.94
County:JAN 1 - DEC 31Twp/Vil/City:APRIL 1 - MARCH 31School:JULY 1 - JUNE 30State:OCT 1 - SEPT 30	Admin Fee Total Amount Due	1.03 -> \$110.02

s is the commenter

.....

2024 RANSOM TOWNSHIP SUMMER TAX BILL

Bill # 00611

MESSAGE TO TAXPAYER Tax is due July 1st thru Septemberlöth inclusive. Beginning September 17th interest shall be added at the rate of 1% per month or fraction of a month until paid. Beginning March 1, 2025 all taxes, except personal property taxes are collected at the County Treasurer's Office with an additional monthly interest rate per state law plus 4% administration fee. Treasurer not responsible for payment on wrong description.	PAYMENT INFORMATION This tax is due by: 09/16/2024 Pay by mail to: RANSOM TOWNSHIP TREASURER JOYCE MCCALLISTER PC BOX 52 OSSEC, MI 49266
PROPERTY INFORMATION Property Assessed To: DEMMITT IRREVOCABLE HERITAGE TRUST BORGMAN, BRANDON TRUSTEE 20148 COUNTY RD 240 MOUNT VICTORY, OH 43340	TAX DETAILTaxable Value:23,345Class: 102State Equalized Value:43,800PRE/MBT %:100.0000QUALIFIED AGRICULTURAL PROPERTY EXEMPTIONTaxes are based upon Taxable Value.1 mill equals \$1.00 per \$1000 of Taxable Value.Amounts with no millage are either Special
Prop #: 30 16 030 100 014 30 8 2 School: 30010 Prop Addr: HILL RD Property Description: COM W1/4 COR SEC TH S 89°49'54"E ALG S LN FR NW1/4 1445.05 FT TO E LN W1/2 FR NW1/4 & POB TH N 0°21'06"E ALG SD E LN 1203.55 FT TO NE COR S 40 A W1/2 FR NW1/4 TH S 89°49'54"E 873.12 FT TH S 0°27'59"W 1203.56 FT TO S LN FR NW1/4 TH N 89°49'54"W ALG SD S LN 274.71 FT TH N 0°10'06"E 330 FT TH N 89°49'54"W 396 FT TH S 0° 10'06"W 330 FT TO SD S LN TH N 89°49'54"W ALG SD S LN 200 FT TO POB SEC 30 T8S R2W 21.09 A M/L SPLIT/COMB ON 01/02/2024 FROM 16 030 100 001 30 8 2, 16 030 100 009 30 8 2; 21.09 A Split off 37A	Assessments or other charges added to this bill. DESCRIPTION MILLAGE AMOUNT STATE EDUC TAX 6.00000 140.07 COUNTY ALLOCATED 4.95600 113.36
OPERATING FISCAL YEARS The taxes on bill will be used for governmental operations for the following fiscal year(s):	Tax Due 10.85600 253.43 Admin Fee 2.53
County:JAN 1 - DEC 31Twp/Vil/City:APRIL 1 - MARCH 31School:JULY 1 - JUNE 30State:OCT 1 - SEPT 30	Total Amount Dug> \$255.96



Farm Production and Conservation

Farm Service Agency Hillsdale County Farm Service Agency 588 Olds St Bldg 2 Jonesville, MI 49250 517-849-9890 ext 2

April 1, 2024

THE DEMMITT HERITAGE IRREVOCABLE TRUST 20148 COUNTY ROAD 240 MOUNT VICTORY, OH 43340-9602

Dear Owner/Operator:

A reconstitution effective for the 2024 program year has been completed on a farm you are associated with. Our records show you as either an Operator, an Owner, or an Other Producer/Tenant on this farm.

Enclosed are the "FSA-156EZ Abbreviated Farm Record" showing a breakdown of the farm based on land ownership by tract number, with Other Producer/Tenants listed at the tract level; a "Notification of Bases, PLC Yields, Elections, HIP and CRP Reductions after Reconstitution"; and the tract map(s) specific to you. All persons associated with this farm will receive notification.

Please refer to the attached USDA program record map of your farm for any existing HEL or Wetland determinations made on your farm. Below are the wetland symbols and HEL labels found on the standard FSA tract maps.

Wetland Determination Identifiers	Compliance Provisions		
Restricted Use	HEL = Highly Erodible Land		
Limited Restrictions	NHEL = Not Highly Erodible Land		
Exempt from Conservation	UHEL = Undetermined HEL		

If HEL exists on your farm, an acceptable conservation system or plan must be followed to earn USDA program benefits. Contact NRCS at (517) 849-9890 ext. 3, to discuss and develop an acceptable conservation system for your farm.

If you have any questions regarding this letter, or any of the enclosures, please contact the Jonesville FSA office at (517) 849-9890 ext. 2, and we will be happy to assist you.

Sincerely,

Mal

Michelle Scott Program Technician

USDA is an equal opportunity provider, employer, and lender.

Enclosures: *FSA-156EZ Abbreviated Farm Record *Notification of Bases, PLC Yields, Elections, HIP and CRP Reductions after Reconstitution *Tract level map

USDA is an equal opportunity provider, employer, and lender.



United States Department of Agriculture Farm Service Agency

Notification of Bases, PLC Yields, Elections, HIP and CRP Reductions after Reconstitution

See Page 1 for non-discriminatory Statements.

Hillsdale County - Ml 588 OLDS ST - BLDG 2 JONESVILLE, MI 49250-9804 (517)849-9890

THE DEMMITT HERITAGE IRREVOCABLE TRUST 20148 COUNTY ROAD 240 MOUNT VICTORY, OH 43340-9602

Year : 2024

Farm : 12560

ARCPLC G/I/F Eligibility: Eligible

Farm Summary Data							
Crop Name	Election Choice	HIP	Base Acres	PLC Yield	CCC-505 CRP Reduction Acres		
Corn	ARC County	0	7.43	101	0.00		

As a result of a reconstitution, this newly created farm, as of the date of this notice, has not been enrolled in any contract or program application. In order for the base acres and the farm to be eligible for any program benefit (if available), the producers on this farm must act to enroll or apply in accordance with the rules governing that program by the later of 30 days from the date of this notice or the end of the enrollment or application period if an application period exists or is in effect on the date this notice is issued. Contact your FSA service center office for details.

This farm is the result of combination of farm numbers 12556, 12558.

This notice is issued by the county FSA office. You may appeal the accuracy of information contained in this notice to the County Committee by filing a written request within 30 calendar days after you receive this notice in accordance with the FSA appeal procedures found at 7 CFR Part 780. If you appeal to the County Committee, you may later appeal an adverse determination of the County Committee to the FSA State Committee or the National Appeals Division or request mediation. To appeal, write to the County Committee at your FSA service center address and explain why you believe this notice is erroneous. The final date to appeal this data to the county FSA committee is the appeal date listed below.

Owner	: THE DEMMITT HERITAGE IRREVOCABLE TRUST
Operator	: BLAKE BURKHART
Farm Description	: 26-059-12560

Final Date of Appeal:

May 1, 2024

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administoring USDA programs are prohibited from discriminaling based on race, color, national uright, regulations end policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administoring USDA programs are prohibited from discriminaling based on race, color, national uright, region, sex, gender identity lincluding gender expression), sexual orientation, disability, ego, marital status, femily/generalistatus, income derived from a public essistance program, political baking, or reprisad or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Porsons with disabilities who require altomative means of communication for program information (e.g., Braitle, targe print, audiotope, Amarican Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Conter at (202) 720-2600 (voice and TTY) or contact USDA through the Federat Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a lottor addressed to USDA and provide in the lotter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) e-mail: program. utable@usda.gov.USDA is an equal opportunity provider, employer, and lender.

MICHIGAN

HILLSDALE

Form: FSA-156EZ

See Page 2 for non-discriminatory Statements.

Operator Name	: BLAKE BURKHART
CRP Contract Number(s)	: None
Recon ID	: 26-059-2024-227
Transferred From	: None
ARCPLC G/I/F Eligibility	: Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
60.19	52,92	52.92	0.00	0.00	0.00	0.00	0.0	Active	2
State Conservation	Other Conservation	Effective DCP	Cropland	Double	Cropped	CRP	MPL	DCP Ag.Ret. Activity	SOD
0.00	0.00	52.92	2	0.	00	0.00	0.00	0.00	0.00

	Crop Election Choice	
ARC Individual	ARC County	Price Loss Coverage
None	CORN	None

DCP Crop Data				
Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Corn	7.43	0.00	101	0
TOTAL	7.43	0.00		

NOTES

Tract Number	: 55127
Description	:
FSA Physical Location	: MICHIGAN/HILLSDALE
ANSI Physical Location	: MICHIGAN/HILLSDALE
BIA Unit Range Number	:
HEL Status	: HEL determinations not completed for all fields on the tract
Wetland Status	: Tract contains a wetland or farmed wetland
WL Violations	: None
Owners	: THE DEMMITT HERITAGE IRREVOCABLE TRUST
Other Producers	: None
Recon ID	: 26-059-2024-222

Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
38.94	31.94	31.94	0.00	0.00	0.00	0.00	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	31.94	0.00	0.00	0.00	0.00	0.00

FARM : 12560 Prepared : 4/1/24 10:06 AM CST Crop Year : 2024

Abbreviated 156 Farm Record

USDA

United States Department of Agriculture Farm Service Agency

MICHIGAN

Form: FSA-156EZ



United States Department of Agriculture Farm Service Agency

FARM: 12560 Prepared : 4/1/24 10:06 AM CST Crop Year: 2024

		Base Acres	CCC-5	05 CRP Redi	uction Acres	PLC Yiel	d
Corn		7.43		0.00		101	
TOTAL		7.43			0.00		
		venuer verviender	NOTES	, Alterative	a ta agaga a A		14.1 1
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ract Number	: 55129						
escription	:		· · · · · · · · · · · · · · · · · · ·	۰.			•
SA Physical Loci		GAN/HILLSDALE					
NSI Physical Loc		IGAN/HILLSDALE					:
IA Unit Range Nu					1	: 	
EL Status		leterminations not completed	for all fields on the tra	ct ·	м. 1917 г. – А		
etland Status		does not contain a wetland					
L Violations wners	: None	DEMMITT HERITAGE IRREV					
ther Producers	: Incl : None		OCABLE TRUST	*			
econ ID		9-2024-224		· · ·			1. 1.
			Tract Land Data	n Mariana ang Kabarang Kabarang Kabarang Kabarang Kab	n Erzenste Kennen	Sec. S. S. S. S. S. S. S.	a se se i Angelegio e
Farm Land			1				
	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcar
21.25	20.98	20.98	0.00	0.00	0.00	0.00	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	CRP	MPL	DCP Ag. Rel Activity	SOD
0.00	0.00	20.98	0.00	0.00	0.00	0.00	0.00
			DCP Crop Data	ana	na an a	Alasiya aya aya aya aya dalada	
Crop Name					nananya kana kana kana		
CLOD MALLE		Base Acres	666-	US CRP Red	uction Acres	PLC Yiel	d
teres a factor		na an an Arrain	NOTES	Augusta an	م. مرتبع بروید		



Name:	Share:
Name:	Share:
Name:	Share:



United States Department of Agriculture (USDA) Farm Service Agency (FSA) maps are for FSA Program administration only. This map does not represent a legal survey or reflect actual ownership; rather it depicts the information provided directly from the producer and/or National Agricultural Imagery Program (NAIP) imagery. The producer accepts the data 'as is' and assumes all risks associated with its use. USDA-FSA assumes no responsibility for actual or consequential damage incurred as a result of any user's reliance on this data outside FSA Programs. Wetland identifiers do not represent the size, shape, or specific determination of the area. Areas of Concern represent potential wetland violations (CW, CW+Yr, CWNA, CWTE, MIW, MWM, WX) included in the NRCS Certified Wetland Determination dataset. Refer to your original determination (CPA-026 and attached maps) for exact boundaries and determinations or contact USDA Natural Resources Conservation Service (NRCS). Alternate year NAIP imagery may be displayed for tracts located in other states or along state borders.





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QUIT CLAIM DEED

The Grantor, Vickie L. Demmitt, of 20148 County Rd 240, Mt. Victory, OH 43340, quit-claim to Brandon Borgman as Trustee of the Demmitt Irrevocable Heritage Trust u/a 7-21-2014, of 20148 County Rd 240, Mt. Victory, OH 43340, the following described premises situated in the Township of Ransom, County of Hillsdate, State of Michigan, to-wit:

A parcel of land being a part of the fractional Northwest quarter of Section 30, Town 8 South, Range 2 West, Ransom Township, Hillsdale County, Michigan. Said Parcel being bounded and described as follows: Commencing at the West 1/4 corner of Section 30, Town 8 South, Range 2 West; thence South 89° 49' 54" East, along the South line of the fractional Northwest 1/4 of said Section 30, 1445.05 feet to the East line of the West 1/2 of the fractional Northwest 1/4 of said Section 30 and the point of beginning of this description; thence North 00° 21' 06" East, along said East line 1203.55 feet to the Northeast corner of the South 40 acres of the West 1/2 of the fractional Northwest 1/4 of said Section 30; thence South 89° 49' 54" East 873.12 feet; thence South 00° 27' 59" West 1203.56 feet to the South line of the fractional Northwest 1/4 of said Section 30; thence North 00° 10' 06" East 330.00 feet; thence North 89° 49' 54" West, along said South line, 274.71 feet; thence North 00° 10' 06" East 330.00 feet to the fractional Northwest 1/4 of said Section 30; thence North 89° 49' 54" West 396.00 feet; thence South 00° 10' 06" West 330.00 feet to the South line of the fractional Northwest 1/4 of said Section 30; thence North 89° 49' 54" West 396.00 feet; thence North 89° 49' 54" West, along said South line, 274.71 feet; West, along said South Line, 200.00 feet to the point of beginning.

Also subject to any easements and restrictions of record.

The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act. Act No. 288 of the Public Acts of 1967, as amended.

This property may be located within the vicinity of farmland or a farm operation. Generally accepted agricultural and management practices which may generate noise, dust, odors and other associated conditions may be used and are protected by the Michigan right to farm act.

No consideration; Exempt MCL 207.526 (a) MCL 207.505 (a)

Dated this 28th day of December, 2023.

Signed By UCKA Vickie I Demmitt

VIONO E. DOMINIU

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STATE OF MICHIGAN

)SS:

The foregoing instrument was acknowledged before me this 28th day of December, 2023, by Vickie L. Demmitt

John P. Lovinger, Notary Public Hillsdale County, Michigan Acting in Hillsdale County, Michigan My Commission Expires: 03/11/2024

Drafted by:

WITHOUT OPINION OR CLOSING PARTICIPATION LOVINGER & THOMPSON, P.C. By: John P. Lovinger (P41585) 91 S. Broad Street/PO Box 358 Hillsdale, Michigan 49242 (517) 437-7210 When Recorded, Return To:

John P. Lovinger P.O. Box 358 Hillsdale, MI 49242

Legal description provided by: Lodzinski & Associates, LLC, Job No: 23s01938

QUIT CLAIM DEED

The Grantor, Vickie L. Demmitt, of 20148 County Rd 240, Mt. Victory, OH 43340, quil-claim to Brandon Borgman as Trustee of the Demmitt Irrevocable Heritage Trust u/a 7-21-2014, of 20148 County Rd 240, Mt. Victory, OH 43340, the following described premises situated in the Township of Ransom, County of Hillsdale, State of Michigan, to-wit:

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Also subject to any easements and restrictions of record.

The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967, as amended.

This property may be located within the vicinity of farmland or a farm operation. Generally accepted agricultural and management practices which may generate noise, dust, odors and other associated conditions may be used and are protected by the Michigan right to farm act.

No consideration; Exempt MCL 207.526 (a) MCL 207.505 (a)

Dated this 28th day of December, 2023.

Signed, By: Vickie L. Demmitt

3

STATE OF MICHIGAN)SS: COUNTY OF HILLSDALE

The foregoing instrument was acknowledged before me this 28th day of December, 2023, by Vickie L. Demmitt

John,P. Lovinger, Notary Public Hillsdale County, Michigan Aqting in Hillsdale County, Michigan My Commission Expires: 03/11/2024

Drafted by:

WITHOUT OPINION OR CLOSING PARTICIPATION LOVINGER & THOMPSON, P.C. By: John P. Lovinger (P41585) 91 S. Broad Street/PO Box 358 Hillsdale, Michigan 49242 (517) 437-7210

When Recorded, Return To:

John P. Lovinger P.O. Box 358 Hillsdale, MI 49242

Legal description provided by: Lodzinski & Associates, LLC, Job No: 23s01938

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The Grantor, Vickie L. Denmitt, of 20148 County Rd 240, Mt. Victory, OH 43340, quit-claim to Brandon Borgman as Trustee of the Denmitt Irrevocable Heritage Trust u/a 7-21-2014, of 20148 County Rd 240, Mt. Victory, OH 43340, the following described premises situated in the Township of Ransom, County of Hillsdale, State of Michigan, to-wit:

A parcel of land being a part of fractional Northwest Quarter of Section 30, Town 8 South, Range 2 West, Ransom Township, Hillsdale County, Michigan. Said parcel being bounded and described as follows: Beginning at the West ¼ Corner of section 30, Town 8 South, Range 2 West; thence North 00° 05' 47" East, along the West line of the fractional Northwest ¼ of Section 30, 1203.64 feet to the North line of the South 40 acres of the West 1/2 of the fractional Northwest 1/4 of said Section 30; thence South 89°49' 54" East, along said North line, 683.00 feet; thence South 00° 21' 06" West 1203.55 feet to the South line of the fractional Northwest ¼ of said section 30; thence North 89°49'54" West, along said South line, 677.64 feet to the point of beginning.

Subject to any easements and restrictions of record.

The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967, as amended.

This property may be located within the vicinity of farmland or a farm operation. Generally accepted agricultural and management practices which may generate noise, dust, odors and other associated conditions may be used and are protected by the Michigan right to farm act.

No consideration; Exempt MCL 207.526 (a) MCL 207.505 (a)

Dated this 28th day of December, 2023.

Signed By Vickie | Demmitt

STATE OF MICHIGAN)SS COUNTY OF HILLSDALE

The foregoing instrument was acknowledged before me this 28th day of December, 2023, by-Vickie L. Demmitt

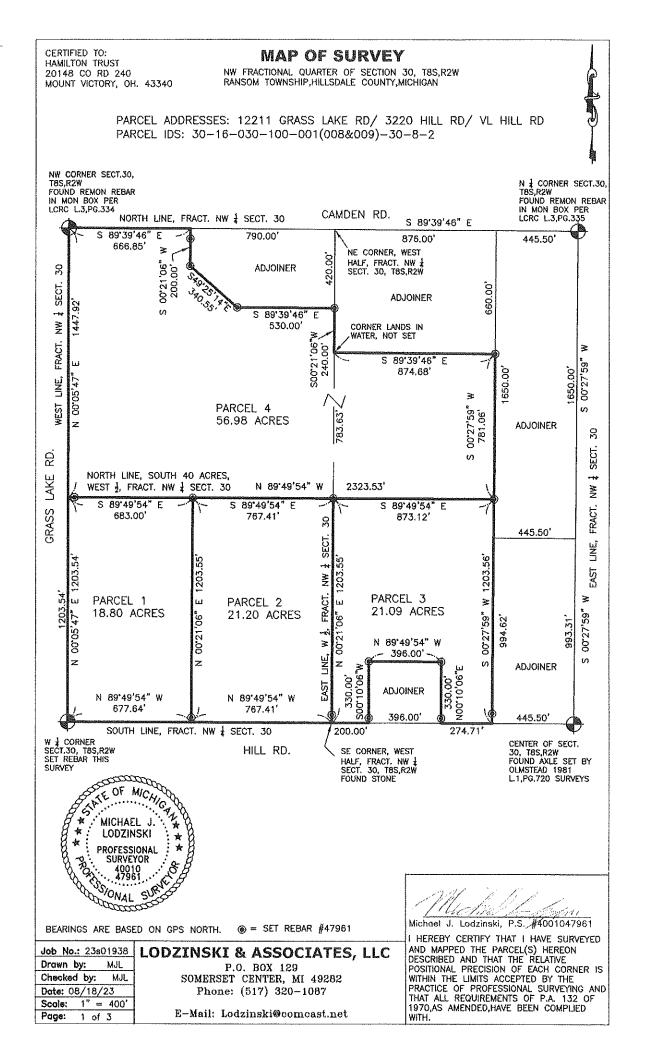
John P, Lovinger, Notary Public

John PyLovinger, Notary Public Hillsdale County, Michigan Acting in Hillsdale County, Michigan My Commission Expires: 03/11/2024

Drafted by: WITHOUT OPINION OR CLOSING PARTICIPATION LOVINGER & THOMPSON, P.C. By: John P. Lovinger (P41685) 91 S. Broad Street/PO Box 358 Hillsdale, Michigan 49242 (517) 437-7210 When Recorded, Return To:

John P. Lovinger P.O. Box 358 Hillsdale, MI 49242

Legal description provided by: Lodzínski & Associates, LLC, Job No: 23s01938



CERTIFIED TO: HAMILTON TRUST 20148 CO RD 240 MOUNT VICTORY, OH. 43340

LEGAL DESCRIPTIONS

NW FRACTIONAL QUARTER OF SECTION 30, T8S,R2W RANSOM TOWNSHIP,HILLSDALE COUNTY,MICHIGAN

PARCEL 1 (18.80 ACRES);

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE WEST & CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00'05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30, 1203.54 FEET TO THE NORTH LINE OF THE SOUTH 40 ACRES OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE SOUTH 89'49'54" EAST, ALONG SAID NORTH LINE, 683.00 FEET; THENCE SOUTH 00'21'06" WEST 1203.55 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 677.64 FEET TO THE POINT OF BEGINNING.

PARCEL 2 (21.20 ACRES):

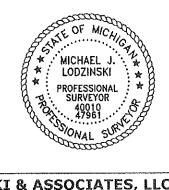
A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST $\frac{1}{2}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE SOUTH 89'49'54" EAST, ALONG THE SOUTH LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30, 677.64 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 00'21'06" EAST 1203.55 FEET TO THE NORTH LINE OF THE SOUTH 40 ACRES OF THE WEST $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30; THENCE SOUTH 89'49'54" EAST, ALONG SAID NORTH LINE, 767.41 FEET; THENCE SOUTH 00'21'06" WEST 1203.55 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 767.41 FEET TO THE POINT OF BEGINNING.

PARCEL 3 (21.09 ACRES);

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST & CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE SOUTH 89'49'54" EAST, ALONG THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30, 1445.05 FEET TO THE EAST LINE OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30 AND THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 00'106" EAST, ALONG SAID EAST LINE, 1203.55 FEET TO THE NORTHEAST CORNER OF THE SOUTH 40 ACRES OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE SOUTH 40 ACRES OF THE WEST & OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE SOUTH 40'40'54" EAST 873.12 FEET; THENCE SOUTH 00'27'59" WEST 1203.56 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 274.71 FEET; THENCE NORTH 00'10'06" EAST 330.00 FEET; THENCE NORTH 89'49'54" WEST 396.00 FEET; THENCE SOUTH 00'10'06" WEST 330.00 FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 274.71 FEET; THENCE SOUTH 00'10'6" EAST 330.00 FEET; THENCE NORTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; FLORE TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 50; FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 50; FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 50; FEET TO THE SOUTH LINE OF THE FRACTIONAL NORTHWEST & OF SAID SECTION 30; THENCE NORTH 89'49'54" WEST, ALONG SAID SOUTH LINE, 200.00 FEET TO THE POINT OF BEGINNING.



Job No.: 23s01938	LODZINSKI & ASSOCIATES, LL
Drawn by: MJL	P.O. BOX 129
Checked by: MJL	SOMERSET CENTER, MI 49282
Date: 08/18/23	Phone: (517) 320-1087
Scale:	
Page: 2 of 3	E-Mail: Lodzinski@comcast.net

111.681 2.1 Michael J. Lodzinski, P.S. #4001047961

I HEREBY CERTIFY THAT I HAVE SURVEYED AND MAPPED THE PARCEL(S) HEREON DESCRIBED AND THAT THE RELATIVE POSITIONAL PRECISION OF EACH CORNER IS WITHIN THE LIMITS ACCEPTED BY THE PRACTICE OF PROFESSIONAL SURVEYING AND THAT ALL REQUIREMENTS OF P.A. 132 OF 1970,AS AMENDED,HAVE BEEN COMPLIED WITH. CERTIFIED TO: HAMILTON TRUST 20148 CO RD 240 MOUNT VICTORY, OH. 43340

LEGAL DESCRIPTIONS

NW FRACTIONAL QUARTER OF SECTION 30, TBS,R2W RANSOM TOWNSHIP,HILLSDALE COUNTY,MICHIGAN

PARCEL 4 (56.98 ACRES):

A PARCEL OF LAND BEING A PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST, RANSOM TOWNSHIP, HILLSDALE COUNTY, MICHIGAN. SAID PARCEL BEING BOUNDED AND DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST & CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00'05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST 1 OF SAID SECTION 30, 1203.54 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 00'05'47" EAST, ALONG SAID WEST LINE, 1447.92 FEET TO THE NORTHWEST CORNER OF SAID SECTION 30; THENCE SOUTH 89'39'46" EAST, ALONG THE NORTH LINE OF THE FRACTIONAL NORTHWEST \$ OF SAID SECTION 30, 666.85 FEET; THENCE SOUTH 00'21'06" WEST 200.00 FEET; THENCE SOUTH 49'25'14" EAST 340.55 FEET; THENCE SOUTH 89'39'46" EAST 530.00 FEET TO THE EAST LINE OF THE WEST 1/2 OF THE FRACTIONAL NORTHWEST 2 OF SAID SECTION 30; THENCE SOUTH 00'21'06" WEST, ALONG SAID EAST LINE, 240.00 FEET; THENCE SOUTH 89'39'46" EAST 874.68 FEET; THENCE SOUTH 00'27'59" WEST 781.06 FEET; THENCE NORTH 89'49'54" WEST 2323.53 FEET TO THE POINT OF BEGINNING.

SECTION CORNER WITNESSES: SECT. 30, TBS, R2W

W 1 CORNER SECT. 30 (A-10) SET REBAR INTERSECTION GRAVEL ROADS

N39E 55.20' SET PK&TAG NW SIDE POWER POLE N71E 46.36' STOP SIGN POST CENTER OF PHONE RISER S52F 56.24 S87W 32.94' FOUND REBAR AT WEST R/W #47961 FOUND REBAR AT (M-10) T8S,R3W SOUTH 1.90'

CENTER OF SECTION 30 (B-10) FOUND AXLE SET BY OLMSTEAD IN 1981 AT NORTH EDGE GRAVEL ROAD INLINE WITH OCCUPATION NORTH & SOUTH

SET NAIL&TAG SW SIDE 10" HICKORY CENTER OF 8" DAIMETER GALAVANIZED POST SET NAIL &TAG SE SIDE 18" HICKORY N45W 34 55' N05E 20.85' 29.82' N40E \$30W 41.52' SET NAIL & TAG EAST SIDE 16" HICKORY



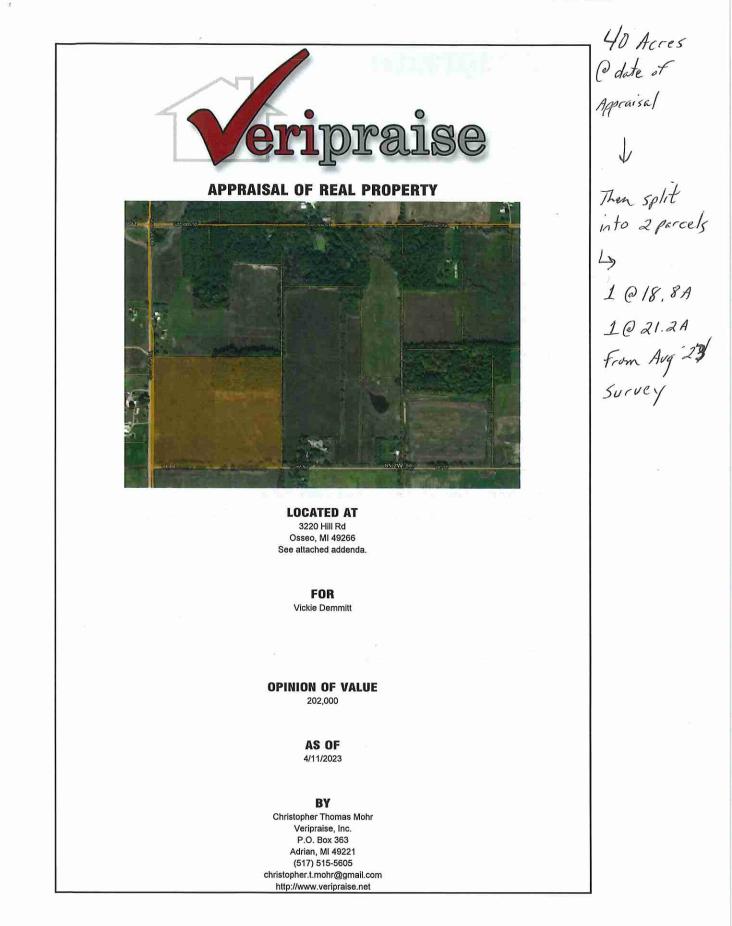
Job No.: 23s01938 LODZINSKI & ASSOCIATES, LLC Drawn by: Mill P.O. BOX 129 Checked by: MJL SOMERSET CENTER, MI 49282 Date: 08/18/23 Phone: (517) 320-1087 Scole: E-Mail: Lodzinski@comcast.net Poge: 3 of 3

Michael J. Lodzinski, P.S. #4001047961 I HEREBY CERTIFY THAT I HAVE SURVEYED AND MAPPED THE PARCEL(S) HEREON DESCRIBED AND THAT THE RELATIVE POSITIONAL PRECISION OF EACH CORNER IS WITHIN THE LIMITS ACCEPTED BY THE PRACTICE OF PROFESSIONAL SURVEYING AND THAT ALL REQUIREMENTS OF P.A. 132 OF 1970,AS AMENDED, HAVE BEEN COMPLIED WITH WITH.

11.111

e.

FHA/VA Case No.





Veripraise, Inc. P.O. Box 363 Adrian, MI 49221 (517) 515-5605 http://www.veripraise.net

05/12/2023

Vickie Demmitt

Re: Property: 3220 Hill Rd Osseo, MI 49266 Borrower: Vickie Demmitt File No.: VP2304008

Opinion of Value: \$ 202,000 Effective Date: 4/11/2023

In accordance with your request, we have completed an Appraisal of the above referenced real property. The report of that review is attached.

The purpose of the appraisal is to developed an opinion of the market value of the subject property as improved. The property rights appraised are the fee simple interest in the site and improvements.

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs and appropriate certifications. The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Chutecher I Make

Christopher Thomas Mohr License or Certification #: 1204004100 State: MI Expires: 07/31/2024 christopher.t.mohr@gmail.com

08/11

	Veripraise					
AND	APPRAISAL	REPO	DRT			

i

			LAND A	PPRAISA	. REPORT	Г		File No. VP2	204000	
Borrow	ver Vickie De	mmitt	Censu	s Tract 0511.0	0		Map Ref			
	ty Address 3220) Hill Rd					01		0.4	
	Osseo	attached addenda.	County	Hillsdale			Sta	te <u>MI</u> Zip	Code 492	266
Sale P		Date of Sale	Loan Term	yrs.	Property Rigi	hts Appraise	d 🗙 Fee	Leasehold	Del	Vinimis PUD
Actua	Real Estate Taxes \$;(yr) Loan charges to be paid I	by seller \$ 0	Other	r sales conc	essions			
		Demmitt		Addres	20 					
Occup Locati	240505	Appraiser (Christopher Thomas N	Iohr Instr Rural	uctions to Apprais	er		Good	Avg.	air Poor
Built L		Over 75%	25% to 75%	Under	20463	ment Stabili	ty		X	
Growt	n Rate 🗌 F	ully Dev. 🔲 Rapid	🔀 Steady	Slow		ience to Em			X	
	ty Values	Increasing	Stable	Declir		ience to She			X	
	nd/Supply tina Time	Shortage Vider 3 Mo	os. 🗌 4-6 Mos.	Overs		ience to Scl icv of Public	Transportation		X	X
Prese			o % Apts. % Condo			tional Faciliti			X	
Land			60 % Vacant Land	-		icy of Utilitie			X	
Chang Land		Not Likely *) From	Likely (*) To	Taking Pla		ly Compatibi	lity Irimental Conditio	X	X	
	minant Occupancy	Owner	Tenant Tenant	% Vacant		and Fire Prof				X
One-L	nit Price Range	\$ <u>60</u> to \$			BO Genera	Appearance	e of Properties		X	
	nit Age Range		30 yrs. Predominant Ag			to Market	1217-01-00 PM		X	
		e factors, favorable or unfavo a of homes similar in p	and the second					borhood bour		
	a design of the second s	narket is considered to				The second se	ear to shopp	ng, transport	ation, sc	10015,
	appear to the t									
	sions <u>1320 x 1</u>					0.00 Acr			Corner Lo	
	Classification <u>N</u> St and Best Use	No Zoning Present Use 0t	her (specify)		Present Improvem	nents 🖸	Do 🗌 D	o Not Conform	to Zoning I	Regulations
inglic	Public	Other (Describe)	OFF SITE IMPROVEMENT	S Topo	Basically	/ Level				
Elec.	X	and the second sec		Private Size						
Gas	<u> </u>		e Asphalt	Shap					_	
Water San. 1	ewer 🗌 🗌		enance 🔀 Public [Storm Sewer 🔲 Curb	Private View	Average Adequat					
oun. v			지수는 것은 모양은 것이야지 가지 않는 것은 것을 받았다.	Margaret Contraction Contraction	e property located		pecial Flood Hazar	d Area?	1 Ye	s 🗙 No
		infavorable including any app		croachments, or o	ther adverse cond	litions)	Subject	site consists	of vacar	nt land
whe	re 80% is tillab	le and 20% is woods.								
	ITEM SS 3220 Hill Re		COMPARABLE I Steamburg Rd		COM 3450 Ball Rd	PARABLE N E	0. 2	COM 99 Hine Dr	PARABLE I	
Provi	Osseo, MI 4 nity to Subject	49266	Camden, MI 49232 6.97 miles N		Jonesville, M 14.96 miles N			Hillsdale, MI 13.80 miles I		
10001001000	Price	\$	\$	150,000		\$	185,000		\$	258,60
	\$/acre	\$ 5,050		5,357		\$	5,675	7 1000 ALC: 1000	\$	5,00
Data	Source(s) ITEM	Insp/Public Data DESCRIPTION	LenMLS#70262686;E DESCRIPTION	DOM 74 +(-)\$ Adjust.	LenMLS#702 DESCRIPT		OM 12 +(-)\$ Adjust.	LenMLS#702 DESCRIPT		DOM +(-)\$ Adjust
Date	of Sale/Time Adj.	DESURIPTION	s08/22;c05/22	+(-)\$ AUJUSI.	s08/22;c08/2		+(-)\$ Aujusi.	s06/22;c01/2		+(-)\$ Aujus
Local		Rural	Rural		Rural			Suburban		-10,00
Site/		40.00 Acres	28.00 AC	+48,000	32.60 AC		+29,600	51.72 AC		-46,90
Othe		None	None		None			None		
									_	
	or Financing	None	None		None			None		
201-11-1	essions dj. (Total)	None	None	48,000	None] - \$	29,600	None	- \$	-56,90
	ited Value						20,000			50,50
of Su			S	198,000		\$	214,600		\$	201,70
Com	nents on Market Da	a Comps were ad	justed \$4,000 per acr	e for "excess	land".					
Com	nents and Condition	s of Appraisal No wa	arranty of the appraisa	l is given or ir	nplied. No lial	bility is as	sumed for th	e structural c	r mecha	nical
sys	ems of the pro	perty.								
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Appr		pher Thomas Mohr			pervisory Apprais	er (if applica	ible)			
Date Title	of Signature and Re	port 05/12/2023			ite of Signature le					
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Form LAND - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

	Supplemental Addendum				File No. VP2304008			
Borrower/Client	Vickie Demmitt							
Property Address	3220 Hill Rd							
City	Osseo	County	Hillsdale	State	MI	Zip Code 49266		
Lender	Vickie Demmitt							

Additional Comments

Scope of the Appraisal

This is an Appraisal Report prepared under standards rule 2-2(A), intended for the use specific client identified in this report, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

While others "may rely" on the appraisal, they are not anticipated users of the report. The report may not contain sufficient information for adequate understanding, particularly to those unaccustomed to reading appraisal reports. To rely on the report may not serve the needs of other uses not specifically listed. No additional intended users are identified for the appraiser.

Supporting documentation that is not provided within the report concerning the data, reasoning and analysis is retained in the appraiser's workfile where appropriate.

Intended Use of the Appraisal

The intended use for an appraisal is to estimate "as is" market value of the subject property as of the date of death of the prior owner on 4/11/2023.

Intended User

The intended user of this appraisal is the Client. Appraiser is not responsible for or obligated to any other party other than the client noted in this appraisal.

Conditions of Appraisal

This appraisal report is intended for use in assisting the client in determining the subject homes fair market value. This report is not intended for any other use.

Personal property was not included in the Appraisal.

Compliance to the Industry Standard

The appraiser has developed an appraisal on the subject property in accordance to standard 1 of USPAP and has communicated the result of the appraisal in an appraisal report, pursuant to standard rules 2-2(a).

The appraisers analysis, opinions and conclusions were developed in accordance with and in conformity to the Uniform Standards Of Professional Appraisal Practice (USPAP) standards rule 2-3, that took effect august 1990, by FNMA and the Office of the Comptroller, and with The Federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); and Title XI.

Highest and Best Use Analysis Summary

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Competency of the Appraiser

The appraiser hereby certifies that he/she has the experience and knowledge to adequately execute this appraisal assignment competently, without the assistance of other or has disclosed the lack of knowledge or experience to the client. The Appraiser has taken all steps necessary or appropriate and has described in the report the lack of knowledge and/or experience and the steps taken to complete the report competently.

Appraiser Independence

The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced in any way with the development, reporting, result, or conclusion of value.

Michigan License Disclosure

In Michigan, appraisers are required to be licensed and now regulated by the Michigan Department of Licensing and Regulatory Affairs, P.O. Box 30670, Lansing, MI 48909

Legal Description

S 40 ACRES W1/2 NW1/4 SEC 30 T8S R2W 40 A M/L SPLIT ON 05/17/1999 FROM 16 030 100 006 30 8 2;

			4	FHA/VA Case No
		USPAP Compliance Addendum	Loan ≠ File ≠	⊭ # VP2304008
prrower/Client	Vickie Demmitt			
operty Address y	3220 Hill Rd Osseo	County Hillsdale	State MI	Zip Code 49266
nder	Vickie Demmitt			40200
PRAISAL AN	ID REPORT IDENTIFIC	CATION	-	
the second s	ort is one of the following t			
Appraisal Rep Restricted Ap	praisal Report This rep intende	port was prepared in accordance with the requirements of the Appraisal Report option of USPA port was prepared in accordance with the requirements of the Restricted Appraisal Report optic d only for the use of the client and any other named intended user(s). Users of this report must supporting rationale for all of the opinions and conclusions set forth in the report.	on of USPAP Sta	ndards Rule 2-2(b), and is
DITIONAL C	ERTIFICATIONS			and the second second second
	best of my knowledge and	I belief:		
The statement	ts of fact contained in this i	report are true and correct.		
 The report and opinions, and 	an and before a substances and a second	lusions are limited only by the reported assumptions and are my personal, impartial, and unbia	ased professiona	il analyses,
 I have no (or t parties involve 		rospective interest in the property that is the subject of this report and no (or specified) persona	il interest with re	spect to the
 I have no bias 	with respect to the proper	ty that is the subject of this report or the parties involved with this assignment.		
 My engageme 	ent in this assignment was	not contingent upon developing or reporting predetermined results.		
 My compensation 	ation for completing this as	ssignment is not contingent upon the development or reporting of a predetermined value or dire	ection in value th	at favors the cause
	he amount of the value opi	inion, the attainment of a stipulated result, or the occurrence of a subsequent event directly rela		
 My analyses, 	opinions, and conclusions	s were developed and this report has been prepared, in conformity with the Uniform Standards	of Professional /	Appraisal Practice.
 This appraisa 	l report was prepared in ac	cordance with the requirements of Title XI of FIRREA and any implementing regulations.		
RIOR SERVIC	ES			
		ppraiser or in any other capacity, regarding the property that is the subject of this report within	the three-year pe	riod
-	preceding acceptance of th med services, as an appra	ns assignment. siser or in another capacity, regarding the property that is the subject of this report within the th	iree-vear period i	mmediately
		nt. Those services are described in the comments below.		
Roperty ins	SPECTION			
		of the property that is the subject of this report.		
IHAVE made PPRAISAL AS		he property that is the subject of this report.		And in case of the local division of
		nificant real property appraisal assistance to the person signing this certification. If anyone did	provide signific:	ant assistance, they
		of the extent of the assistance provided in the report.		
DDITIONAL C	OMMENTS			
ditional USPAP	related issues requiring dis	sclosure and/or any state mandated requirements:		
		TIME FOR THE SUBJECT PROPERTY		
	e marketing time for the		to the apprais	al assignment.
A reasonable PPRAISER	e exposure time for the	subject property is 90 day(s). SUPERVISORY APPRAISER	(ONLY IF REA	HIBED)
FFRAISER		SUPERVISORY APPRAISER	COMET IF REC	
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Date of Signatur		Date of Signature	-	

Form ID20EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

State Certification #

or State License #

Did Not

Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property

Exterior-only from Street

Interior and Exterior

Page 1 of 1

State

State Certification #

Expiration Date of Certification or License

Effective Date of Appraisal 4/11/2023

USPAP Compliance Addendum 2020

or State License #

State MI

1204004100

07/31/2024

Market Conditions Addendum to the Appraisal Report

Market	Conditions Add					VP2304008	
The purpose of this addendum is to provide the lender/		and the second	Contraction of the second s	preval	ent in the sub	oject	
neighborhood. This is a required addendum for all appr	aisal reports with an effectiv		2009.			er.	
Property Address 3220 Hill Rd		City Osseo		St	ate MI	ZIP Code 49	266
Borrower Vickie Demmitt							
Instructions: The appraiser must use the information re							
housing trends and overall market conditions as reported							
it is available and reliable and must provide analysis as	indicated below. If any requ	ired data is unavailable or	is considered unreliable, the a	apprai	ser must pro	vide an	
explanation. It is recognized that not all data sources w	III be able to provide data for	r the shaded areas below;	if it is available, however, the	appra	liser must inc	clude the data	
in the analysis. If data sources provide the required info	ormation as an average inste	ad of the median, the appl	raiser should report the availa	ble fig	ure and iden	tify it as an	
average. Sales and listings must be properties that com	ipete with the subject prope	rty, determined by applying	g the criteria that would be us	ed by	a prospectiv	e buyer of the	
subject property. The appraiser must explain any anom							
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	-		Overall Trend	1
Total # of Comparable Sales (Settled)					Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)					Increasing	X Stable	Declining
Total # of Comparable Active Listings	and the second				Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	Disco de Marilio				Declining	X Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	-		Overall Trend	
Median Comparable Sale Price				ᆜᆜ		X Stable	Declining
Median Comparable Sales Days on Market					Declining	X Stable	Increasing
Median Comparable List Price					Increasing	X Stable	Declining
Median Comparable Listings Days on Market			121	- H	Declining	X Stable	Increasing
Median Sale Price as % of List Price	nrovalant2 Van	% M No	%		Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance			00/ to E0/ 1		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pa							
fees, options, etc.). Seller concessions ar	e not prevalent but a	re occasionally used	a. The amount of conc	essi	on varies	and is appar	ently more
a function of buyers liquidity needs rather			when used generally a	re a	dded bacl	k into the pur	chase price
on approximately a one to one basis and	range from 2-6% of p	burchase price.					
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price Selier-((developer, builder, etc.)paid financial assistance Explain in detail the selier concessions trends for the pr fees, options, etc.). Seller concessions an a function of buyers liquidity needs rather on approximately a one to one basis and Are foreclosure sales (REO sales) a factor in the marke		a Kuon cumlain (itu	dian the trends in Vetices and	0.01-	of formals	d assault>	
Are foreclosure sales (REO sales) a factor in the marke Forclosure and REO sales are present in			ding the trends in listings and				
Policiosule and REO sales are present in	the subject market b	ut are not a factor in	the subject market di	ueto	current l	ow numbers.	
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Cite data sources for above information. Statis	stical information was	procured via Parag	on MLS, data is base	d on	similar ho	omes within t	he subject
Cite data sources for above information. Statts neighborhood or a similar competing neig	stical information was hborhood.	procured via Parag	on MLS, data is base	d on	similar ho	omes within t	he subject
neighborhood or a similar competing neig	hborhood.						he subject
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ADDITIONAL COMPARABLE SALES

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ITEM Address 3220 Hill F							
MURRAN WY JELLING	SUBJECT PROPERTY	COMPARABLE	:NO. 4	COMPARABLE	NU. 5	COMPARABLI	ENU. 6
Osseo, Mi		Ville Hemlock Rd Quincy, Mi 49082					
roximity to Subject		14.61 miles NW					
ales Price	\$	\$	280,000	\$		\$	
rice \$/acre	\$ 5,05	0 \$	5.000	\$		\$	
ata Source(s)	Insp/Public Data	LenMLS#70287681 DESCRIPTION	;DOM 41				
ITEM	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adju
ate of Sale/Time Adj.		s12/22;c10/22					
ocation	Rural	Rural					
ite/View	40.00 Acres	56.00 AC	-64,000				
ther	None	None					
		None					
				[
ales or Financing	None	None		the second se			
oncessions	None	None			l		
et Adj. (Total)		🗌 + 🔀 - \$	-64,000	+\$		- \$	
dicated Value							
Subject		\$	216,000			\$	
mments on Market D							
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Subject Land Photo Page

Borrower/Client	Vickie Demmitt						
Property Address	3220 Hill Rd						
City	Osseo	County Hillsdale	State	MI	Zip Code	49266	
Lender	Vickie Demmitt						



Subject Front 3220 Hill Rd Sales Price Date of Sale Site Area Location Rural Other None

\$/acre

Comparable Photo Page

Borrower/Client	Vickie Demmitt			
Property Address	3220 Hill Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Comparable 1

Steamburg Rd	
Prox. to Subject	6.97 miles N
Sales Price	150,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	28.00 AC
Site	
Quality	Q3
Age	





Comparable 2

3450 Ball Rd E	
Prox. to Subject	14.96 miles N
Sales Price	185,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	32.60 AC
Site	
Quality	Q3
Age	
Quality Age	Q3

Comparable 3

99 Hine Dr	
Prox. to Subject	13.80 miles NW
Sales Price	258,600
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Suburban
View	51.72 AC
Site	
Quality	Q3
Age	

Comparable Photo Page

Borrower/Client	Vickie Demmitt			
Property Address	3220 Hill Rd			
City	Osseo	County Hillsdate	State MI	Zip Code 49266
Lender	Vickie Demmitt		1	



Comparable 4

Ville Hemlock	٦d
Prox. to Subject	14.61 miles NW
Sales Price	280,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	56.00 AC
Site	
Quality	Q3
Age	

Comparable 5

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	Q3
Age	

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

4

License

GRETCHEN UMETAER Governor	B	NT OF LIC UREAU OF	PROFESSIO	CHIGAN D REGULATORY NAL LICENSIN STATE APPRAIS	G ER LICE	5	31732
HRISTOPHER TH	OMAS MOHR						
LICENSE No.		EXPIRATION DA	TE			THIS DOCUS	MENT IS DULY DER THE LAWS OF OF MICHIGAN
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SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-J381073-00

The Hanover Atlantic Insurance Company, LTD C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda (A Stock Insurance Company, herein called the Company)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance, policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance has been placed with an insurer that is not licensed by the State of Michigan. In case of insolvency, payment of claims may not be guaranteed

	BROKER STAMP	
Broker Name: Norman-Spencer Agency, LLC	Premium:	\$609.00
	Risk Purchasing Group Fee	\$40.00
Address: 10050 Innovation Drive, Suite 340,	Surplus Lines Tax	\$15.23
Miamisburg, OH 45342	Total:	\$664.23
Code: 1602657 Signature:		

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Hano Insurance	Ver Group*				opraisers	URPLUS LI Advanta Advanta Advanta Advanta Advanta	age
e de la como e como		-	_		Decia	rations Page	
Issue Date	04/12/2023						
Item 1.	NAMED INSURED AND AD	nei	-95				
	Veripraise Inc PO BOX 363 ADRIAN, MI 49221						
Item 2.	POLICY PERIOD						
	Inception Date: 05/03/2023			Expirati	on Date: 05/03/2024		
	(12:01 AM standard time at I	the a	address sho	wn in item 1.)			
Item 3.	LIMIT OF LIABILITY						
					im; not to exceed		
		D.	\$1,000,000	tor all Glaim	s in the Aggregate		
Item 4.	SUBLIMITS OF LIABILITY Privacy and Security		\$1 000 000	for each Cla	Im; not to exceed		
	Liability Coverage						
		b.	\$1,000,000	for all Claim	s in the Aggregate		
Item 5.	DEDUCTIBLE						
item 5.	DEDUCTIBLE	8.	\$0	each Claim			
		b.	N/A	for all Claim	s in the Aggregate		
item 6.	SUPPLEMENTAL COVERAG	ELI	MIT AND D	EDUCTIBLE	LIMIT	DEDUCTIBLE	
	Disciplinary and Regulatory Pro Coverage	ocee	edings		per insured / for all insureds	\$0	
8	Subpoena Assistance			\$5,000 \$25,000	CARACTERISTICS AND	\$0	
(Crisis Event Expense			\$25,000 \$50,000	per Event / in the Aggregate	\$0	

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Reputation Protection Expense

Withheld Client Fee Assistance

Nonprofit Directors and Officers Expense

1

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Page 2 of 4

\$0

\$0

\$0

\$15,000 in the Aggregate

\$25,000 in the Aggregate

\$10,000 in the Aggregate

Hanc Insuran	over cce Group™	SURPLUS LINES Appraisers Advantage Professional Liability Insurance		
		Declarations Page		
item 7.	PROFESSIONAL SERVICES Real Estate Appraisal Services			
item 8.	RETROACTIVE DATE	05/03/2012		
ltem 9.	PREMIUM FOR THE POLICY PERIOD Risk Purohasing Group Fee Surplus Lines Tax	\$609.00 \$40.00 \$15.23		
	Total Premium:	\$664.23		
ltem 10.	ENDORSEMENTS EFFECTIVE AT INCEPT	ION: See Schedule of Forms attached.		
ltem 11.	NOTICE TO INSURER Report a claim to the Company as required to to:	by Section G. Duties in the Event of Claim(s) or Potential Claim(s)		
	www.hanover.com/report-claim-online			
	The Hanover Atlantic Insurance Company, L' Care of: The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	ſD		
	National Claims Telephone Number: 508.8 Facsimile: 508.635.1868 Email: <u>proclaim@hanover.com</u>	355.6281		

The Hanover Atlantic Insurance Company, Ltd. C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda Tel 301-495-7722

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SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

In Witness Whereof, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by is duly authorized officers.

ann K. F

Bryan Salvatore President Ann Kirkpatrick Tripp Treasurer

910-1907SL 07/21

Page 4 of 4

Trantor	Grantee	****	Sale Frice	Sale Date	Inst. Type	Terms of Sale	Liber 6 Page	Ver By	ifled	Prent
IANULTON, WILFRED LED	E & VERANILITON, WILFRE	D & VIRGI	. (04/14/2011		09-FAMILY	1455/74	1 "	VERIFIED	0.
							9, 9 99 99 99 99 99 99 99 99 99 99 99 99			
Property Address		Class: AG	UCULTURAL-VAC	AN(Zoning:	 Buil	ding Permit(s)	Date	Numbe r	St	atus
220 HILL RD		School: C	MOEN PRONTIER	SCHOOLS						
		P.R.S. 10	01 12/23/1999	Qual, Ag.						
Wner's Name/Address		Map 4: 11	N/A 04-15						1	
AMILTON, WILFRED 4 1 2211 GRASS LAKE RD	VIRGINIA REV TR		3023	Eat TCV 17	0,000					
SSEC HI 49266		Public	d X Vacant	Land Ve	lue Estima	tes for Land Table	16001. RANSON A	GRICULTURE		
4/L SPLIT ON 05/17/19 106 30 8 2; Comments/Influences	ROT HAVE BEEN CH THIS -030-100-007 . ALSO FER (1999 COMPLETED -030 100 006 30 8 2; -030 100 007 30 8 2;	Underg	ised Sever Lights Trights and Dtilaties round Utila, phy of 7		3 140M TI	LL 20-40 4.00 Ac 40.00 Total		ou Sat. Land	Value =	17,000 170,000
		Retland Flood		Yesz	Land		Assessed }	Board of		Taxab.
					Value		Value	Review	Other	Valu
		F .	ven Khat		85,000	1	83,000			18,035
hé Roualizer, Conv	right (a) 1999 - 2009.	VS 07/29	2008 INSPECTE	0 2022	72,000	3	72,000			17,177
icensed To: County of	of Hillsdale, Hichigan	10 00101	AUTA DALA ENT	2021	76,500		76,500			16,629
					72,100). <u>Ó</u> :				16,400

*** Information herein deemed reliable but not guaranteed***

Borrower/Client	Vickie Demmitt			
Property Address	3220 Hill Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			

Location Map

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Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Aerial Map

Borrower/Client	Vickie Demmitt					
Property Address	3220 Hill Rd					
City	Osseo	County	Hillsdale	State	VI Zip Code	49266
Lender	Vickie Demmitt					



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

P	la	t	M	a	n

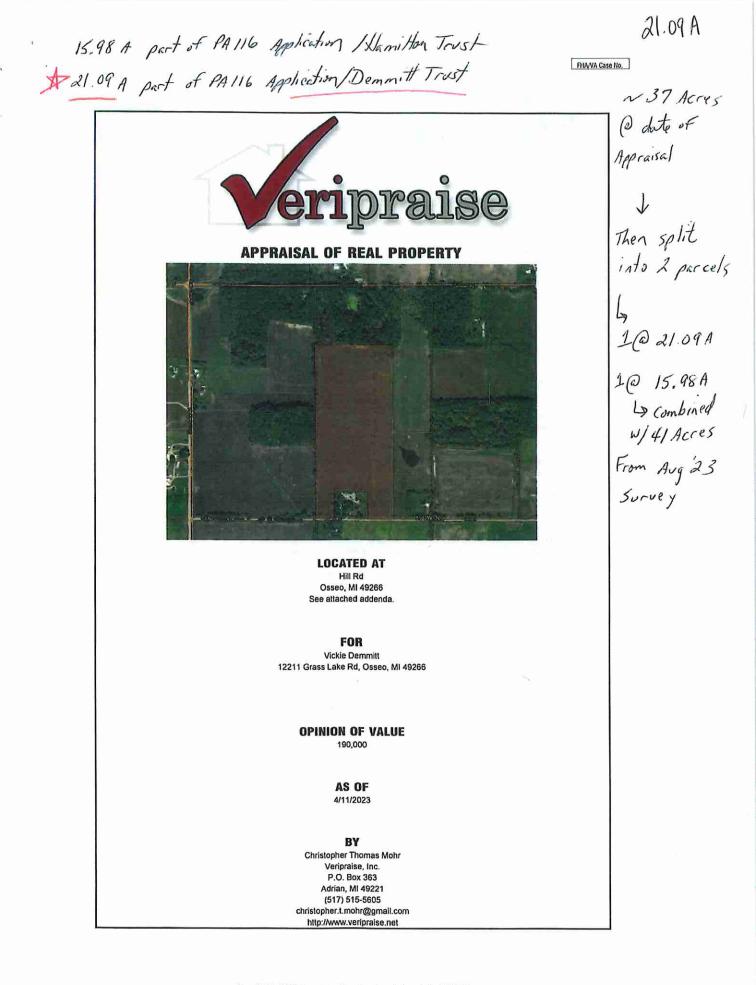
Borrower/Client	Vickie Demmitt			
Property Address	3220 Hill Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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	INVO	10001-0000 <u>-10</u> 00
	INVOICE NUM VP23040	
Veripraise	DATE	08
A CT THAT OTDR		
+ 30 ·	REFEREN	CE
ТО:	Internal Order #: VP2304	
Vickie Demmitt	Lender Case #:	
	Client File #: Main File # on form: VP2304	008
3	Other File # on form:	
Telephone Number: (937) 707-9819 Fax Number:	Federal Tax ID:	
Alternate Number: E-Mail: demmitt43340@gmail.com	Employer ID:	
DESCRIPTION		
Lender: Vickie Demmitt Client: Vickie I Purchaser/Borrover: Vickie Demmitt Property Address: 3220 Hill Rd	Demmitt	
City: Osseo County: Hillsdale State: MI	Zip: 4926	6
Legal Description: See attached addenda.		
FEES		AMOUNT
1004 Full/URAR		300.00
	SUBTOTAL	300,00
PAYMENTS	SUBTOTAL	300.00 AMOUNT
Check #: Cash Date: 05/05/2023 Description:	SUBTOTAL	
	SUBTOTAL	AMOUNT
Check #: Date: 05/05/2023 Description: Check #: Date: Description:	SUBTOTAL	AMOUNT
Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description:		AMOUNT 300.00
Check #: Date: 05/05/2023 Description: Check #: Date: Description: Check #: Date: Description:	SUBTOTAL	AMOUNT 300.00 300.00
Check #: Date: 05/05/2023 Description: Check #: Date: Description:	SUBTOTAL TOTAL DUE	AMOUNT 300.00 300.00 \$ 0
Check #: Date: 05/05/2023 Description: Check #: Date: Description: Check #: Date: Description: Check #: Date: Description: Please Return This Portion With Your Payment FROM:	SUBTOTAL TOTAL DUE	AMOUNT 300.00 300.00 \$ 0
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Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description: Check #: Date: Description: Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt , Telephone Number: (937) 707-9819 Fax Number:	SUBTOTAL TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE NVP23040 DATE REFERENCE Internal Order #: VP2304	AMOUNT 300.00 300.00 \$ 0
Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description: Please Return This Portion With Your Payment FROM: . Vickle Demmitt . . . Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Meil: demmitt43340@gmail.com	SUBTOTAL TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE REFERENCE	AMOUNT 300.00 300.00 \$ 0
Check #: Date: 05/05/2023 Description: Check #: Date: Description: Please Return This Portion With Your Payment Please Return This Portion With Your Payment FROM: . . Vickle Demmitt Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Mail: demmitt43340@gmail.com	SUBTOTAL TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE NVP23040 DATE REFERENT Internal Order #: VP2304 Lender Case #:	AMOUNT 300.00 300.00 \$ 0
Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description: Please Return This Portion With Your Payment FROM: . Vickle Demmitt . . . Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Meil: demmitt43340@gmail.com	SUBTOTAL TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ NVOICE NUM VP23040 DATE NVOICE NUM VP23040 DATE Internal Order #: VP2304 Lender Case #: Cilent File #: Main File # on form: VP2304 Other File # on form:	AMOUNT 300.00 300.00 \$ 0
Check #: Cash Date: 05/05/2023 Description: Check #: Date: Description: Check #: Date: Description: Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt , Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Meil: demmitt43340@gmail.com T0: Veripraise Veripraise PO Box 363	SUBTOTAL TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE NVP23040 DATE Internal Order #: VP2304 Lender Case #: Cilent File #: Main File # on form: VP2304	AMOUNT 300.00 300.00 \$ 0



Form GA1VL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Veripraise, Inc. P.O. Box 363 Adrian, MI 49221 (517) 515-5605 http://www.veripraise.net

05/12/2023

Vickie Demmitt 12211 Grass Lake Rd, Osseo, MI 49266

Re: Property: Hill Rd Osseo, MI 49266 Borrower: Vickie Demmitt

0000013

Opinion of Value: \$ 190,000

Effective Date: 4/11/2023

File No .:

In accordance with your request, we have completed an Appraisal of the above referenced real property. The report of that review is attached.

The purpose of the appraisal is to developed an opinion of the market value of the subject property as improved. The property rights appraised are the fee simple interest in the site and improvements.

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs and appropriate certifications. The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitale to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Churtzehr I Make

Christopher Thomas Mohr License or Certification #: 1204004100 State: MI Expires: 07/31/2024 christopher.t.mohr@gmail.com

08/11

	Veripraise	
AND	APPRAISAL	REPORT

			LAND A	PPRAISAI	. REPORT		File No N	VP2304009	1
	Borrower Vickie De	emmitt	Census	Tract 0511.0	0	Map Rei	erence 2		
	Property Address Hill	Rd	0			01-		7 Octo	
IECT	City Osseo	attached addenda.	County	Hillsdale		Sta	le <u>MI</u>	Zip Code 4	9266
SUBJE	Sale Price \$	Date of Sale	Loan Term	yrs.	Property Rights Appra	ised 🗙 Fee	Lease	ehold 🗍 D	e Minimis PUD
SU	Actual Real Estate Taxes	\$ 1,000 (yr) Loan charges to be paid b	· · · · · · · · · · · · · · · · · · ·	Other sales co	incessions			
		e Demmitt			s 12211 Grass Lak				
	Occupant Owner Location	Appraiser (Christopher Thomas M	Onr Institut	uctions to Appraiser Da	ate of Death Ap	Praisal "4 Goo		Fair Poor
	Built Up	Over 75%	25% to 75%	Under	25% Employment Sta	bility			
		Fully Dev. 🔲 Rapid	🗙 Steady	Slow	Convenience to			X	
	Property Values	Increasing	Stable	Declin				X	
	Demand/Supply Marketing Time	Shortage 🔀 Under 3 Mo	in Balance	Over 6	and the second sec	blic Transportation			
00	Present 35 % One		o_% Apts% Condo	_				X	
NEIGHBORHOOD	Land Use% Indu		60 % Vacant		Adequacy of Uti			X	
1BO	Change in Present Land Use	X Not Likely (*) From	Likely (*) To	Taking Pla		tiolity Detrimental Conditio	ns X		
EIG	Predominant Occupancy	Owner	Tenant Tenant	% Vacant	Police and Fire I	and the construction of a construction of the			X
Z	Une-Unit Price Hange	\$ <u>60</u> to \$				ince of Properties		X	
	One-Unit Age Range	O yrs. to 18 e factors, favorable or unfavo	30 yrs. Predominant Ag		_ yrs. Appeal to Marke				
		a of homes similar in p			Construction Section and Construction of Construction		1000 States and 2.5	boundaries	-
		market is considered to				CARLON CONTRACTORS AND	ng, auno	pontation, e	
	and the second se	330 x 396 x 330 x 266	x 1980 x 874.5 x 198		<u>37.13 AC</u> A Present Improvements		a Not Car	Corner l	
	Highest and Best Use	No Zoning X Present Use Ot	her (specify)		riesent improvements		0 1401 001	nonn to zonin	y negulations
	Public	Other (Describe)	OFF SITE IMPROVEMENTS	S Topo	Basically Level	P.			
] Private Size	and the second				
SITE	Gas		enance 🔀 Public	Private View	and the second se				
S	San. Sewer	1 15,0480.			age Adequate				
	The second se		C (20, 543 (1992)		e property located in a FEM				1223 (A.S. 1997)
	and monthly dependence of	unfavorable including any app ble and 15% is woods.	arent adverse easements, end	roachments, or o	ther adverse conditions)	Subject	site cons	sists of vac	ant land
	where 05 % is that	ne and 10 % is woods.							
									-
	includes a dollar adiu	ecited the following recent stment reflecting market re	sales of properties most action to those items of	similar and proxi significant varia	mate to subject and na tion between the subjec	s considered thes t and comparable	properties.	arket analysis . If a signifi	cant item in the
		s superior to or more far							
	ITEM	comparable is inferior to o	I less lavulable tildli tile s		a plus (+) aujusunein	is made thus men	casing the	mulcaleu valu	
	1100	SUBJECT PROPERTY	COMPARABLE N	10.1	COMPARABL	E NO. 2		COMPARABL	
	Address Hill Rd	SUBJECT PROPERTY	COMPARABLE N Steamburg Rd		COMPARABL 3450 Ball Rd E		99 Hine I	COMPARABLE	
	Address Hill Rd Osseo, MI	-	Steamburg Rd Camden, MI 49232		3450 Ball Rd E Jonesville, MI 4925	- 10	Hillsdale,	Comparabli Dr , MI 49242	
	Address Hill Rd Osseo, MI Proximity to Subject	49266	Steamburg Rd Camden, MI 49232 6.89 miles N	-	3450 Ball Rd E Jonesville, MI 4925 14.84 miles N	0		COMPARABLI Dr , MI 49242 les NW	E NO. 3
S	Address Hill Rd Osseo, MI Proximity to Subject Sales Price	-	Steamburg Rd Camden, MI 49232 6.89 miles N \$		3450 Ball Rd E Jonesville, MI 4925 14.84 miles N	- 10	Hillsdale,	Comparabli Dr , MI 49242	
VSIS	Address Hill Rd Osseo, MI Proximity to Subject Sales Price Price \$/acre Data Source(s)	49266 \$ \$ 5,117 Insp/Public Data	Steamburg Rd Camden, MI 49232 6.89 miles N \$ \$ LenMLS#70262686;E	150,000 5,357 00M 74	3450 Ball Rd E Jonesville, MI 4925 14.84 miles N \$ \$ LenMLS#70276740	0 185,000 5,675 ;DOM 12	Hillsdale, 13.75 mi LenMLS#	COMPARABLI Dr , MI 49242 les NW \$ \$ \$	E NO. 3 258,600 5,000 ;DOM
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Form LAND - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

		<u>Supplemental</u>	Aaaenaum		File	e No. VP2304	1009	
Borrower/Client	Vickie Demmitt							
Property Address	Hill Rd							
City	Osseo	County	Hillsdale	State	MI	Zip Code	49266	
Lender	Vickie Demmitt							

Additional Comments

Scope of the Appraisal

This is an Appraisal Report prepared under standards rule 2-2(A), intended for the use specific client identified in this report, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

While others "may rely" on the appraisal, they are not anticipated users of the report. The report may not contain sufficient information for adequate understanding, particularly to those unaccustomed to reading appraisal reports. To rely on the report may not serve the needs of other uses not specifically listed. No additional intended users are identified for the appraiser.

Supporting documentation that is not provided within the report concerning the data, reasoning and analysis is retained in the appraiser's workfile where appropriate.

Intended Use of the Appraisal

The intended use for an appraisal is to estimate "as is" market value of the subject property as of the date of death of the prior owner on 4/11/2023.

Intended User

The intended user of this appraisal is the Client. Appraiser is not responsible for or obligated to any other party other than the client noted in this appraisal.

Conditions of Appraisal

This appraisal report is intended for use in assisting the client in determining the subject homes fair market value. This report is not intended for any other use.

Personal property was not included in the Appraisal.

Compliance to the Industry Standard

The appraiser has developed an appraisal on the subject property in accordance to standard 1 of USPAP and has communicated the result of the appraisal in an appraisal report, pursuant to standard rules 2-2(a).

The appraisers analysis, opinions and conclusions were developed in accordance with and in conformity to the Uniform Standards Of Professional Appraisal Practice (USPAP) standards rule 2-3, that took effect august 1990, by FNMA and the Office of the Comptroller, and with The Federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); and Title XI.

Highest and Best Use Analysis Summary

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Competency of the Appraiser

The appraiser hereby certifies that he/she has the experience and knowledge to adequately execute this appraisal assignment competently, without the assistance of other or has disclosed the lack of knowledge or experience to the client. The Appraiser has taken all steps necessary or appropriate and has described in the report the lack of knowledge and/or experience and the steps taken to complete the report competently.

Appraiser Independence

The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced in any way with the development, reporting, result, or conclusion of value.

Michigan License Disclosure

In Michigan, appraisers are required to be licensed and now regulated by the Michigan Department of Licensing and Regulatory Affairs, P.O. Box 30670, Lansing, MI 48909

Legal Description

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Loan #

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USP	AP	Comp	liance	Ad	dend	um

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	USPAP U	ompliance Addendum	File # VP2304009	
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	ed in this report are true and correct.			
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 I have no (or the specified) pre 	sent or prospective interest in the property that is	the subject of this report and no (or specified) pers	onal interest with respect to the	
parties involved.				
I have no hias with respect to t	he property that is the subject of this report or the	parties involved with this assignment		
 My engagement in this assign 	ment was not contingent upon developing or repo	rting predetermined results.		
 My compensation for completi 	ng this assignment is not contingent upon the de	velopment or reporting of a predetermined value or	direction in value that favors the cause	
of the client, the amount of the	value opinion, the attainment of a stipulated resu	it, or the occurrence of a subsequent event directly	related to the intended use of	
this appraisal.				
My analyses oninions and co	nclusions were developed and this report has be	en prepared, in conformity with the Uniform Standa	rds of Professional Appraisal Practice	
Constraint and the constraint of the			na off fotosional Appraisa Fitolico.	
 This appraisal report was prep 	ared in accordance with the requirements of Title	XI of FIRREA and any implementing regulations.	a	
PRIOR SERVICES				
	as an appraiser or in any other capacity, regard	ing the property that is the subject of this report wit	hin the three-year period	
immediately preceding accept				
		e property that is the subject of this report within th	e three-year period immediately	
preceding acceptance of this a	ssignment. Those services are described in the	comments below.	2.1	1. N. 1
PROPERTY INSPECTION				
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X I HAVE made a personal inspe	ction of the property that is the subject of this rep	ort.		_
APPRAISAL ASSISTANCE				
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are hereby identified along with a su	immary of the extent of the assistance provided i	n the report.		
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A reasonable exposure time	o for the subject property is 90	day(s).		
PPRAISER		SUPERVISORY APPRAIS	ER (UNLY IF REQUIRED)	
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Page 1 of 1

Effective Date of Appraisal 4/11/2023 USPAP Compliance Addendum 2020

Market Conditions Addendum to the Appraisal Report

Forclosure and REO sales are present in the subject market but are not a factor in the subject market due to current low numbers. Cite data sources for above information. Statistical information was procured via Paragon MLS, data is based on similar homes within the subject neighborhood or a similar competing neighborhood. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulae your conclusions, provide both an explanation and support for your conclusions. The current residential market is stable and expected to continue to be stabe over the next 6 months. It is not uncommon for the 0-3, 4-6 or 7-12 month periods to appear to reflect a trend, when the broader or longer time period studies show differing trends as a result of seasonality of sales. If the subject is a unit in a condominium or cooperative project , complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Total # of Active Comparable Sales (Settled) Increasing Stable Declining Stable Increasing Months Users in factors on the origing is stable Increasing Stable Increasing Stable Increasing	The purpose of this addendum is to provide the lender/		rate understanding of the m		Teval		1001		
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Appraiser Name Christopher Thomas Mohr Supervisory Appraiser Name Company Name Veripraise, Inc. Company Name Company Address P.O. Box 363, Adrian, MI 49221 Company Address State License/Certification # 1204004100 State MI State License/Certification # State Email Address christopher.t.mohr@gmail.com Email Address Email Address Email Address	neighborhood or a similar competing neig Summarize the above information as support for your or an analysis of pending sales and/or expired and withdra The current residential market is stable an 7-12 month periods to appear to reflect a seasonality of sales. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (Res Sales) A factor in the project	ghborhood. conclusions in the Neighborh awn listings, to formulate yo ind expected to contin trend, when the broa project , complete the follor Prior 7–12 Months	wing: Prior 4–6 Months o If yes, Indicate the n	al report form. If you used an th an explanation and suppor the next 6 months. It eriod studies show dif Project N Current – 3 Months	ame:	itional inform our conclusion t uncomm g trends a prends a lncreasing Declining Declining	Alion, such as ons. Inon for the O as a result of a state of the second state of the second state of the second state of the state of	-3, 4	-6 or Declining Declining Increasing
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ADDITIONAL COMPARABLE SALES

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	I			INADLE GALLO		File No. VP2304009)
ITEM	SUBJECT PROPERTY		NO. 4	COMPARABLE	NO. 5	COMPARABLE	NO. 6
lddress Hill Rd Osseo, Mi	40366	Ville Hemlock Rd					
Osseo, Mi Proximity to Subject	43200	Quincy, MI 49082					
Sales Price	\$	14.68 miles NW	280,000	s		\$	
nice \$/acre	\$ \$5,11		280,000 5,000			\$	
hata Source(s)	Insp/Public Data	LenMLS#70287681		LenMLS#;DOM		P	
ITEM	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+{-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjı
ate of Sale/Time Adj.		s12/22;c10/22		1			
ocation	Rural	Rural		1 1 4 A		·	1
eView	37.13 AC Acres	56.00 AC	-75,500		· .		:
her	None	None	10,000				
		None		· ·			
tes or Financing	None	None					
ncessions	None	None]	
t Adj. (Total)		🗌 + 🗙 - \$	-75,500	- \$	1.11.1	□ + □ - \$	
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Subject		<u> </u>	204,500	\$		\$	
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Subject Land Photo Page

Borrower/Client	Vickie Demmilt				
Property Address	Hill Rd				
City	Osseo	County Hillsdale	State MI	Zip Code 49266	
Lender	Vickie Demmitt				



Subject Front Hill Rd Sales Price Date of Sale Site Area Location Rural Other None

\$/acre

Comparable Photo Page

Borrower/Client	Vickie Demmitt				
Property Address	Hill Rd				
City	Osseo	County Hillsdale	State MI	Zip Code 49266	
Lender	Vickie Demmitt				



Comparable 1

Steamburg Rd	
Prox. to Subject	6.89 miles N
Sales Price	150,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	28.00 AC
Site	
Quality	Q3
Age	





Comparable 3

99 Hine Dr	
Prox. to Subject	13.75 miles NW
Sales Price	258,600
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Suburban
View	51.72 AC
Site	
Quality	Q3
Age	



Comparable Photo Page

Borrower/Client	Vickie Demmitt					
Property Address	Hill Rd					
City	Osseo	County	Hillsdale	State M	I Zip Code	49266
Lender	Vickie Demmitt					



Comparable 4

Ville Hemlock	Rd
Prox. to Subject	14.68 miles NW
Sales Price	280,000
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	Rural
View	56.00 AC
Site	
Quality	Q3
Age	

Comparable 5

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	Q3
Age	

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

License

					0317321
GRETCHEN WHITNER GOVERNOR	NEDARTM	STATE OF	MICHIGAN		
		ENT OF LICENSIN BUREAU OF PROFE			
	CERTIFIED	RESIDENTIAL REA	AL ESTATE APP	RAISER LICEN	ISE
HRISTOPHER '	THOMAS MOHR				
LICENSE NO.		EXPIRATION DATE			THIS DOCUMENT IS DULY
12CENSE NO.		EXPERATION DATE	2236204(THE DECEMBER IN ELLY USAGD LEADS THE LYNS OF THE TATE OF MICHAELY
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SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-J381073-00

The Hanover Atlantic Insurance Company, LTD C/O Marsh Management Services

Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda (A Stock Insurance Company, herein called the Company)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance. policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance has been placed with an insurer that is not licensed by the State of Michigan. In case of insolvency, payment of claims may not be guaranteed

	BROKER STAMP	
Broker Name: Norman-Spencer Agency, LLC Address: 10050 Innovation Drive, Suite 340, Miamisburg, OH 45342 Code: 1602657 Signature:	Premlum: Risk Purchasing Group Fee Surplus Lines Tax Total:	\$609.00 \$40.00 \$15.23 \$664.23

910-1907SL 07/21

Page 1 of 4

Hanov Insurance	Ver Group"			opraisers		age
issue Date	04/12/2023					
item 1.	NAMED INSURED AND AD	DRESS				
	Veripraise Inc PO BOX 363 ADRIAN, MI 49221					
ltem 2.	POLICY PERIOD					
	Inception Date: 05/03/2023		Expirati	on Date: 05/03/2024		
	(12:01 AM standard time at t	he address she	own in Item 1.)			
item 3.	LIMIT OF LIABILITY	- 61 000 000) for each Cla	im: not to exceed		
				is in the Aggregate		
Item 4.	SUBLIMITS OF LIABILITY					
	Privacy and Security Liability Coverage	a. \$1,000,000) for each Cla	lm; not to exceed		
		b. \$1,000,000) for all Claim	is in the Aggregate		
ltem 5.	DEDUCTIBLE					
item 5.	DEDUCTIBLE	a. \$0	each Claim			
		b. N/A	for all Claim	s in the Aggregate		
ltem 6. S	UPPLEMENTAL COVERAG	E LIMIT AND D	EDUCTIBLE			
				LIMIT	DEDUCTIBLE	
	Disciplinary and Regulatory Pro Coverage	oceedings		per Insured / for all Insureds	\$0	
S	ubpoena Assistance			per Subpoena / in the Aggregate	\$0	
C	risis Event Expense			per Event / in the Aggregate	\$0	
R	Reputation Protection Expense		\$15,000	in the Aggregate	\$0	

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Withheld Client Fee Assistance

Nonprofit Directors and Officers Expense

Page 2 of 4

\$0

\$0

\$25,000 in the Aggregate

\$10,000 in the Aggregate

		SURPLUS LINES
Hand		Appraisers Advantage
		Professional Liability Insurance
		Declarations Page
Item 7.	PROFESSIONAL SERVICES	
	Real Estate Appraisal Services	
ltem 8.	RETROACTIVE DATE	05/03/2012
ltem 9.	PREMIUM FOR THE POLICY PERIOD Risk Purchasing Group Fee Surplus Lines Tax	\$609.00 \$40.00 \$15.23
	Total Premium:	\$664.23
item 10.	ENDORSEMENTS EFFECTIVE AT INCEP	TION: See Schedule of Forms attached.
ltem 11.	NOTICE TO INSURER	
	Report a claim to the Company as required to:	by Section G. Duties in the Event of Claim(s) or Potential Claim(s)
	www.hanover.com/report-claim-online	
	The Hanover Atlantic Insurance Company, I Care of: The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	TD
	National Claims Telephone Number: 508 Facsimile: 508.635.1868 Email: proclaim@hanover.com	.855.6281

The Hanover Atlantic Insurance Company, Ltd. C/O Marsh Management Services Victoria Hall, 11 Victoria Street PO Box hm 1826 Hamilton, HM 11, Bermuda Tel 301-495-7722

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Page 3 of 4



10

SURPLUS LINES Appraisers Advantage Professional Liability Insurance

Declarations Page

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

In Witness Whereof, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by is duly authorized officers.

ann X. I

Bryan Salvatore President Ann Kirkpatrick Tripp Treasurer

910-1907SL 07/21

Page 4 of 4

					-The			a rade	~3		
HAMILTON, JAMES B			0	04/12/2010	OTH	07-DEATH CER	TIFICATE	1442/606	NOT V	ERIFIED	0.
HAMILTON, JAMES B HA	MILTON, JAMES	BETINA M/	0	09/23/2009	QC	09-FAMILY		1403/268	NOT V	ERIFIED	0.
HAMILTON, JAMES B HA	MILTON, JAMES	S TINA S	0	09/23/2009	AFF	05-CORRECTIN	G TITLE	1406/975	NOT V	ERIFIED	0.
HAMILTON, WILFRED L & VIRGHA	MILTON, JAMES	В	1	11/06/1998	QC	09-FAMILY		851/145	NOT V	ERIFIED	0.
Property Address		Class: AG	RICULTURAL-VACA	N Zoning:	Bui	ilding Permit (s)	Date	Number	S	tatus
HILL RD		School: C	AMDEN FRONTIER	SCHOOLS							
		P.R.E. 10	0% 01/26/2011 0	ual. Ag.							
Owner's Name/Address		Map #: 11	SPLIT N/A 03-2	9							
HAMILTON, TINA L			2023	Est TCV 15	56,086						
C/O HAMILTON, WILFORD 12211 GRASS LAKE RD		Improv	ed X Vacant	Land Va	lue Estim	ates for Land	Table 16001.R	ANSOM AGRICI	JLTURE		
OSSED MI 49266		Public					* Factors *				
		Improv	ements				Front Depth		Reason		Value
Tax Description		Dirt R		AG RATE				4250 100 4250 100			100,836 55,250
COM SW COR SE1/4 NW1/4 TH N	1980 FT TH E	X Gravel Paved		AG RATE			0.41 Acres	0 100			0
874.5 FT TH S 1980 FT TH W 2		Storm				37.13	Total Acres	Total Est.	Land Va	lue =	156,086
330 FT TH W 396 FT TH S 330 FT TO POB SEC 30 TBS R2W		Sidewa	lk		1071-001-2002			· · · · · · · · · · · · · · · · · · ·			_
SPLIT ON 05/17/1999 FROM 16		Water Sever									
30 8 2; SPLIT ON 12/15/2010	FROM 16 030	X Electr	ic								
100 007 30 8 2; Comments/Influences		Gas									
		Curb	Lights								
SPLIT ON 11/12/2010 COMPLETE 12/15/2010 LISA	D .		rd Utilities								
PARENT PARCEL (S) ; 16 030 100	007 30 8 2;		round Utils.								
CHILD PARCEL (S) : 16 030 100	009 30 8 2,	Topogr	aphy of	-							
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The Equalizer. Copyright (c Licensed To: County of Hills				2021	67,10	00	0 67,	,100			35,713
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Sale

Price

Sale

Date

Inst.

Type

*** Information herein deemed reliable but not guaranteed***

Grantor Grantee HA

Parcel Number: 30 16 030 100 009 30 8 2 Jurisdiction: RANSOM TOWNSHIP

County: HILLSDALE

Terms of Sale

05/05/2023

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Trans.

Printed on

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By

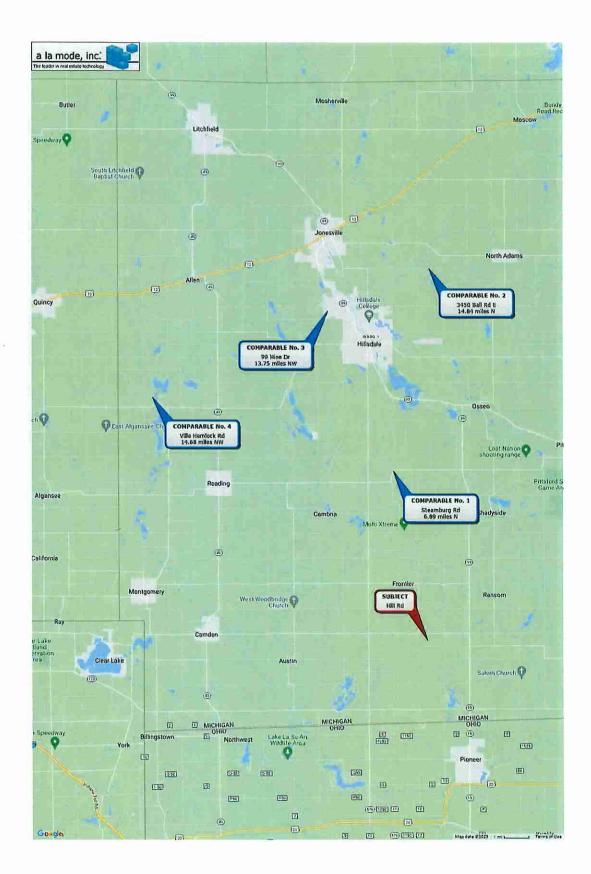
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210 (A) - 124.

Borrower/Client	Vickie Demmitt		20	
Property Address	Hill Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Aerial Map

Borrower/Client	Vickie Demmitt				
Property Address	Hill Rd				
City	Osseo	County Hillsdate	State MI	Zip Code 49266	
Lender	Vickie Demmitt				



1.00

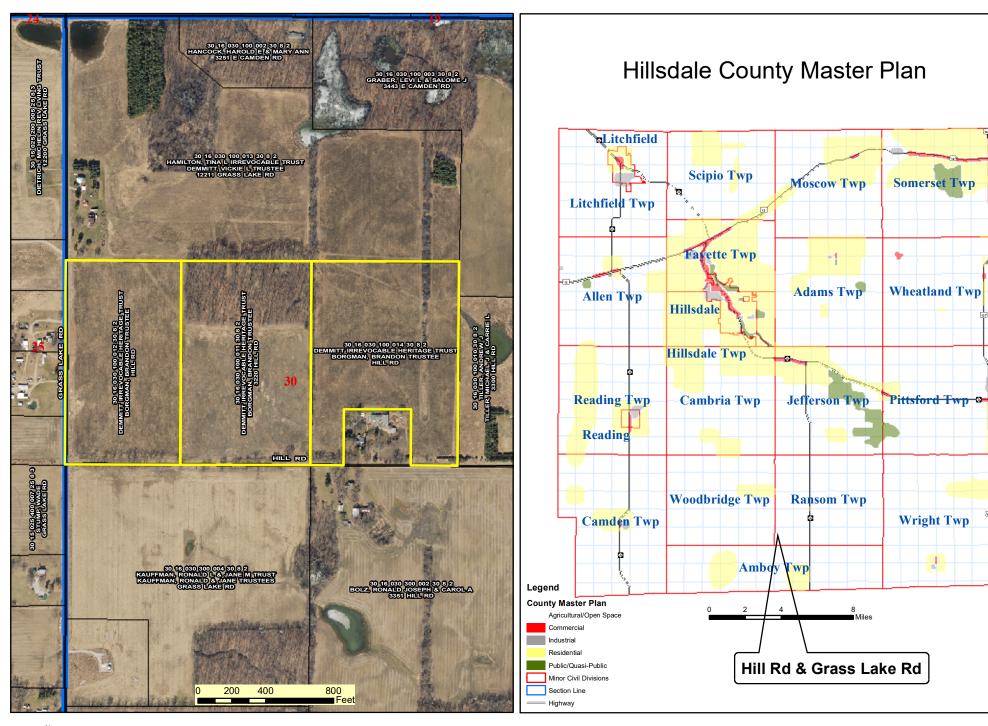
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Borrower/Client	Vickie Demmitt			
Property Address	Hill Rd			
City	Osseo	County Hillsdale	State MI	Zip Code 49266
Lender	Vickie Demmitt			



Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

	INVOICE NUM	
	VP23040	09
Veripraise	DATE	
	REFERENC	
T0:	Internal Order #: VP2304	009
Vickie Demmitt	Lender Case #: Client File #:	
à ,	Main File # on form: VP2304 Other File # on form:	009
Telephone Number: (937) 707-9819 Fax Number:	Federal Tax ID:	
Alternate Number: E-Mail: demmitt43340@gmail.com	Employer ID:	
DESCRIPTION		
Lender: Vickie Demmitt Client: Vickie Purchaser/Borrower: Vickie Demmitt Property Address: Hill Rd City: Osseo	Demmitt	
County: Hillsdale State: MI Legal Description: See attached addenda.	Zip: 49266	6
FEES		AMOUNT
1004 Full/URAR		300.00
	SUBTOTAL	300.00
PAYMENTS		AMOUNT
Check #: Cash Date: 05/05/2023 Description:		300.00
Check #		
Check #: Date: Description:		
Check #: Date: Description: Check #: Date: Description:	SUBTOTAL	300.00
	SUBTOTAL TOTAL DUE	300.00 \$ 0
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Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt ,	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM	\$ 0
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt ,	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040	\$ 0
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt , Telephone Number: (937) 707-9819 Fax Number:	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040	\$ 0
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt , Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Mail: demmitt43340@gmail.com	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE REFERENC Internal Order #: VP2304	\$ 0
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt . Telephone Number: (937) 707-9819 Fax Number: Alternate Number: E-Mail: demmitt43340@gmail.com T0:	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE REFERENC Internal Order #: VP2304 Lender Case #:	\$ 0
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt Telephone Number: (937) 707-9819 Alternate Number: E-Mail: demmitt43340@gmail.com	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE Nefferend Internal Order #: VP2304 Lender Case #: Client File #:	\$ 0 BER 09 09 09 009
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Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt Telephone Number: (937) 707-9819 Alternate Number: E-Mail: demmitt43340@gmail.com	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE NUP23040 DATE Internal Order #: VP2304 Lender Case #: Client File #: VP2304 Client File # on form: VP2304 Other File # on form:	\$ 0 BER 09 09 09 009
Check #: Date: Description: Please Return This Portion With Your Payment FROM: Vickie Demmitt Telephone Number: (937) 707-9819 Alternate Number: E-Mail: demmitt43340@gmail.com	TOTAL DUE AMOUNT DUE: \$ AMOUNT ENCLOSED: \$ INVOICE NUM VP23040 DATE NUP23040 DATE Internal Order #: VP2304 Lender Case #: Client File #: WP2304	\$ 0 BER 09 09 09 009



Farmland & Open Space Preservation Program Application Program Type: Farmland Development Rights Agreement The Demmitt Heritage Irrevocable Trust Section 30 T8S R2W 54.09 acres m/l (61.09 acres m/l Total)

Created by: Hillsdale County GIS Printed: September 2024 Aerial Imagery: March 2020 This map is not a survey!

