

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 - July 17, 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>
Sent: Thursday, September 12, 2024 1:59 PM
To: hillsdalecd@macd.org; mkast@co.hillsdale.mi.us; planning@co.hillsdale.mi.us; dkdewey@frontier.net
Subject: Farmland Development Rights Application 73163 for Rudy and Ruth Graber
Attachments: 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](https://GovDelivery.com).

Michigan.gov/VOTE

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

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
GL NUMBER	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 APPROPRIATIONS		\$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 Commission
C/O Hillsdale County Equalization Dept.
33 McCollum Street
Hillsdale, 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,

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
Local Governing Body:
Date Received: 9/9/24
Application No: Revised 8/23 Submission
State:
Date Received:
Application No:
Approved: 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: Tina L. Hamilton Irrevocable Trust Vickie L. Demmitt-Trustee
Last First Initial
Hamilton Tina L. (Grantor to Trust)

2. Mailing Address: 10698 McIntosh 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: demmitt43340@gmail.com

II. Property Location (Can be taken from the Deed/Land Contract)

6. County: Hillsdale 7. Township, City or Village: Ransom

8. Section No. 30 Town No. T85 Range No. R2 West

1- Parcel # (Tax ID): 30 16 030 100 013 30 8 2

III. 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 [X] No

If "Yes", please explain circumstances:

12. Does the applicant own the mineral rights? [X] Yes [] No
If owned by the applicant, are the mineral rights leased? [] Yes [X] No

Indicate who owns or is leasing rights if other than the applicant:

Name the types of mineral(s) involved: Oil & 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 [X] No If "Yes", indicate to whom, for what purpose and the number of acres involved:

14. Is land being purchased under land contract [] Yes [X] No: If "Yes", indicate vendor(sellers):

Name:

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.

Date

Signature of Land Contract Vendor(s) (Seller)

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
- Estate
- Limited Liability Company
- Trust
- Partnership
- Association

If applicable, list the following: Individual Names if more than 2 Persons; or President, Vice President, Secretary, Treasurer; or Trustee(s); or Members; or Partners; or Estate Representative(s):

Name: Vickie L. Demmitt Title: Trustee

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

(Additional names may be attached on a separate sheet.)

IV. Land Eligibility Qualifications: Check one and fill out correct section(s)

This application is for:

- a. 40 acres or more —————> complete only Section 16 (a thru g);
- b. 5 acres or more but less than 40 acres —————> complete only Sections 16 and 17; or
- c. a specialty farm —————> complete only Sections 16 and 18.

16. a. Type of agricultural enterprise (e.g. livestock, cash crops, fruit, etc): Cash Crops

b. Total number of acres on this farm: 56.98 A. Request 4A Excluded - See

c. Total number of acres being applied for (if different than above): 52.98 Addendum # 1 GIS Map

d. Acreage in cultivation: 40 A

e. Acreage in cleared, fenced, improved pasture, or harvested grassland: 0

f. All other acres (swamp, woods, etc.): 16.98 A

g. Indicate any structures on the property: (If more than one building, indicate the number of buildings):

No. of Buildings 4 Residence: 1 house Barn: 0 Tool Shed: 2

Silo: NA Grain Storage Facility: NA Grain Drying Facility: NA

Poultry House: NA Milking Parlor: NA Milk House: NA

Other: (Indicate) 1-woodshed w/outdoor wood boiler

17. To qualify as agricultural land of 5 acres or more but less than 40 acres, the land must produce a minimum average gross annual income of \$200.00 per acre from the sale of agricultural products.

Please provide the average gross annual income per acre of cleared and tillable land during 2 of the last 3 years immediately preceding this application **from the sale of agricultural products (not from rental income):**

\$ _____ / _____ = \$ _____ (per acre)
total income total acres of tillable land

18. To qualify as a specialty farm, the land must be designated by MDARD, be 15 acres or more in size, and produce a gross annual income from an agricultural use of \$2,000.00 or more. If a specialty farm, indicate average gross annual income during 2 of the last 3 years immediately preceding application from the sale of agricultural products: \$ _____

Please note: specialty farm designation may require an on-the-farm site visit by an MDARD staff person.

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

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.

Vickie L. Demmitt - Trustee

(Signature of Applicant)

(Corporate Name, If Applicable)

Vickie L. Demmitt

(Co-owner, If Applicable)

[Redacted Signature]

(Signature of Corporate Officer)

8-27-24

(Date)

Trustee

(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: Local Governing Body has 45 days to take action)

Action by Local Governing Body: Jurisdiction: _____
 County Township City Village

This application is approved, rejected Date of approval or rejection: _____

(If rejected, please attach statement from Local Governing Body indicating reason(s) for rejection.)

Clerk's Signature: _____

Property Appraisal: \$ _____ is the current fair market value of the real property in this application.

Parcel Number (Tax ID): _____

2024 SEP - PH 12:43
MARNIE M. KAST
COUNTY CLERK

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.

____ If approved, applicant is notified and the original application, all supportive materials/attachments, and letters of review/comment from reviewing agencies (if provided) are sent to:

MDARD-Farmland and Open Space Preservation Program, P.O. Box 30449, Lansing, MI 48909

***Please do not send multiple copies of applications and/or send additional attachments in separate mailings without first contacting the Farmland Preservation office.**

Please verify the following regarding Reviewing Agencies (Sending a copy to reviewing agencies is required):

COPY SENT TO:

____ County or Regional Planning Commission

____ Conservation District

____ Township (if county has zoning authority)

Before forwarding to State Agency, FINAL APPLICATION SHOULD INCLUDE:

____ Copy of Deed or Land Contract (most recent showing current ownership)

____ Copy of most recent Tax Bill (must include tax description of property)

____ Map of Farm

____ Copy of most recent appraisal record

____ Copy of letters from review agencies (if available)

____ Any other applicable documents

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

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.

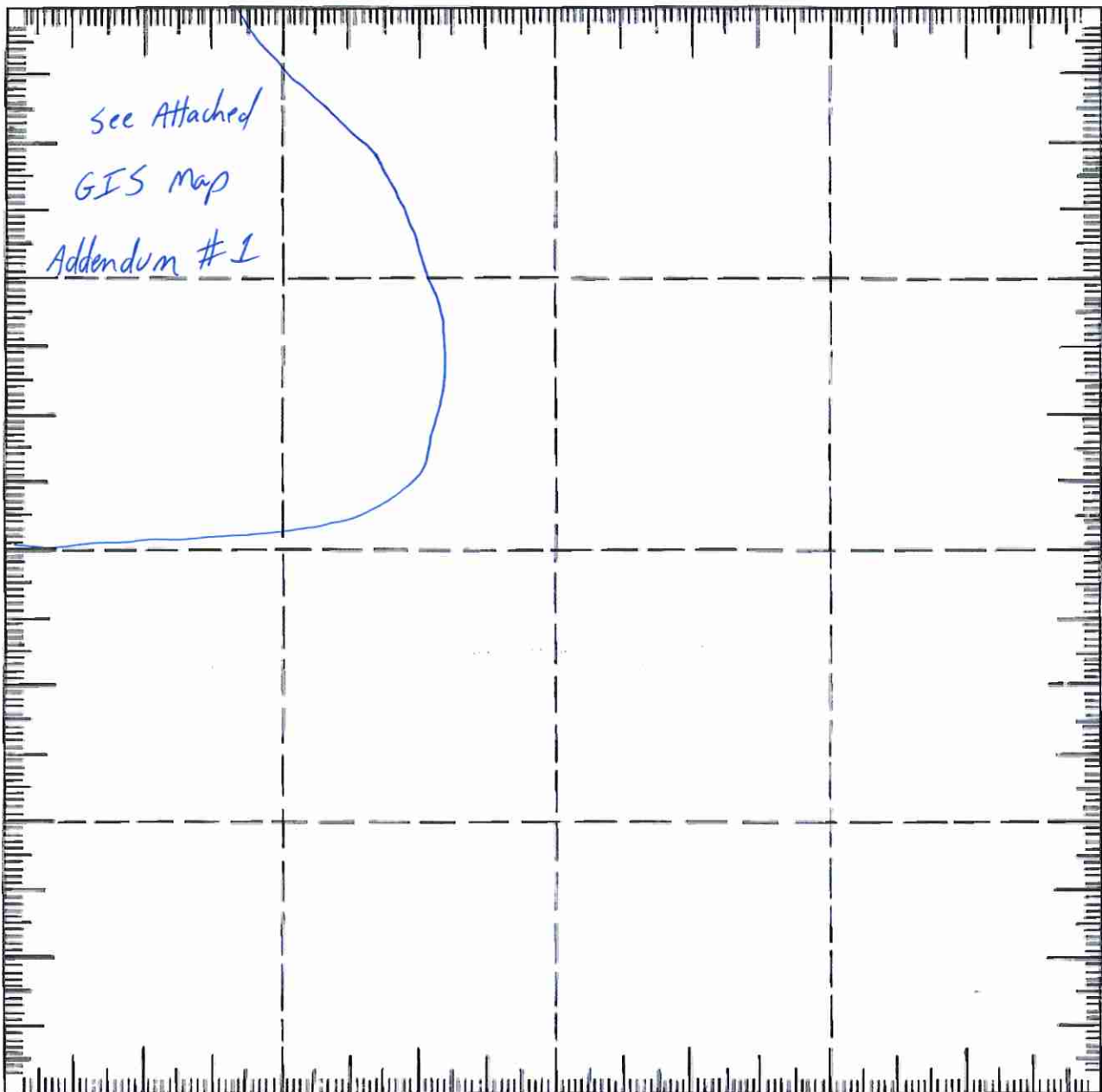
Note: Any residential structures housing persons not directly associated with the farm operation must be excluded from the application. Please indicate if a building falls in this category and provide the appropriate property description for its exclusion. Unless the appropriate description is included,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

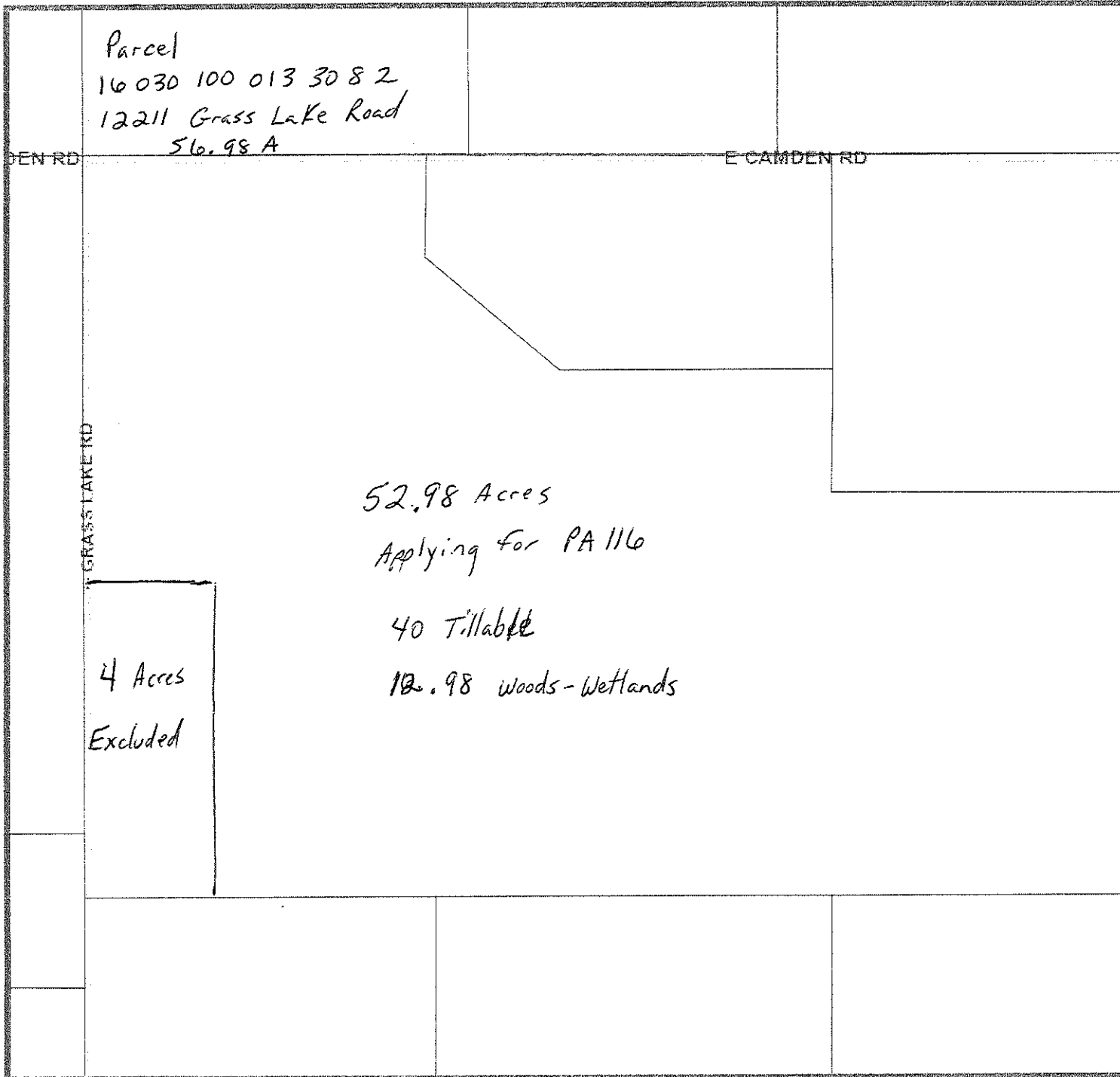
County Hillsdale

Township Ransom

T 85 R 2W Section 30

↑ North





Hillsdale County GIS



Map Publication:
08/17/2024 12:05 PM



powered by
FetchGIS 

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

Bill # 00610

MESSAGE TO TAXPAYER

Tax is due July 1st thru September 16th 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
 PO BOX 52
 OSSEO, MI 49266

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	AMOUNT
STATE EDUC TAX	6.00000	375.79
COUNTY ALLOCATED	4.85600	304.14

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 Addr: 12211 GRASS LAKE RD

Property Description:

COM W1/4 COR SEC TH N 0°05'47"E ALG THE W LN 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
 666.85 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;

OPERATING FISCAL YEARS

The taxes on bill will be used for governmental operations for the following fiscal year(s):

County: JAN 1 - DEC 31
 Twp/Vil/City: APRIL 1 - MARCH 31
 School: JULY 1 - JUNE 30
 State: OCT 1 - SEPT 30

Tax Due	10.85600	679.93
Admin Fee		6.79
Total Amount Due	----->	\$686.72

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 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 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.

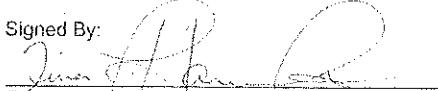
The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967, as amended.


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


Vickie L. Demmitt

STATE OF MICHIGAN)
)SS:
COUNTY OF HILLSDALE)

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 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

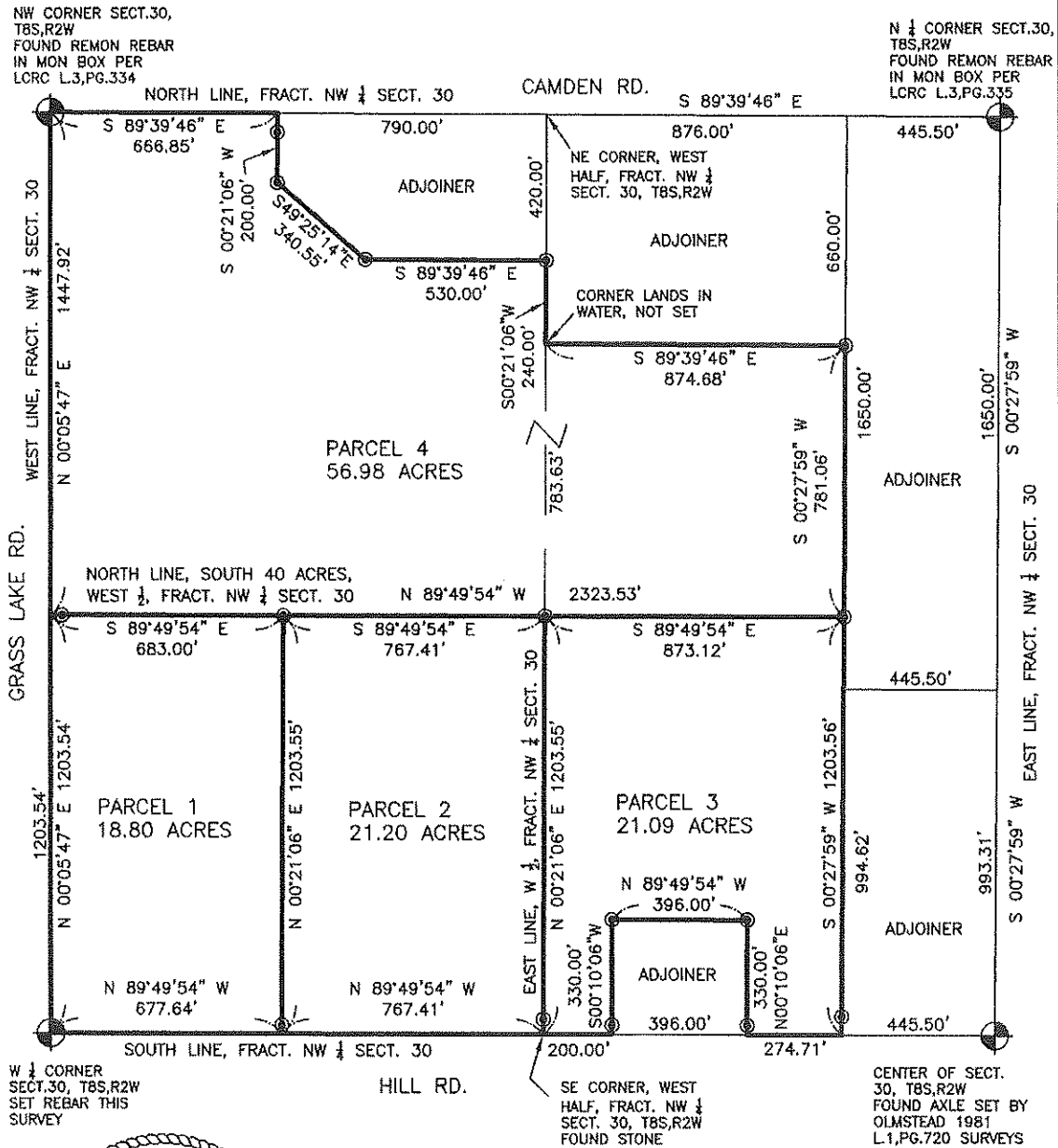
Legal description provided by: Grantor

CERTIFIED TO:
 HAMILTON TRUST
 2014B CO RD 240
 MOUNT VICTORY, OH. 43340

MAP OF SURVEY

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

PARCEL ADDRESSES: 12211 GRASS LAKE RD/ 3220 HILL RD/ VL HILL RD
 PARCEL IDS: 30-16-030-100-001(008&009)-30-8-2



BEARINGS ARE BASED ON GPS NORTH. © = SET REBAR #47961

Job No.:	23s01938
Drawn by:	MJL
Checked by:	MJL
Date:	08/18/23
Scale:	1" = 400'
Page:	1 of 3

LODZINSKI & ASSOCIATES, LLC
 P.O. BOX 129
 SOMERSET CENTER, MI 49282
 Phone: (517) 320-1087
 E-Mail: Lodzinski@comcast.net

Michael J. Lodzinski
 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, 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 $\frac{1}{4}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00°05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30, 1203.54 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, 683.00 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, 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 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 $\frac{1}{4}$ 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, 1445.05 FEET TO THE EAST LINE OF THE WEST $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{4}$ 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 $\frac{1}{4}$ OF SAID SECTION 30; THENCE NORTH 89°49'54" WEST, ALONG SAID SOUTH LINE, 200.00 FEET TO THE POINT OF BEGINNING.



Michael J. Lodzinski
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.

Job No.:	23s01938
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

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 $\frac{1}{4}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00°05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{4}$ 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 $\frac{1}{4}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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.

SECTION CORNER WITNESSES:

SECT. 30, T8S, R2W

W $\frac{1}{4}$ 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
- S52E 56.24' CENTER OF PHONE RISER
- S87W 32.94' FOUND REBAR AT WEST R/W #47961
- SOUTH 1.90' FOUND REBAR AT (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

- N45W 34.55' SET NAIL&TAG SW SIDE 10" HICKORY
- N05E 20.85' CENTER OF 8" DAIMETER GALAVANIZED POST
- N40E 29.82' SET NAIL &TAG SE SIDE 18" HICKORY
- S30W 41.52' SET NAIL & TAG EAST SIDE 16" HICKORY



[Signature]
 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.

Job No.: 23s01938
 Drawn by: MJL
 Checked by: MJL
 Date: 08/18/23
 Scale:
 Page: 3 of 3

LODZINSKI & ASSOCIATES, LLC
 P.O. BOX 129
 SOMERSET CENTER, MI 49282
 Phone: (517) 320-1087
 E-Mail: Lodzinski@comcast.net



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 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.

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,

Michelle Scott
Program Technician

Enclosures:

***FSA-156EZ Abbreviated Farm Record**

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

***Tract level map**



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

See Page 1 for non-discriminatory Statements.

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

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

Year : 2024
Farm : 12561
ARCPLC G//F Eligibility: Eligible

Farm Summary Data

Crop Name	Election Choice	HIP	Base Acres	PLC Yield	CCC-505 CRP Reduction Acres
Corn	ARC County	0	6.17	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 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 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 administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal 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.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through 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 Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter 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: prograh.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.



- Common Land Unit**
- Common Land Unit
 - Non-Cropland
 - Tract Boundary
 - Section Lines

- Wetland Determination Identifiers**
- Restricted Use
 - Limited Restrictions
 - Exempt from Conservation Compliance Provisions
 - Areas of Concern as of 9/30/23

This box is applicable **ONLY** for certification maps. Options only valid if checked.

Shares - 100% OP

<input type="checkbox"/> Certified Organic	<input type="checkbox"/> All Crops - Non-Irrigated
<input type="checkbox"/> CORN - YEL/GR	<input type="checkbox"/> WHEAT - GR (SRW or SWW)
<input type="checkbox"/> SOYS - COM/GR	<input type="checkbox"/> ALFALFA - FG or GZ
<input type="checkbox"/> DRY BEANS - DE	<input type="checkbox"/> MIXFG - FG or GZ

2024 Program Year
 Map Created February 16, 2024
 2022 NAIP Imagery

Farm 12561
Tract 55136

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, MHW, 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.

MICHIGAN
HILLSDALE



United States Department of Agriculture
Farm Service Agency

Form: FSA-156EZ
Prepared: 4/1/24 10:08 AM CST
Crop Year: 2024

Abbreviated 156 Farm Record

Operator Name : BLAKE BURKHART
CRP Contract Number(s) : None
Recon ID : 26-059-2024-228
Transferred From : None
ARCPLC G//F Eligibility : Eligible

Farm Land Data

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 DCP Cropland	Double Cropped		CRP	MPL	DCP Ag. Rel. Activity	SOD	
0.00	0.00	40.04	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	6.17	0.00	101	0
TOTAL	6.17	0.00		

NOTES

Empty box for notes.

Tract Number : 55136
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 TINA L HAMILTON IRREVOCABLE TRUST
Other Producers : None
Recon ID : 26-059-2024-232

Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
56.32	40.04	40.04	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	40.04	0.00	0.00	0.00	0.00	0.00

MICHIGAN
HILLSDALE
Form: FSA-156EZ



United States Department of Agriculture
Farm Service Agency

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

Abbreviated 156 Farm Record

Tract 55136 Continued ...

DCP 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

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.nrcr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (800) 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 1433 Independence Avenue, SW Washington, D.C. 20250-9410, (2) fax: (202) 690-7442; or (3) e-mail: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

41 Acres



APPRAISAL OF REAL PROPERTY



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,

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

Uniform Residential Appraisal Report

3
File # VP2304007

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 12211 Grass Lake Rd City Osseo State MI Zip Code 49266
Borrower Vickie Demmitt Owner of Public Record Hamilton, Wilfred & Virginia REV TR County Hillsdale

Legal Description See attached addenda.
Assessor's Parcel # 30 16 030 100 001 30 8 2 Tax Year 2022 R.E. Taxes \$ 0
Neighborhood Name Ransom Township Map Reference 25880 Census Tract 0511.00

Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type Purchase Transaction Refinance Transaction Other (describe) Date of Death Appraisal "4/11/2023"
Lender/Client Vickie Demmitt Address 12211 Grass Lake Rd, Osseo, MI 49266
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). MLS, Assessor

CONTRACT
 I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD
 Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	35 %			
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) (yrs)		2-4 Unit	3 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	60	Low 0	Multi-Family	0 %			
Neighborhood Boundaries Bacon Rd on the North, Hillsdale County lines on the East, South and West.		450	High 180	Commercial	2 %			
		180	Pred. 60	Other	60 %			

Neighborhood Description The neighborhood boundaries above incorporate an area of homes similar in physical characteristics to the subject and offer similar appeal to shopping, transportation, schools, etc. Appeal to the market is considered to be average. Percent land use "Other" is Vacant Land.
 Market Conditions (including support for the above conclusions) See attached addenda.

SITE
 Dimensions See Legal Description Area 41.00 ac Shape Irregular View N;Res;
 Specific Zoning Classification No Zoning Zoning Description N/A
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Well Street Gravel
 Gas LP Sanitary Sewer Septic Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 26059C0325D FEMA Map Date 02/19/2014
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 Wells and septic systems are typical for the neighborhood. Public water and sewer are not available at the street. Well and septic systems have no effect on marketability in the area. No signs of obvious malfunction were noted of the septic system.

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Stone-Avg	Floors	Wd/Cpt-Avg		
# of Stories 2	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Vinyl-Avg	Walls	Pnl/Plas-Avg		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 757 sq.ft.	Roof Surface	Metal-Avg	Trim/Finish	Wood/Painted-Avg		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum-Avg	Bath Floor	Vinyl-Avg		
Design (Style) Colonial	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	WD Double Hung-A	Bath Wainscot	Fiberglass insert-A		
Year Built 1900	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Thermo-Avg	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 30	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes-Avg	<input checked="" type="checkbox"/> Driveway	# of Cars	4	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel LP	Fireplace(s) #	0 <input type="checkbox"/> Fence None	Garage	# of Cars	0	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Deck	<input checked="" type="checkbox"/> Porch 2 Enc	Carport	# of Cars	0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other 3 Sheds	Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) No built in appliances
 Finished area above grade contains: 8 Rooms 5 Bedrooms 1.0 Bath(s) 1,803 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) Supplemental wood burner heat.

IMPROVEMENTS
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;Utilities were on and functioning at time of inspection and the subject was in average condition. The property has had no recent renovations. Subject GLA was calculated in compliance of ANSI Z765-2021. Subject has differed maintenance consisting of missing floor covering in the mud room and kitchen, worn roof shingles on front porch roof, exposed ductwork in second floor stairway, second floor is dated and worn. Estimated cost to cure is \$30,000 to bring the subject to average condition for the neighborhood.
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 Subject barn is dilapidated and needs to be torn down, No cost or consideration for value was given for the dilapidated barn. Barn was added to the sketch and photos have been added to the photo addendum for documentation purposes.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0					
There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 185,000 to \$ 388,500					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	12211 Grass Lake Rd Osseo, MI 49266	4680 Squawfield Rd Osseo, MI 49266	3191 W Bacon Rd Hillsdale, MI 49242	10051 E Beecher Rd Pittsford, MI 49271	
Proximity to Subject		4.60 miles NE	12.46 miles NW	11.56 miles NE	
Sale Price	\$	\$ 260,000	\$ 290,000	\$ 299,900	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 122.82 sq.ft.	\$ 171.80 sq.ft.	\$ 132.82 sq.ft.	
Data Source(s)		LenMLS#60097109;DOM 51	LenMLS#50091204;DOM 51	LenMLS#70253811;DOM 41	
Verification Source(s)		Assessor/ Public Data	Assessor/ Public Data	Assessor/ Public Data	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth	
Concessions		Conv:0		Conv:0	
Date of Sale/Time		s07/22;c05/22		s05/22;c04/22	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	41.00 ac	10.00 ac	+124,000	10.00 ac	+124,000
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT1.5;Cape Cod		DT2;Colonial	
Quality of Construction	Q4	Q4		Q4	
Actual Age	123	123		122	0
Condition	C4	C4	-30,000	C4	-30,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+2,000	Total Bdrms. Baths	+1,000
Room Count	8 5 1.0	6 3 2.0	-5,000	6 4 2.0	-5,000
Gross Living Area	1,803 sq.ft.	2,117 sq.ft.	-12,600	1,688 sq.ft.	+4,600
Basement & Finished Rooms Below Grade	757sf0sfin	1058sf0sfin	-3,000	844sf0sfin	0
Functional Utility	Average	Average		Average	
Heating/Cooling	FWA	FWA C/Air	-1,500	Rad. C/Air	-1,500
Energy Efficient Items	Wood Burner	None	+1,000	None	+1,000
Garage/Carport	4dw	2dw	0	1ga2dw	-2,000
Porch/Patio/Deck	2 Enc Pch, Dck	Porch	+4,000	Porch, Patio	+3,000
Fireplaces	None	1 FP	-2,000	None	
Other	3 Sheds	Barn	-5,000	Barn	-5,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 71,900	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 91,100	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 48,100	
Adjusted Sale Price of Comparables		Net Adj. 27.7 % Gross Adj. 73.1 % \$ 331,900	Net Adj. 31.4 % Gross Adj. 61.4 % \$ 381,100	Net Adj. 16.0 % Gross Adj. 58.7 % \$ 348,000	

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.

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data Source(s) MLS, Assessor

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) MLS, Assessor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	LENMLS, Assessor	LENMLS, Assessor	LENMLS, Assessor	LENMLS, Assessor
Effective Date of Data Source(s)	04/11/2023	04/11/2023	04/11/2023	04/11/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Per MLS the subject and comps have not sold or been listed for sale within the past 36 months.

Summary of Sales Comparison Approach All 5 comps are similar to the subject in terms of location, use, condition, quality of construction and overall purchaser appeal. Sold Comps 1, 2, 3 and 4 were given equal weight and Active Listing Comp 5 was given supportive consideration. All 5 Comps are over 1 mile away because homes are on larger sites and more disbursed in the subject neighborhood requiring a larger comp search distance. Comps 1 and 3 are over 6 months old due to few recent sales in the subject neighborhood requiring the use of comps sold between 6-12 months.

Indicated Value by Sales Comparison Approach \$ 360,000

Indicated Value by: Sales Comparison Approach \$ 360,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0

All weight was given to the Sales Comparison Approach in this report. The Cost Approach was not used due to the age of the subject. The Income Approach was not used due to the lack of rental data for similar homes in the area.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No warranty of the appraisal is given or implied. No liability is assumed for the structural or mechanical systems of the property.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 360,000, as of 04/11/2023, which is the date of inspection and the effective date of this appraisal.

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THIS REPORT'S PHOTOS AND SIGNATURES ARE ELECTRONICALLY GENERATED AND ARE CONSIDERED 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.

Zoning

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 Fannie 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 <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Building-cost.net and local builder costs Quality rating from cost service Avg Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE = \$ 195,000 DWELLING Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less Physical Functional External Depreciation = \$() Depreciated Cost of Improvements = \$ "As-is" Value of Site Improvements = \$ Estimated Remaining Economic Life (HUD and VA only) 30 Years INDICATED VALUE BY COST APPROACH = \$ 0
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INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM) _____ The Income Approach was not used due to the lack of rental data for similar homes in the area.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and 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? Yes 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? Yes No If No, describe the status of completion. _____
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

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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 title 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 concession 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 located 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.

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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.

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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

Signature 
 Name Christopher Thomas Mohr
 Company Name Veripraise, Inc.
 Company Address P.O. Box 363
Adrian, MI 49221
 Telephone Number (517) 515-5605
 Email Address orders@veripraise.net
 Date of Signature and Report 05/12/2023
 Effective Date of Appraisal 04/11/2023
 State Certification # 1204004100
 or State License # _____
 or Other (describe) _____ State # _____
 State MI
 Expiration Date of Certification or License 07/31/2024

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

12211 Grass Lake Rd
Osseo, MI 49266
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 360,000

LENDER/CLIENT

Name No AMC
 Company Name Vickie Demmitt
 Company Address 12211 Grass Lake Rd, Osseo, MI 49266
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
Date of Inspection _____
- Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
Date of Inspection _____

Supplemental Addendum

File No. VP2304007

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

USPAP Compliance Addendum

Loan # 3
File # VP2304007

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development 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 result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 	Signature _____
Name <u>Christopher Thomas Mohr</u>	Name _____
Date of Signature <u>05/12/2023</u>	Date of Signature _____
State Certification # <u>1204004100</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>MI</u>	State _____
Expiration Date of Certification or License <u>07/31/2024</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>04/11/2023</u>	Supervisory Appraiser Inspection of Subject Property
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior

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**Q1**

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 built 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.

Market Conditions Addendum to the Appraisal Report

3
File No. VP2304007

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **12211 Grass Lake Rd** City **Osseo** State **MI** ZIP Code **49266**
 Borrower **Vickie Demmitt**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, 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	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	1.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	1	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	3	19	28	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	299,900	384,250	224,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	7	16	28	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	97.56%	82.26%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not prevalent but are occasionally used. The amount of concession varies and is apparently more a function of buyers liquidity needs rather than any market factors. Concessions, when used generally are added back into the purchase price on approximately a one to one basis and range from 2-6% of purchase price.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Foreclosure 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 formulate your conclusions, provide both an explanation and support for your conclusions.


The current residential market is stable and expected to continue to be stable 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 Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name **Christopher Thomas Mohr**
 Company Name **Veripraise, Inc.**
 Company Address **P.O. Box 363, Adrian, MI 49221**
 State License/Certification # **1204004100** State **MI**
 Email Address **orders@veripraise.net**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Uniform Residential Appraisal Report

3
File # VP2304007

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Address	12211 Grass Lake Rd Osseo, MI 49266	1251 S Somerset Rd Hudson, MI 49247			8466 Alvord Rd Montgomery, MI 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.ft.			\$ sq.ft.			
Data Source(s)		LenMLS#70283327;DOM 78			LenMLS#50105618;DOM 26						
Verification Source(s)		Assessor/ Public Data			Assessor/ Public Data						
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment	
Sales or Financing Concessions		Armlth Cash;0		Listing							
Date of Sale/Time		s12/22;c10/22		Active							
Location	N;Res;	N;Res;		N;Res;							
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple							
Site	41.00 ac	30.21 ac		+43,200		20.00 ac		+84,000			
View	N;Res;	N;Res;				N;Res;					
Design (Style)	DT2;Colonial	DT2;Colonial				DT2;Colonial					
Quality of Construction	Q4	Q4				Q4					
Actual Age	123	123				73		-5,000			
Condition	C4	C4		-30,000		C4		-50,000			
Above Grade	Total Bdrms. Baths	+2,000		+1,000							
Room Count	8 5 1.0	6 3 2.0		-5,000		7 4 1.0		0			
Gross Living Area	1,803 sq.ft.	1,965 sq.ft.		-6,500		1,501 sq.ft.		+12,100		sq.ft.	
Basement & Finished Rooms Below Grade	757sf0sfin	1281sf0sfin		-5,200		838sf0sfin		0			
Functional Utility	Average	Average				Average					
Heating/Cooling	FWA	FWA				FWA C/Air		-2,000			
Energy Efficient Items	Wood Burner	Wood Stove		+500		None		+1,000			
Garage/Carport	4dw	2ga2dw		-4,000		2gd2dw		-4,000			
Porch/Patio/Deck	2 Enc Pch, Dck	Pch, Patio, Deck		+2,000		Deck		+4,000			
Fireplaces	None	1 FP		-2,000		None					
Other	3 Sheds	Barn		-5,000		Barn, Shed		-6,000			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -10,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 35,100		<input type="checkbox"/> + <input type="checkbox"/> - \$					
Adjusted Sale Price of Comparables		Net Adj. 2.6 % Gross Adj. 27.7 % \$ 370,000		Net Adj. 10.8 % Gross Adj. 52.0 % \$ 360,000		Net Adj. % Gross Adj. % \$					
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).											
ITEM		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6			
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		LENMLS, Assessor		LENMLS, Assessor		LENMLS, Assessor					
Effective Date of Data Source(s)		04/11/2023		04/11/2023		04/11/2023					
Analysis of prior sale or transfer history of the subject property and comparable sales											
Analysis/Comments											

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 Lake 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 Rear



Subject Street

Photograph Addendum

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



Bath



Mud Room



Missing Floor Covering

Photograph Addendum

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

Photograph Addendum

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



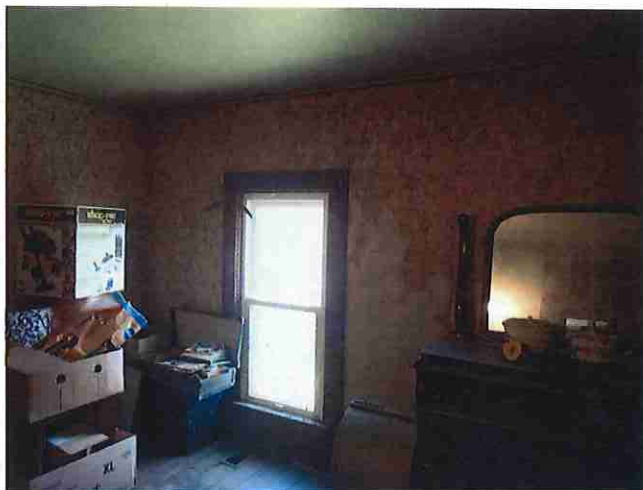
Living Room



Bedroom



Bedroom



Bedroom



Bedroom



Exposed Ductwork

Photograph Addendum

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



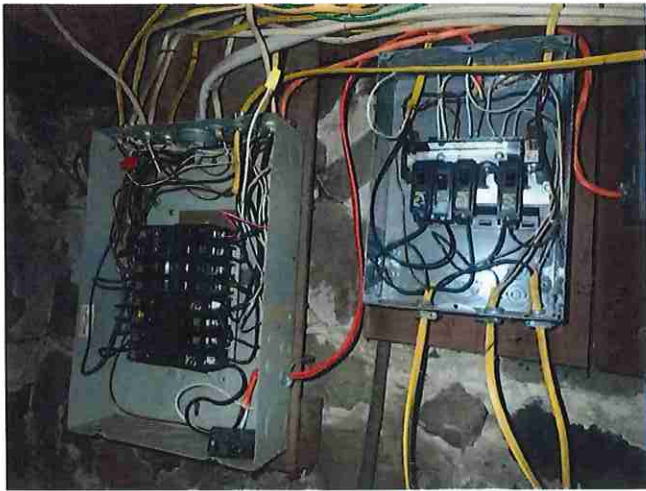
Furnace



Water Heater

Photograph Addendum

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



Electrical Panels



Shed



Shed Interior



Shed



Shed Interior



Dilapidated Barn
 Taken Down Sept '23
 Due to being a
 hazard - Required by
 the ins. company
 VLD

Photograph Addendum

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



Dilapidated Barn Interior



Worn Roof Shingles

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

4680 Squawfield 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

10051 E Beecher 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 49266
Lender	Vickie Demmitt				



Comparable 4

1251 S Somerset 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
 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

FHA/VA Case No.

Q317321

GRETCHEN WHITNER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF PROFESSIONAL LICENSING
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSE

CHRISTOPHER THOMAS MOHR

LICENSE NO.
1204004100

EXPIRATION DATE
07/31/2024

22165040601

THIS DOCUMENT IS DULY
ISSUED UNDER THE LAWS OF
THE STATE OF MICHIGAN



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)

<p>RISK PURCHASING GROUP NOTICE</p> <p>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.</p>
<p>IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS</p> <p>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.1 policy and/or</p>
<p>SURPLUS LINES POLICYHOLDER NOTICE</p> <p>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</p>

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



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

Issue Date 04/12/2023

Item 1. NAMED INSURED AND ADDRESS

Veripraise Inc
 PO BOX 363
 ADRIAN, MI 49221

Item 2. POLICY PERIOD

Inception Date: 05/03/2023 Expiration Date: 05/03/2024
 (12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

Privacy and Security
 Liability Coverage

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE

- a. \$0 each Claim
- b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0



SURPLUS LINES
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		\$609.00
Risk Purchasing Group Fee		\$40.00
Surplus Lines Tax		\$15.23
Total Premium:		\$664.23
Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:	See Schedule of Forms attached.	
Item 11. NOTICE TO INSURER	Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:	
	www.hanover.com/report-claim-online	
	The Hanover Atlantic Insurance Company, LTD Care of: The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	
	National Claims Telephone Number: 508.855.6281 Facsimile: 508.635.1868 Email: proclaim@hanover.com	

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



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 its duly authorized officers.

Bryan Salvatore
President

Ann Kirkpatrick Tripp
Treasurer

Parcel Number: 30 16 030 100 001 30 8 2 Jurisdiction: RANSOM TOWNSHIP County: HILLSDALE Printed on 04/27/2023

Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.
HAMILTON, WILFRED LEE & VIRGINIA	HAMILTON, WILFRED & VIRGINIA	0	04/14/2011	QC	09-FAMILY	1455/742	NOT VERIFIED	0.0

Property Address	Class: AGRICULTURAL-IMPRO Zoning:	Building Permit (s)	Date	Number	Status						
12211 GRASS LAKE RD	School: CAMDEN FRONTIER SCHOOLS										
	P.R.E. 100% 04/17/1999										
Owner's Name/Address	Map #: 11 N/A 04-15										
HAMILTON, WILFRED & VIRGINIA REV TR 12211 GRASS LAKE RD OSSEO MI 49266	2023 Est TCV 255,078 TCV/TFA: 113.67										
	X Improved	Vacant	Land Value Estimates for Land Table 16001.RANSOM AGRICULTURE								
	Public Improvements		* Factors *								
			Description	Frontage	Depth	Front	Depth	Rate	%Adj.	Reason	Value
	X Dirt Road		AG RATES	TILL: > 40 A		23.00	Acres	4250	100		97,750
	X Gravel Road		AG RATES	NON TILL:>40 A		17.00	Acres	4250	100		72,250
	X Paved Road		AG RATES	SITE		1.00	Acres	5000	100		5,000
	X Storm Sewer					41.00	Total Acres			Total Est. Land Value =	175,000
	X Sidewalk		Land Improvement Cost Estimates								
	X Water Sewer		Description					Rate	Size	% Good	Cash Value
	X Electric		D/W/P: 4in Concrete					6.49	110	82	585
	X Gas		Total Estimated Land Improvements True Cash Value =								
	X Curb										585
	X Street Lights										
	X Standard Utilities										
	X Underground Utils.										
	Topography of Site										
	X Level										
	X Rolling										
	X Low										
	X High										
	X Landscaped										
	X Swamp										
	X Wooded										
	X Pond										
	X Waterfront										
	X Ravine										
	X Wetland										
	X Flood Plain										
			Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/Other	Taxable Value		
	Who	When	What	2023	87,500	40,000	127,500		43,149C		
	VS	07/29/2008	INSPECTED	2022	74,500	34,700	109,200		41,095C		
	VS	05/07/2011	DATA ENTER	2021	71,400	28,200	99,600		39,783C		
				2020	73,900	25,900	99,800		39,234C		

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



Building Type		(3) Roof (cont.)		(11) Heating/Cooling			(15) Built-ins		(15) Fireplaces		(16) Porches/Decks		(17) Garage	
X Single Family Mobile Home Town Home Duplex A-Frame		X Eavestrough X Insulation 12 Front Overhang 0 Other Overhang		X Gas Wood	Oil Coal	Elec. Steam	Appliance Allow. Cook Top Dishwasher Garbage Disposal Bath Heater Vent Fan Hot Tub Unvented Hood Vented Hood Intercom Jacuzzi Tub Jacuzzi repl.Tub Oven Microwave Standard Range Self Clean Range Sauna Trash Compactor Central Vacuum Security System	Interior 1 Story Interior 2 Story 2nd/Same Stack Two Sided Exterior 1 Story Exterior 2 Story Prefab 1 Story Prefab 2 Story Heat Circulator Raised Hearth Wood Stove Direct-Vented Gas	Area: Type: 56:WGEP (1 Story) 120:CCP (1 Story) 192:Treated Wood	Year Built: Car Capacity: Class: Exterior: Brick Ven.: Stone Ven.: Common Wall: Foundation: Finished?: Auto. Doors: Mech. Doors: Area: & Good: Storage Area: No Conc. Floor:				
X Wood Frame		(4) Interior Drywall X Plaster Paneled Wood T&G		X Forced Air w/o Ducts X Forced Air w/ Ducts Forced Hot Water Electric Baseboard Elec. Ceil. Radiant Radiant (in-floor) Electric Wall Heat Space Heater Wall/Floor Furnace Forced Heat & Cool Heat Pump No Heating/Cooling			Class: CD Effec. Age: 62 Floor Area: 1,744 Total Base New : 197,628 Total Depr Cost: 88,933 Estimated T.C.V: 77,638		E.C.F. X 0.873		Bsmnt Garage: Carport Area: Roof:			
Building Style: FARM HOUSE		Trim & Decoration		Central Air Wood Furnace			Cost Est. for Res. Bldg: 1 Single Family FARM HOUSE		Cls CD		Blt 1900			
Yr Built 1900	Remodeled 1988	Ex	X Ord	Min	No./Qual. of Fixtures Ex. X Ord. Min			(11) Heating System: Forced Air w/ Ducts Ground Area = 1016 SF Floor Area = 1744 SF. Phy/Ab.Phy/Func/Econ/Comb. & Good=45/100/100/100/45		Building Areas				
Condition: Average		Size of Closets Lg X Ord Small		No. of Elec. Outlets Many X Ave. Few			Stories Exterior Foundation 2 Story Siding Mich Bsmnt. 1 Story Siding Crawl Space		Size 728 288		Cost New 178,266		Depr. Cost 82,235	
Room List		Doors: Solid X H.C.		(12) Electric 100 Amps Service			Other Additions/Adjustments Water/Sewer 1000 Gal Septic Water Well, 100 Feet Porches WGEP (1 Story) CCP (1 Story) Deck Treated Wood		Class: CD Exterior: Siding Foundation: 18 Inch (Unfinished) No Concrete Floor		432 197,628		-1,120 88,933	
Basement 5 1st Floor 4 2nd Floor 5 Bedrooms		(5) Floors Kitchen: Softwood Other: Softwood Other:		(13) Plumbing Average Fixture(s) 1 3 Fixture Bath 2 Fixture Bath Softener, Auto Softener, Manual Solar Water Heat No Plumbing Extra Toilet Extra Sink Separate Shower Ceramic Tile Floor Ceramic Tile Wains Ceramic Tub Alcove Vent Fan			Notes: ECF (RANSOM AGRICULTURE) 0.873 => TCV:		77,638					
(1) Exterior Wood/Shingle Aluminum/Vinyl Brick X Vinyl X Insulation		(6) Ceilings X Plaster		(14) Water/Sewer Public Water Public Sewer 1 Water Well 1 1000 Gal Septic 2000 Gal Septic										
(2) Windows Many Large X Avg. X Large Few Small		(7) Excavation Basement: 728 S.F. Crawl: 288 S.F. Slab: 0 S.F. Height to Joists: 0.0		(10) Floor Support Lump Sum Items:										
X Wood Sash Metal Sash X Vinyl Sash X Double Hung Horiz. Slide Casement Double Glass Patio Doors Storms & Screens		(8) Basement Conc. Block Poured Conc. Stone Treated Wood Concrete Floor												
(3) Roof Gable Gambrel X Hip Mansard Flat Shed		(9) Basement Finish Recreation SF Living SF Walkout Doors (B) No Floor SF Walkout Doors (A)												
X Asphalt Shingle X Metal		Joists: JOISTS Unsupported Len: Cntr.Sup:												
Chimney: Brick														

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

Building Type	(3) Roof (cont.)	(11) Heating/Cooling	(15) Built-ins	(15) Fireplaces	(16) Porches/Decks	(17) Garage
Single Family X Mobile Home Town Home Duplex A-Frame	Eavestrough Insulation 0 Front Overhang 0 Other Overhang	X Gas Wood Oil Elec. Coal Steam Forced Warm Air X Wall Furnace Warm & Cool Air Heat Pump	Appliance Allow. Cook Top Dishwasher Garbage Disposal Bath Heater Vent Fan Hot Tub Unvented Hood Vented Hood Intercom Jacuzzi Tub Jacuzzi repl.Tub Oven Microwave Standard Range Self Clean Range Sauna Trash Compactor Central Vacuum Security System	Interior 1 Story Interior 2 Story 2nd/Same Stack Two Sided Exterior 1 Story Exterior 2 Story Prefab 1 Story Prefab 2 Story Heat Circulator Raised Hearth Wood Stove Direct-Vented Gas	Area Type	Year Built: Car Capacity: Class: Exterior: Brick Ven.: Stone Ven.: Common Wall: Foundation: Finished?: Auto. Doors: Mech. Doors: Area: % Good: Storage Area: No Conc. Floor: Bsmnt Garage: Carport Area: Roof:
X Wood Frame Building Style: MOBILE HOME Yr Built Remodeled 0 0 Condition: Average	(4) Interior Drywall Plaster Paneled Wood T&G Trim & Decoration Ex X Ord Min Size of Closets Lg X Ord Small	Central Air Wood Furnace (12) Electric 100 Amps Service No./Qual. of Fixtures Ex. X Ord. Min No. of Elec. Outlets Many X Ave. Few	Cost Est. for Res. Bldg: 2 Mobile Home MOBILE HOME (11) Heating System: Wall Furnace Ground Area = 500 SF Floor Area = 500 SF. Phy/Ab. Phy/Func/Econ/Comb. % Good=35/100/10/100/3.5	Class Low Efec. Age: 37 Floor Area: Total Base New : 28,357 Total Depr Cost: 991 Estimated T.C.V: 865 E.C.F. X 0.873	Cla Low Bit 0	Building Areas Type Ext. Walls Roof/Fnd. Size Cost New Depr. Cost Main Home Ribbed Metal 500 28,357 991 Totals: 28,357 991 Notes: STORAGE ONLY ECF (RANSOM AGRICULTURE) 0.873 => TCV: 865
Room List Basement 1st Floor 2nd Floor Bedrooms	(5) Floors Kitchen: Other: Other:	(13) Plumbing Average Fixture(s) 1 3 Fixture Bath 2 Fixture Bath Softener, Auto Softener, Manual Solar Water Heat No Plumbing Extra Toilet Extra Sink Separate Shower Ceramic Tile Floor Ceramic Tile Wains Ceramic Tub Alcove Vent Fan	(14) Water/Sewer Public Water Public Sewer Water Well 1000 Gal Septic 2000 Gal Septic Lump Sum Items:	(1) Exterior X Wood/Shingle Aluminum/Vinyl Brick X Insulation (2) Windows Many Large X Avg. X Avg. Few Small Wood Sash Metal Sash Vinyl Sash Double Hung Horiz. Slide Casement Double Glass Patio Doors Storms & Screens	(6) Ceilings (7) Excavation Basement: 0 S.F. Crawl: 0 S.F. Slab: 0 S.F. Height to Joists: 0.0 (8) Basement Conc. Block Poured Conc. Stone Treated Wood Concrete Floor (9) Basement Finish Recreation SF Living SF Walkout Doors (B) No Floor SF Walkout Doors (A)	(10) Floor Support Joists: Unsupported Len: Cntr. Sup:

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

Agricultural Improvement Card 1 of 1

Parcel Number: 30 16 030 100 001 30 8 2

Printed on

04/27/2023

Building Type	Barn - General Purpose	Farm Utility Buildings		
Year Built				
Class/Construction	D, Frame	D, Pole		
Quality/Exterior	Low Cost	Low Cost		
# of Walls, Perimeter	4 Wall, 132	4 Wall, 52		
Height	10	10		
Heating System	No Heating/Cooling	No Heating/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	\$ 0		
Description, Size X Rate X %Good = Cost Itemized -> Unit-In-Place -> Items ->				
E.C.F.	X 0.873	X 0.873		
% Good	20	55		
Est. True Cash Value	\$ 979	\$ 11		
Comments:				
Total Estimated True Cash Value of Agricultural Improvements / This Card: 990 / All Cards: 990				

Form SCMLG1 - "TOTAL" appraisel software by a la mode, inc. - 1-800-ALAMODE

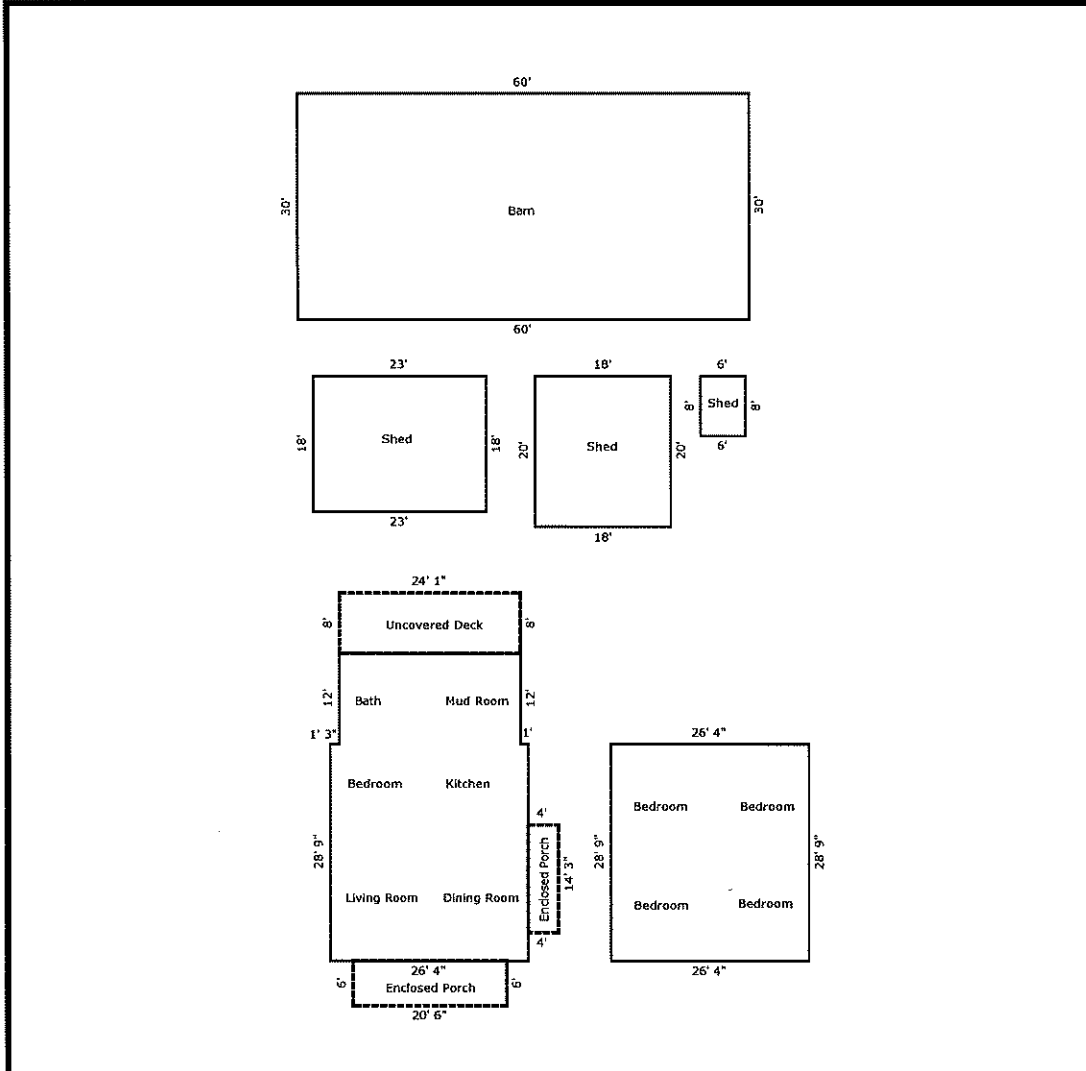
Subject Assessor - Page 4

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

THANA Case No.

Building Sketch

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



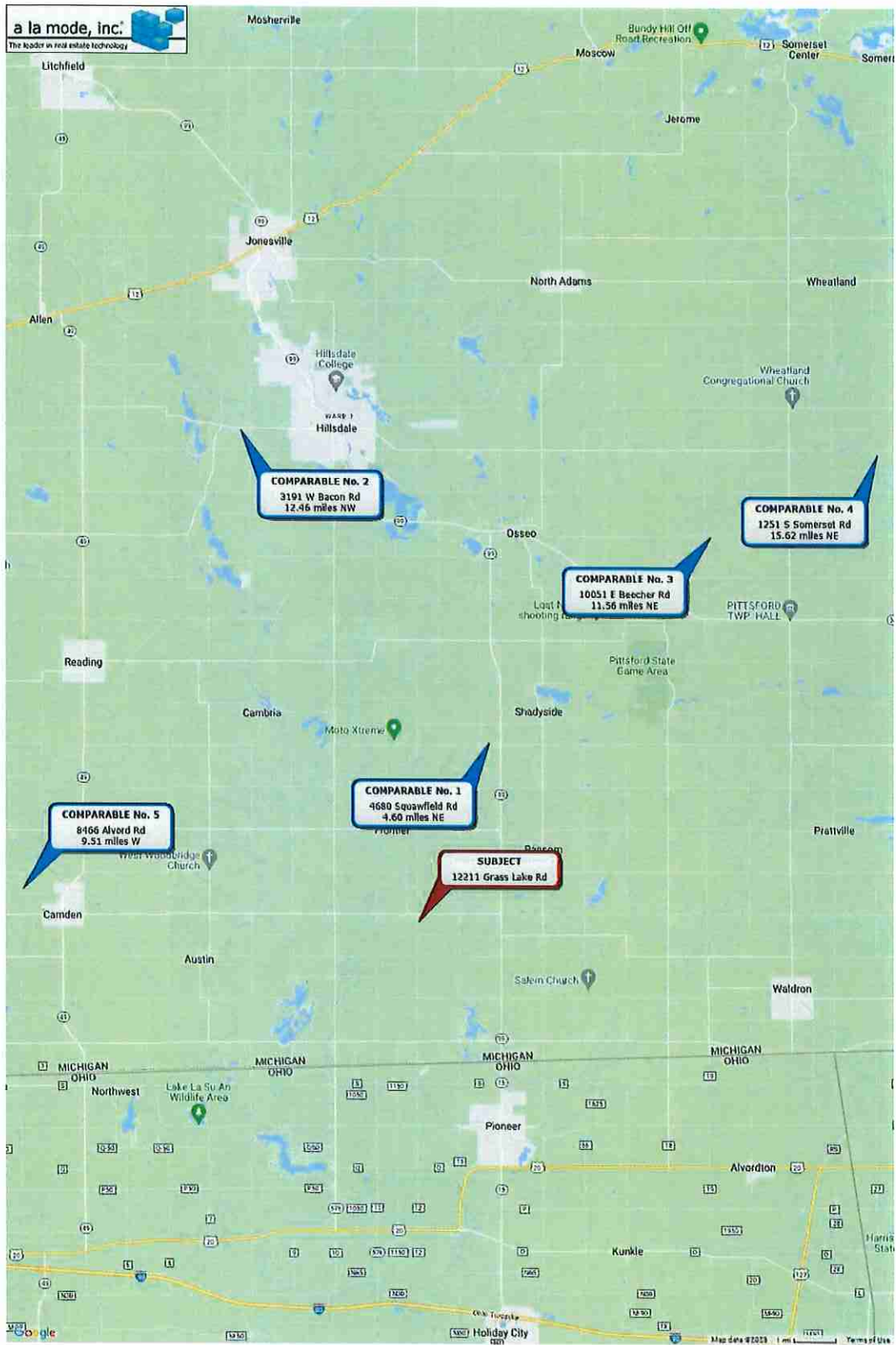
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1046.08 Sq ft	24.08 x 12 = 289 28.75 x 26.33 = 757.08
Second Floor	757.08 Sq ft	26.33 x 28.75 = 757.08
Total Living Area (Rounded):	1803 Sq ft	
Non-Living Area:		
Shed	48 Sq ft	8 x 6 = 48
Uncovered Deck	192.67 Sq ft	24.08 x 8 = 192.67
Shed	414 Sq ft	23 x 18 = 414
Barn	1800 Sq ft	30 x 60 = 1800
Shed	360 Sq ft	20 x 18 = 360
Enclosed Porch	57 Sq ft	14.25 x 4 = 57
Enclosed Porch	123 Sq ft	6 x 20.5 = 123

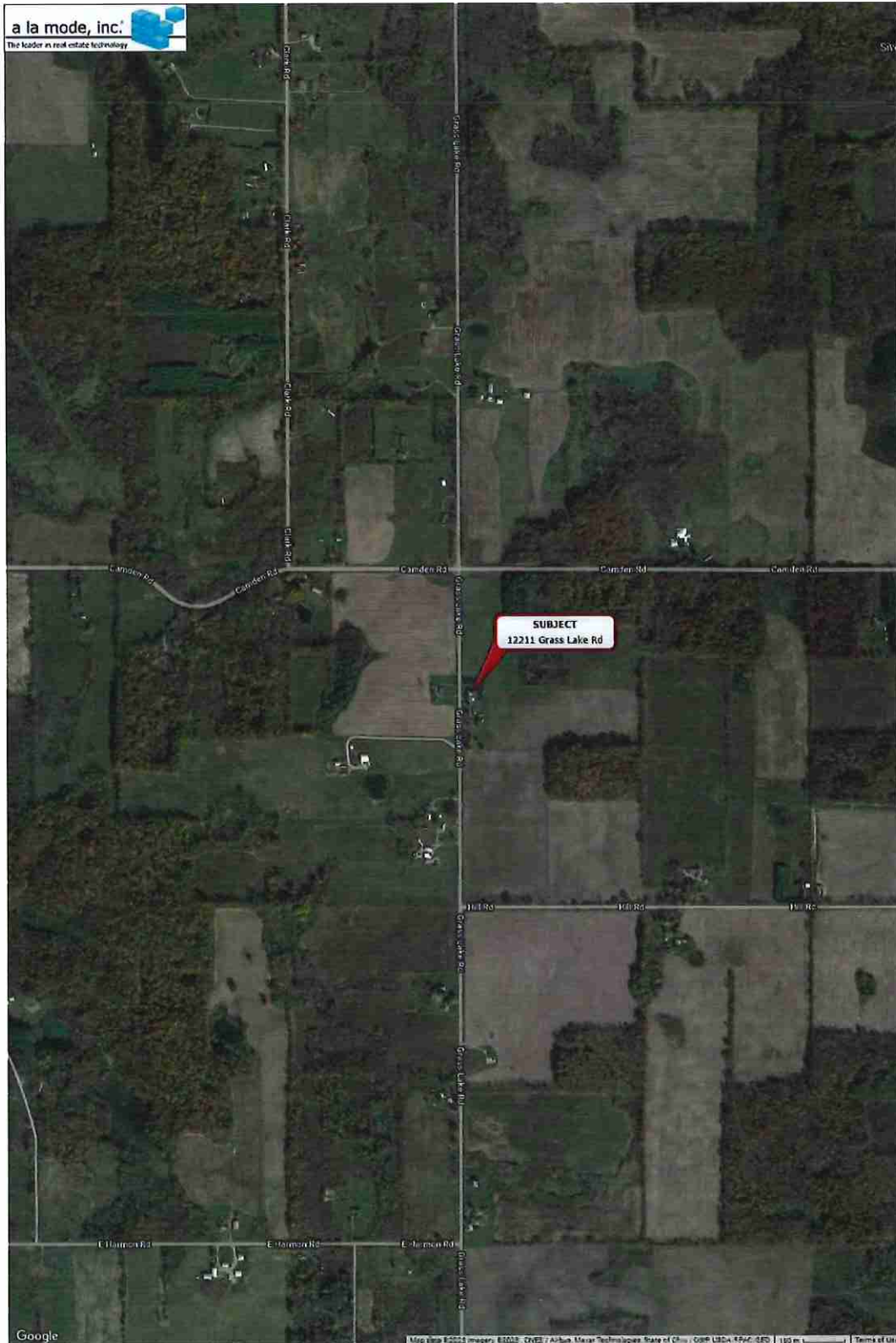
Location Map

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



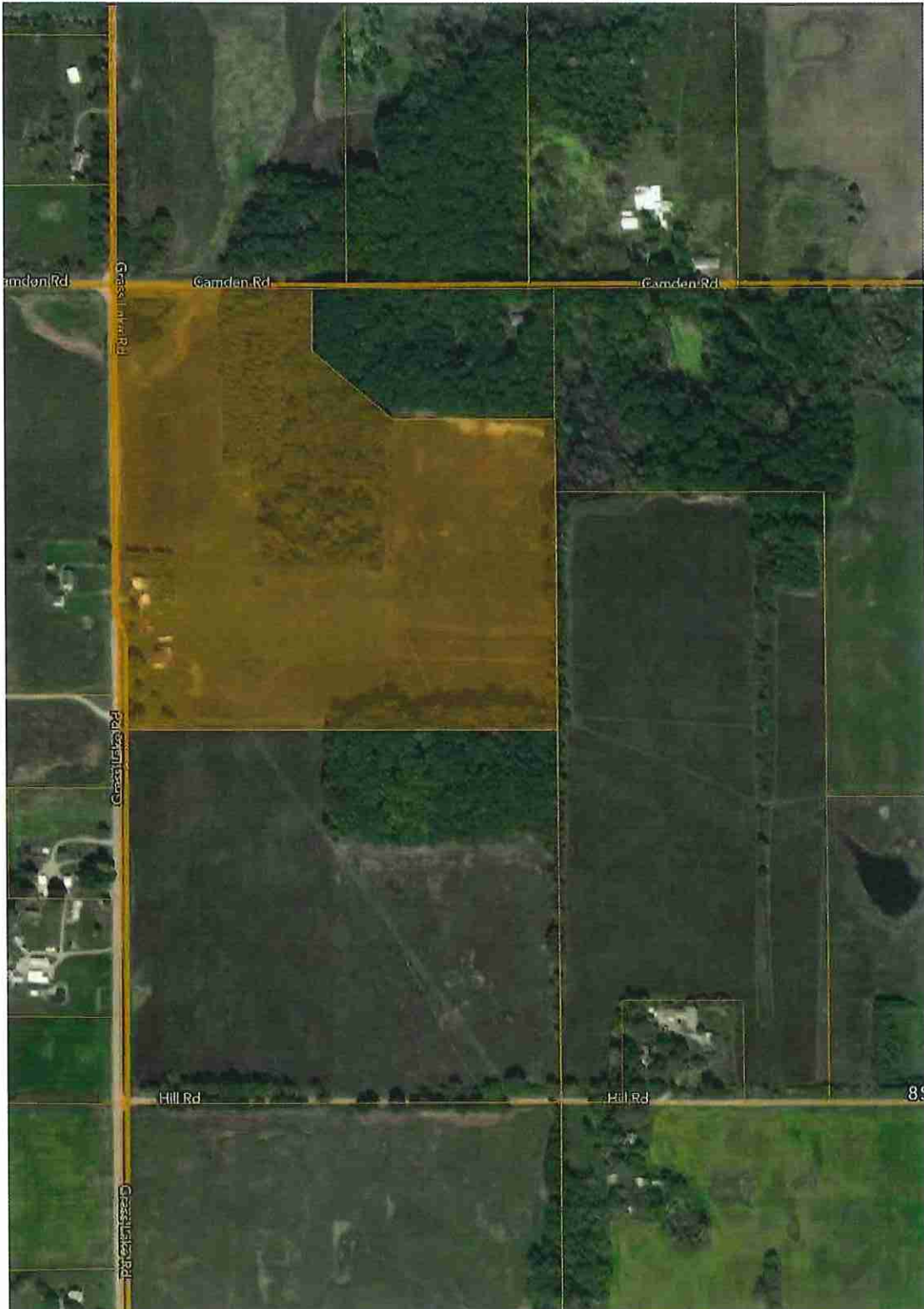
Aerial Map

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



Plat Map

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





INVOICE

TO:
 Vickie Demmitt
 .
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

INVOICE NUMBER
VP2304007
DATE
REFERENCE
Internal Order #: VP2304007
Lender Case #:
Client File #:
Main File # on form: VP2304007
Other File # on form: 3
Federal Tax ID:
Employer ID:

DESCRIPTION

Lender: Vickie Demmitt Client: Vickie Demmitt
 Purchaser/Borrower: Vickie Demmitt
 Property Address: 12211 Grass Lake Rd
 City: Osseo
 County: Hillsdale State: MI Zip: 49266
 Legal Description: See attached addenda.

FEES	AMOUNT
------	--------

1004 Full/URAR	500.00
SUBTOTAL	500.00

PAYMENTS	AMOUNT
----------	--------

Check #: Cash Date: 05/05/2023 Description:	500.00		
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL	500.00		

TOTAL DUE	\$	0
------------------	-----------	----------

Please Return This Portion With Your Payment

FROM:
 Vickie Demmitt
 .
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

AMOUNT DUE: \$ _____ 0
 AMOUNT ENCLOSED: \$ _____

TO:
 Veripraise
 Veripraise
 PO Box 363
 Adrian, MI 49221-0363

INVOICE NUMBER
VP2304007
DATE
REFERENCE
Internal Order #: VP2304007
Lender Case #:
Client File #:
Main File # on form: VP2304007
Other File # on form: 3
Federal Tax ID:
Employer ID:

15.98A

* 15.98 A part of PA 116 Application Hamilton Trust
21.09 A part of PA 116 Application Demmitt Trust

RIAVA Case No.

~ 37 Acres
@ date of
Appraisal

↓
Then split
into 2 parcels

↳
1 @ 21.09 A

1 @ 15.98 A
↳ combined
w/ 4.1 Acres

From Aug '23
Survey



APPRAISAL OF REAL PROPERTY



LOCATED AT
Hill Rd
Osseo, MI 49266
See attached addenda.

FOR
Vickie Demmitt
12211 Grass Lake Rd, Osseo, MI 49266

OPINION OF VALUE
190,000

AS OF
4/11/2023

BY
Christopher Thomas Mohr
Veripraise, Inc.
P.O. Box 363
Adrian, MI 49221
(517) 515-5605
christopher.t.mohr@gmail.com
<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: 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 develop 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,

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

Veriprise
LAND APPRAISAL REPORT

FHAWA Case No.

File No. VP2304009

SUBJECT	Borrower Vickie Demmitt Census Tract 0511.00 Map Reference 25880																																																																							
	Property Address Hill Rd																																																																							
	City Osseo County Hillsdale State MI Zip Code 49266																																																																							
	Legal Description See attached addenda.																																																																							
NEIGHBORHOOD	Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs. Property Rights Appraised <input checked="" type="checkbox"/> Fee <input type="checkbox"/> Leasehold <input type="checkbox"/> De Minimis PUD																																																																							
	Actual Real Estate Taxes \$ 1,000 (yr) Loan charges to be paid by seller \$ 0 Other sales concessions _____																																																																							
	Lender/Client Vickie Demmitt Address 12211 Grass Lake Rd, Osseo, MI 49266																																																																							
	Occupant Owner Appraiser Christopher Thomas Mohr Instructions to Appraiser _____ Date of Death Appraisal "4/11/2023"																																																																							
	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural Built Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25% Growth Rate <input type="checkbox"/> Fully Dev. <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Steady <input type="checkbox"/> Slow Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Oversupply Marketing Time <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos.																																																																							
	Present <input type="checkbox"/> 35 % One-Unit <input type="checkbox"/> 3 % 2-4 Unit <input type="checkbox"/> 0 % Apts. <input type="checkbox"/> % Condo <input type="checkbox"/> 2 % Commercial Land Use <input type="checkbox"/> % Industrial <input type="checkbox"/> % Vacant <input checked="" type="checkbox"/> 60 % Vacant Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*)																																																																							
	Predominant Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> % Vacant One-Unit Price Range \$ 60 to \$ 450 Predominant Value \$ 180 One-Unit Age Range 0 yrs. to 180 yrs. Predominant Age 60 yrs.																																																																							
	Employment Stability <input type="checkbox"/> Good <input checked="" type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Public Transportation <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>																																																																							
	Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Property Compatibility <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Police and Fire Protection <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																																																																							
	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) The neighborhood boundaries above incorporate an area of homes similar in physical characteristics to the subject and offer similar appeal to shopping, transportation, schools, etc. Appeal to the market is considered to be average. Percent land use "Other" is Vacant Land.																																																																							
SITE	Dimensions 278.5 x 330 x 396 x 330 x 266 x 1980 x 874.5 x 1980 = 37.13 AC Acres <input type="checkbox"/> Corner Lot																																																																							
	Zoning Classification No Zoning Present Improvements <input checked="" type="checkbox"/> Do <input type="checkbox"/> Do Not Conform to Zoning Regulations																																																																							
	Highest and Best Use <input checked="" type="checkbox"/> Present Use <input type="checkbox"/> Other (specify) _____																																																																							
	Public <input checked="" type="checkbox"/> At Street <input type="checkbox"/> Other (Describe) _____ OFF SITE IMPROVEMENTS Street Access <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Surface <input checked="" type="checkbox"/> Asphalt <input type="checkbox"/> Concrete Maintenance <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Storm Sewer <input type="checkbox"/> Curb/Gutter <input type="checkbox"/> Sidewalk <input type="checkbox"/> Street Lights																																																																							
	Topo Basically Level Size Very Large Shape Irregular View Average Drainage Adequate																																																																							
	Is the property located in a FEMA Special Flood Hazard Area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																							
	Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) Subject site consists of vacant land where 85% is tillable and 15% is woods.																																																																							
	The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.																																																																							
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>ITEM</th> <th>SUBJECT PROPERTY</th> <th>COMPARABLE NO. 1</th> <th>COMPARABLE NO. 2</th> <th>COMPARABLE NO. 3</th> </tr> </thead> <tbody> <tr> <td>Address</td> <td>Hill Rd Osseo, MI 49266</td> <td>Steamburg Rd Camden, MI 49232</td> <td>3450 Ball Rd E Jonesville, MI 49250</td> <td>99 Hine Dr Hillsdale, MI 49242</td> </tr> <tr> <td>Proximity to Subject</td> <td></td> <td>6.89 miles N</td> <td>14.84 miles N</td> <td>13.75 miles NW</td> </tr> <tr> <td>Sales Price</td> <td>\$</td> <td>\$ 150,000</td> <td>\$ 185,000</td> <td>\$ 258,600</td> </tr> <tr> <td>Price \$/acre</td> <td>\$ 5,117</td> <td>\$ 5,357</td> <td>\$ 5,675</td> <td>\$ 5,000</td> </tr> <tr> <td>Data Source(s)</td> <td>Insp/Public Data</td> <td>LenMLS#70262686;DOM 74</td> <td>LenMLS#70276740;DOM 12</td> <td>LenMLS#70240706;DOM</td> </tr> <tr> <td>ITEM</td> <td>DESCRIPTION</td> <td>DESCRIPTION +/- \$ Adjust.</td> <td>DESCRIPTION +/- \$ Adjust.</td> <td>DESCRIPTION +/- \$ Adjust.</td> </tr> <tr> <td>Date of Sale/Time Adj.</td> <td></td> <td>s08/22;c05/22</td> <td>s08/22;c08/22</td> <td>s06/22;c01/22</td> </tr> <tr> <td>Location</td> <td>Rural</td> <td>Rural</td> <td>Rural</td> <td>Suburban -10,000</td> </tr> <tr> <td>Site/View</td> <td>37.13 AC Acres</td> <td>28.00 AC +36,500</td> <td>32.60 AC +18,100</td> <td>51.72 AC -58,400</td> </tr> <tr> <td>Other</td> <td>None</td> <td>None</td> <td>None</td> <td>None</td> </tr> <tr> <td>Sales or Financing Concessions</td> <td>None</td> <td>None</td> <td>None</td> <td>None</td> </tr> <tr> <td>Net Adj. (Total)</td> <td></td> <td><input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 36,500</td> <td><input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 18,100</td> <td><input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -68,400</td> </tr> <tr> <td>Indicated Value of Subject</td> <td></td> <td>\$ 186,500</td> <td>\$ 203,100</td> <td>\$ 190,200</td> </tr> </tbody> </table>		ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	Address	Hill Rd Osseo, MI 49266	Steamburg Rd Camden, MI 49232	3450 Ball Rd E Jonesville, MI 49250	99 Hine Dr Hillsdale, MI 49242	Proximity to Subject		6.89 miles N	14.84 miles N	13.75 miles NW	Sales Price	\$	\$ 150,000	\$ 185,000	\$ 258,600	Price \$/acre	\$ 5,117	\$ 5,357	\$ 5,675	\$ 5,000	Data Source(s)	Insp/Public Data	LenMLS#70262686;DOM 74	LenMLS#70276740;DOM 12	LenMLS#70240706;DOM	ITEM	DESCRIPTION	DESCRIPTION +/- \$ Adjust.	DESCRIPTION +/- \$ Adjust.	DESCRIPTION +/- \$ Adjust.	Date of Sale/Time Adj.		s08/22;c05/22	s08/22;c08/22	s06/22;c01/22	Location	Rural	Rural	Rural	Suburban -10,000	Site/View	37.13 AC Acres	28.00 AC +36,500	32.60 AC +18,100	51.72 AC -58,400	Other	None	None	None	None	Sales or Financing Concessions	None	None	None	None	Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 36,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 18,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -68,400	Indicated Value of Subject		\$ 186,500	\$ 203,100	\$ 190,200
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Comments on Market Data Comps were adjusted \$4,000 per acre for "excess land".																																																																								
RECONCILIATION	Comments and Conditions of Appraisal No warranty of the appraisal is given or implied. No liability is assumed for the structural or mechanical systems of the property.																																																																							
	Final Reconciliation All weight was given to the Sales Comparison Approach in this report. The Cost Approach and Income Approach was not used because they are not applicable to vacant land appraisals.																																																																							
	I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 4/11/2023 TO BE \$ 190,000																																																																							
	Appraiser Christopher Thomas Mohr Supervisory Appraiser (if applicable) _____ Date of Signature and Report 05/12/2023 Date of Signature _____ Title _____ Title _____ State Certification # 1204004100 ST MI State Certification # _____ ST Or State License # _____ ST Or State License # _____ ST Expiration Date of State Certification or License 07/31/2024 Expiration Date of State Certification or License _____ Date of Inspection (if applicable) _____ Date of Inspection _____ <input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property																																																																							

Supplemental Addendum

File No. VP2304009

Borrower/Client	Vickie Demmitt				
Property Address	Hill Rd				
City	Osseo	County	Hilldale	State	Mi Zip Code 48268
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 30870, Lansing, MI 48909

Legal Description

COM SW COR SE 1/4 NW 1/4 TH N 1980 FT TH E 874.5 FT TH S 1980 FT TH W 278.5 FT TH N 330 FT TH W 388 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 18 030 100 006 30 & 2; SPLIT ON 12/15/2010 FROM 18 030 100 007 30 & 2;

USPAP Compliance Addendum

Loan #
File # VP2304009

FHA/VA Case No.

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development 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 result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

<p>APPRAISER</p> <p>Signature <u><i>Christopher T. Mohr</i></u></p> <p>Name <u>Christopher Thomas Mohr</u></p> <p>Date of Signature <u>05/12/2023</u></p> <p>State Certification # <u>1204004100</u></p> <p>or State License # _____</p> <p>State <u>MI</u></p> <p>Expiration Date of Certification or License <u>07/31/2024</u></p> <p>Effective Date of Appraisal <u>4/11/2023</u></p>	<p style="text-align: center;">SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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Market Conditions Addendum to the Appraisal Report

File No. VP2304009

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **Hill Rd** City **Osseo** State **MI** ZIP Code **49266**
 Borrower **Vickie Demmitt**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	%	%	%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Seller concessions are not prevalent but are occasionally used. The amount of concession varies and is apparently more a function of buyers liquidity needs rather than any market factors. Concessions, when used generally are added back into the purchase price on approximately a one to one basis and range from 2-6% of purchase price.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
Foreclosure 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 formulate your conclusions, provide both an explanation and support for your conclusions.
The current residential market is stable and expected to continue to be stable 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 Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
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

Subject Land Photo Page

Borrower/Client	Vickie Demmitt				
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

Stearnburg 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
 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 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	MI	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

GRETCHEN WHITNER GOVERNOR	Q317321		
STATE OF MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS BUREAU OF PROFESSIONAL LICENSING CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSE			
CHRISTOPHER THOMAS MOHR			
LICENSE NO. 1204004100	EXPIRATION DATE 07/31/2024	22165040601	THIS DOCUMENT IS ONLY ISSUED UNDER THE LAWS OF THE STATE OF MICHIGAN



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

<p>Broker Name: Norman-Spencer Agency, LLC Address: 10050 Innovation Drive, Suite 340, Miamisburg, OH 45342 Code: 1802857 Signature: </p>	<p style="text-align: right;">BROKER STAMP</p> <table> <tr> <td>Premium:</td> <td style="text-align: right;">\$609.00</td> </tr> <tr> <td>Risk Purchasing Group Fee</td> <td style="text-align: right;">\$40.00</td> </tr> <tr> <td>Surplus Lines Tax</td> <td style="text-align: right;">\$15.23</td> </tr> <tr> <td>Total:</td> <td style="text-align: right;">\$664.23</td> </tr> </table>	Premium:	\$609.00	Risk Purchasing Group Fee	\$40.00	Surplus Lines Tax	\$15.23	Total:	\$664.23
Premium:	\$609.00								
Risk Purchasing Group Fee	\$40.00								
Surplus Lines Tax	\$15.23								
Total:	\$664.23								



SURPLUS LINES
Appraisers Advantage
 Professional Liability Insurance

Declarations Page

Issue Date 04/12/2023

Item 1. NAMED INSURED AND ADDRESS

Veripraise Inc
 PO BOX 383
 ADRIAN, MI 49221

Item 2. POLICY PERIOD

Inception Date: 05/03/2023 Expiration Date: 05/03/2024
 (12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

- Privacy and Security Liability Coverage
- a. \$1,000,000 for each Claim; not to exceed
 - b. \$1,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE

- a. \$0 each Claim
- b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0



SURPLUS LINES
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:		\$664.23

Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION: See Schedule of Forms attached.

Item 11. NOTICE TO INSURER

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

www.hanover.com/report-claim-online

The Hanover Atlantic Insurance Company, LTD
 Care of: The Hanover Insurance Company
 440 Lincoln Street
 Worcester, MA 01653

National Claims Telephone Number: 508.855.6281
Facsimile: 508.635.1868
Email: proclaim@hanover.com

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



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 its duly authorized officers.

Bryan Salvatore
President


Ann Kirkpatrick Tripp
Treasurer

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

County: HILLSDALE

Printed on

05/05/2023

Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.													
HAMILTON, JAMES B		0	04/12/2010	OTH	07-DEATH CERTIFICATE	1442/606	NOT VERIFIED	0.0													
HAMILTON, JAMES B	HAMILTON, JAMES B&TINA M/I	0	09/23/2009	QC	09-FAMILY	1403/268	NOT VERIFIED	0.0													
HAMILTON, JAMES B	HAMILTON, JAMES & TINA & I	0	09/23/2009	AFF	05-CORRECTING TITLE	1406/975	NOT VERIFIED	0.0													
HAMILTON, WILFRED L & VIRG	HAMILTON, JAMES B	1	11/06/1998	QC	09-FAMILY	851/145	NOT VERIFIED	0.0													
Property Address		Class: AGRICULTURAL-VACAN		Zoning:		Building Permit(s)		Date	Number	Status											
HILL RD		School: CAMDEN FRONTIER SCHOOLS		P.R.E. 100% 01/26/2011 Qual. Ag.																	
Owner's Name/Address		Map #: 11 SPLIT N/A 03-29		2023 Est TCV 156,086																	
HAMILTON, TINA L C/O HAMILTON, WILFORD 12211 GRASS LAKE RD OSSEO MI 49266		Improved		X	Vacant	Land Value Estimates for Land Table 16001.RAMSON AGRICULTURE															
Tax Description		COM SW 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 396 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;		X		Dirt Road Gravel Road Paved Road Storm Sewer Sidewalk Water Sewer		* Factors *		Description Frontage Depth Rate %Adj. Reason Value											
Comments/Influences		SPLIT ON 11/12/2010 COMPLETED 12/15/2010 LISA ; PARENT PARCEL(S): 16 030 100 007 30 8 2; CHILD PARCEL(S): 16 030 100 009 30 8 2,		X		Electric Gas Curb Street Lights Standard Utilities Underground Utilis.		AG RATES TILL: 20-40 A 23.73 Acres 4250 100 100,836 AG RATES NON TILL:20-40 13.00 Acres 4250 100 55,250 AG RATES HWY/WASTE:0 0.41 Acres 0 100 0 37.13 Total Acres Total Est. Land Value = 156,086													
		Topography of Site		X		Level Rolling Low High Landscaped Swamp Wooded Fond Waterfront Ravine Wetland Flood Plain		Year		Land Value		Building Value		Assessed Value		Board of Review		Tribunal/ Other		Taxable Value	
The Equalizer. Copyright (c) 1999 - 2009. Licensed To: County of Hillsdale, Michigan		Who		When		What		2023		78,000		0		78,000						38,735C	
		VS		12/14/2011		DATA ENTER		2022		66,100		0		66,100						36,891C	
								2021		67,100		0		67,100						35,713C	
								2020		66,200		0		66,200						35,220C	

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

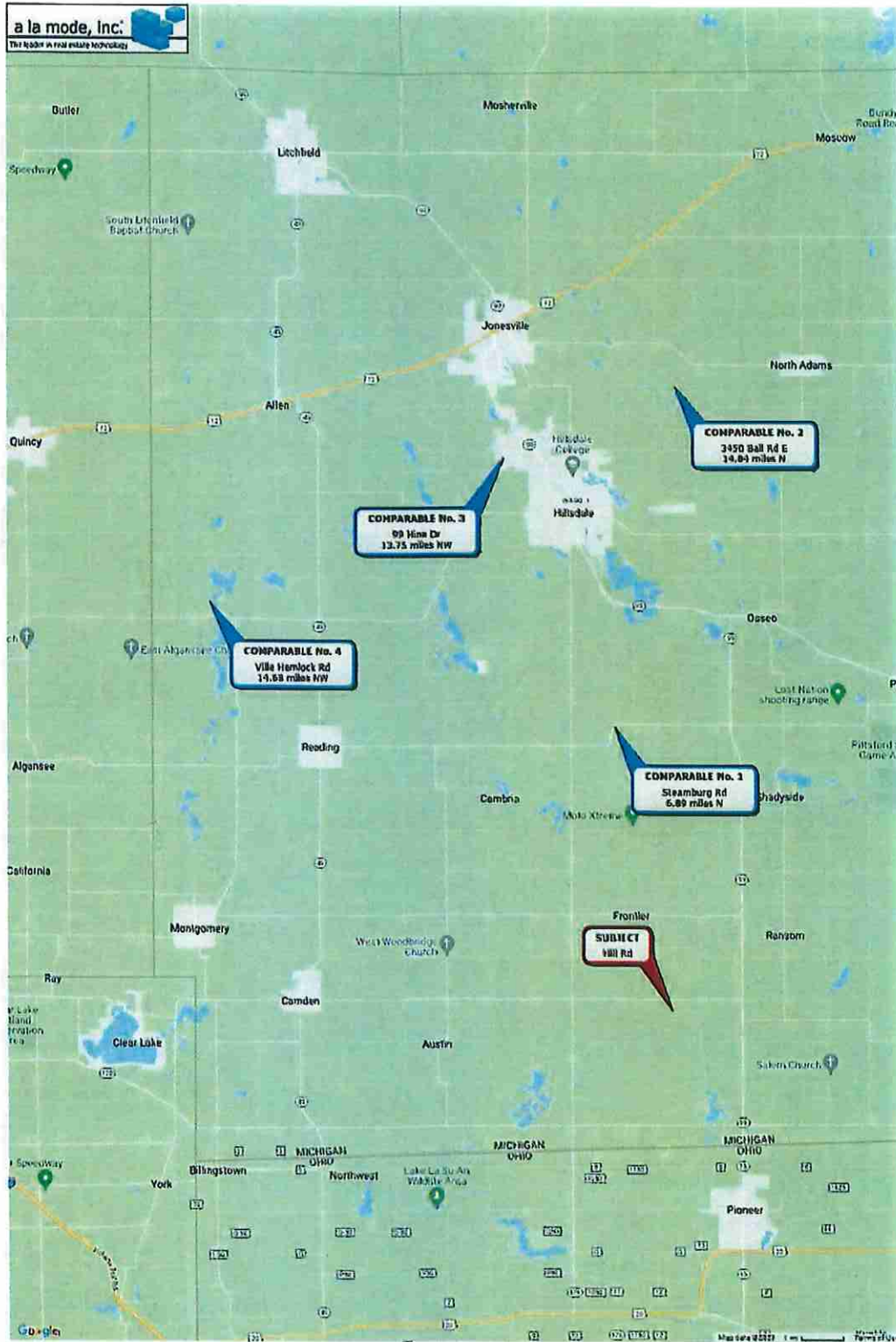
Form SMI 61 - "TOTAL" appraised software by a la mode, Inc. - 1-800-ALAMODE

Subject Assessor

PHVA Case No.

Location Map

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



Aerial Map

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



Plat Map

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





INVOICE

TO:
 Vickie Demmitt
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

INVOICE NUMBER
VP2304009
DATE
REFERENCE
Internal Order #: VP2304009
Lender Case #:
Client File #:
Main File # on form: VP2304009
Other File # on form:
Federal Tax ID:
Employer ID:

DESCRIPTION

Lender: Vickie Demmitt Client: Vickie Demmitt
 Purchaser/Borrower: Vickie Demmitt
 Property Address: Hill Rd
 City: Osseo
 County: Hillsdale State: MI Zip: 49266
 Legal Description: See attached addenda.

FEES	AMOUNT
1004 FullURAR	300.00
SUBTOTAL	300.00

PAYMENTS	AMOUNT
Check #: Cash Date: 05/05/2023 Description:	300.00
Check #:	
Check #:	
SUBTOTAL	300.00

TOTAL DUE \$ 0

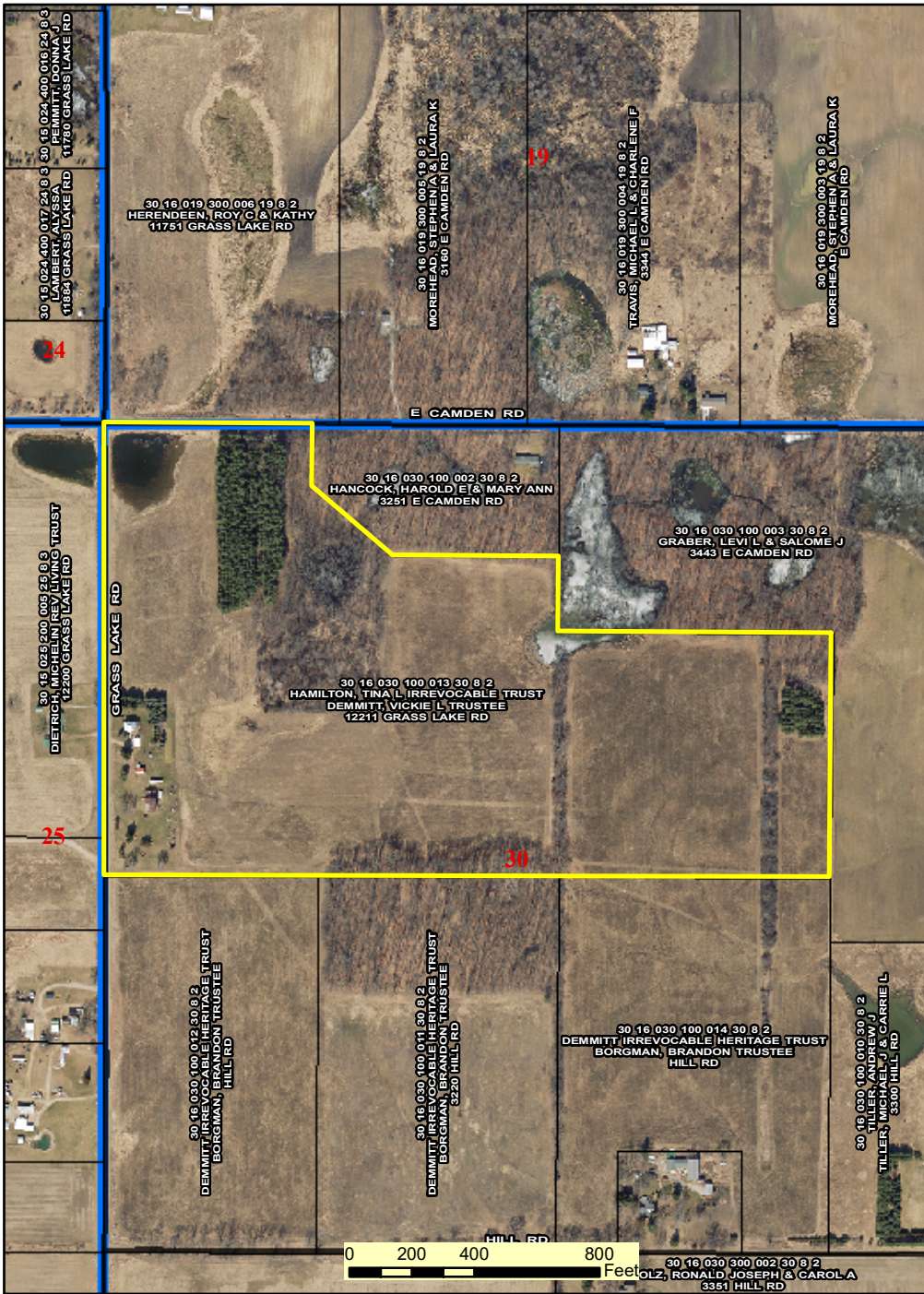
Please Return This Portion With Your Payment

FROM:
 Vickie Demmitt
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

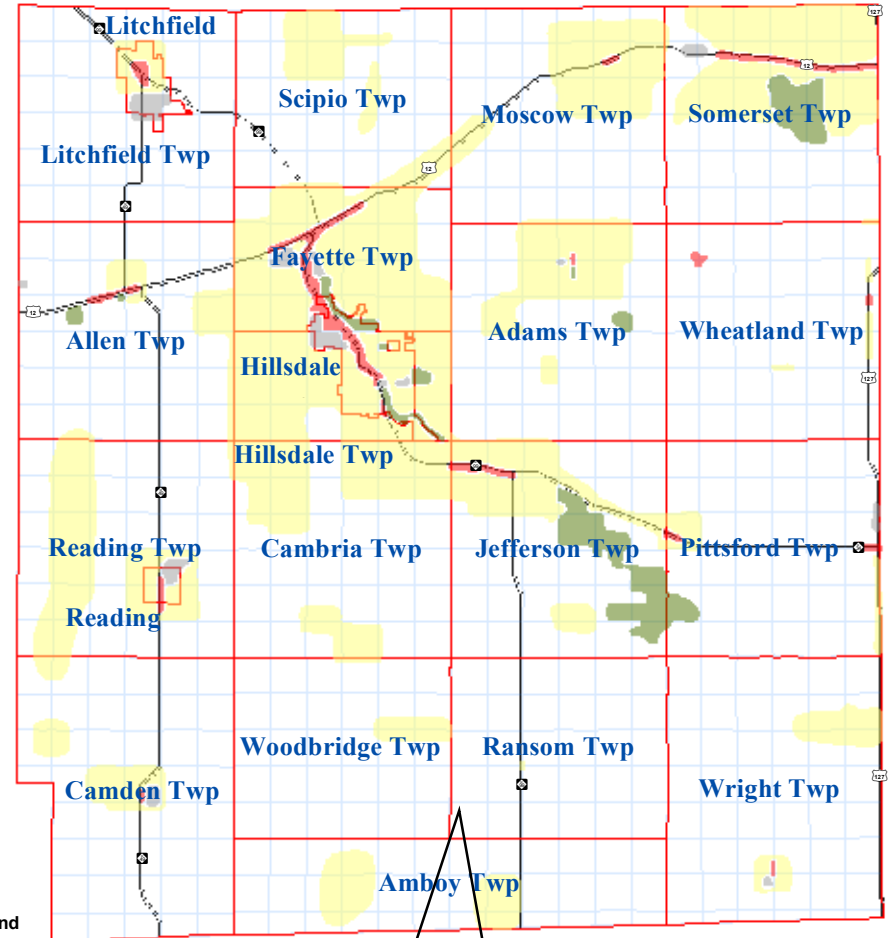
AMOUNT DUE: \$ 0
 AMOUNT ENCLOSED: \$

TO:
 Veripraise
 Veripraise
 PO Box 363
 Adrian, MI 49221-0363

INVOICE NUMBER
VP2304009
DATE
REFERENCE
Internal Order #: VP2304009
Lender Case #:
Client File #:
Main File # on form: VP2304009
Other File # on form:
Federal Tax ID:
Employer ID:



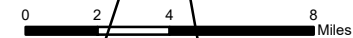
Hillsdale County Master Plan



Legend

County Master Plan

- Agricultural/Open Space
- Commercial
- Industrial
- Residential
- Public/Quasi-Public
- Minor Civil Divisions
- Section Line
- Highway



E Camden Rd & Grass Lake Rd



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 Commission
C/O Hillsdale County Equalization Dept.
33 McCollum Street
Hillsdale, 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,

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
Local Governing Body:
Date Received: 9/9/24
Application No: Revised 8/23 Submission
State:
Date Received:
Application No:
Approved: 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: The Demmitt Heritage Irrevocable Trust - Brandon Borgman Trustee
Last: Demmitt, First: Vickie, Initial: L. (Grantor to Trust)
2. Mailing Address: 20148 Co Rd 240, Mt. Victory, OH, 43340
3. Phone Number: (937) 707-9819 (Vickie)
4. Alternative Telephone Number: (614) 628-0867 (Brandon)
5. E-mail address: demmitt43340@gmail.com

II. Property Location (Can be taken from the Deed/Land Contract)

- 6. County: Hillsdale, 7. Township, City or Village: Ransom
8. Section No. 30, Town No. T85, Range No. R2 West

(3) Parcel # (Tax ID): 16 030 100 012 30 8 2 / 18.8A; 16 030 100 011 30 8 2 / 21.2A

III. 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 [X] No
12. Does the applicant own the mineral rights? [X] Yes [] No
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 [X] No
14. Is land being purchased under land contract [] Yes [X] No

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)

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
- Estate
- Limited Liability Company
- Trust
- Partnership
- Association

If applicable, list the following: Individual Names if more than 2 Persons; or President, Vice President, Secretary, Treasurer; or Trustee(s); or Members; or Partners; or Estate Representative(s):

Name: Brandon Borgman Title: Trustee

Name: _____ Title: _____

Name: _____ Title: _____

Name: _____ Title: _____

(Additional names may be attached on a separate sheet.)

2024 SEP -9 PM 12:14
MARNEY M. KAST
COUNTY CLERK

IV. Land Eligibility Qualifications: Check one and fill out correct section(s)
This application is for:

- a. 40 acres or more —————▶ complete only Section 16 (a thru g);
- b. 5 acres or more but less than 40 acres —————▶ complete only Sections 16 and 17; or
- c. a specialty farm —————▶ complete only Sections 16 and 18.

16. a. Type of agricultural enterprise (e.g. livestock, cash crops, fruit, etc):

Cash crops

b. Total number of acres on this farm: 61.09 A Reg 7A to be excluded

c. Total number of acres being applied for (if different than above): 54.09A see GIS map Addendum #2

d. Acreage in cultivation: 52.92 A

e. Acreage in cleared, fenced, improved pasture, or harvested grassland: 0

f. All other acres (swamp, woods, etc.) 8.17 A

g. Indicate any structures on the property: (If more than one building, indicate the number of buildings):

No. of Buildings 0 Residence: NA Barn: NA Tool Shed: NA

Silo: NA Grain Storage Facility: NA Grain Drying Facility: NA

Poultry House: NA Milking Parlor: NA Milk House: NA

Other: (Indicate) None

17. To qualify as agricultural land of 5 acres or more but less than 40 acres, the land must produce a minimum average gross annual income of \$200.00 per acre from the sale of agricultural products.

Please provide the average gross annual income per acre of cleared and tillable land during 2 of the last 3 years immediately preceding this application from the sale of agricultural products (not from rental income):

\$ _____ / _____ = \$ _____ (per acre)
total income total acres of tillable land

18. To qualify as a specialty farm, the land must be designated by MDARD, be 15 acres or more in size, and produce a gross annual income from an agricultural use of \$2,000.00 or more. If a specialty farm, indicate average gross annual income during 2 of the last 3 years immediately preceding application from the sale of agricultural products: \$ _____

Please note: specialty farm designation may require an on-the-farm site visit by an MDARD staff person.

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

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.

[Signature], Trustee
(Signature of Applicant)

(Corporate Name, If Applicable)

Brandon Borgman
(Co-owner, 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: Local Governing Body has 45 days to take action)

Action by Local Governing Body: Jurisdiction: _____
 County Township City Village

This application is approved, rejected Date of approval or rejection: _____

(If rejected, please attach statement from Local Governing Body indicating reason(s) for rejection.)

Clerk's Signature: _____

Property Appraisal: \$ _____ is the current fair market value of the real property in this application.

Parcel Number (Tax ID): _____

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.

____ If approved, applicant is notified and the original application, all supportive materials/attachments, and letters of review/comment from reviewing agencies (if provided) are sent to:

MDARD-Farmland and Open Space Preservation Program, P.O. Box 30449, Lansing, MI 48909

***Please do not send multiple copies of applications and/or send additional attachments in separate mailings without first contacting the Farmland Preservation office.**

<p>Please verify the following regarding Reviewing Agencies (Sending a copy to reviewing agencies is required):</p> <p>COPY SENT TO:</p> <p>____ County or Regional Planning Commission</p> <p>____ Conservation District</p> <p>____ Township (if county has zoning authority)</p>	<p>Before forwarding to State Agency, FINAL APPLICATION SHOULD INCLUDE:</p> <p>____ Copy of Deed or Land Contract (most recent showing <u>current ownership</u>)</p> <p>____ Copy of most recent Tax Bill (must include <u>tax description</u> of property)</p> <p>____ Map of Farm</p> <p>____ Copy of most recent appraisal record</p> <p>____ Copy of letters from review agencies (if available)</p> <p>____ Any other applicable documents</p>
--	--

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

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.

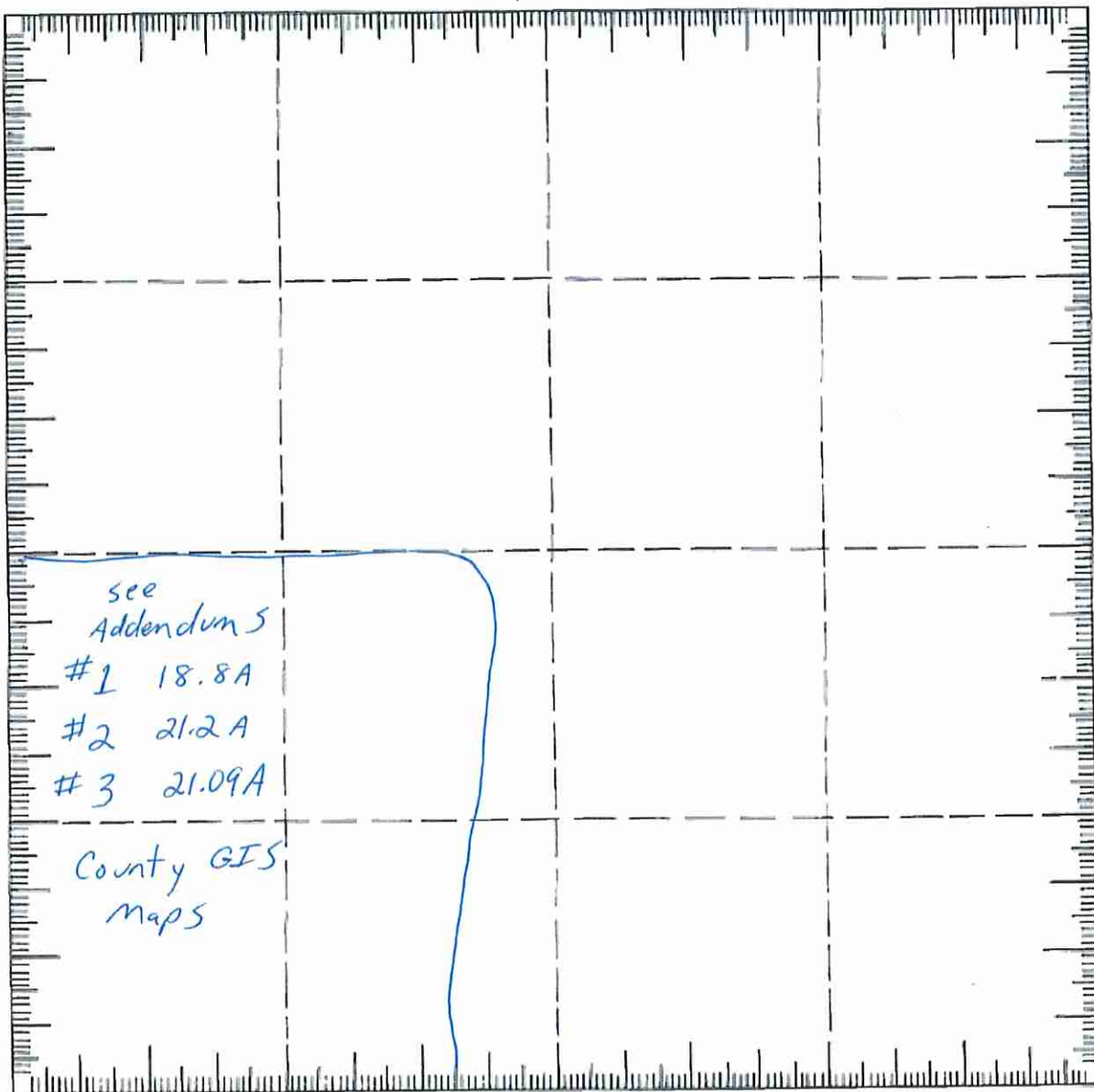
Note: Any residential structures housing persons not directly associated with the farm operation must be excluded from the application. Please indicate if a building falls in this category and provide the appropriate property description for its exclusion. Unless the appropriate description is included,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

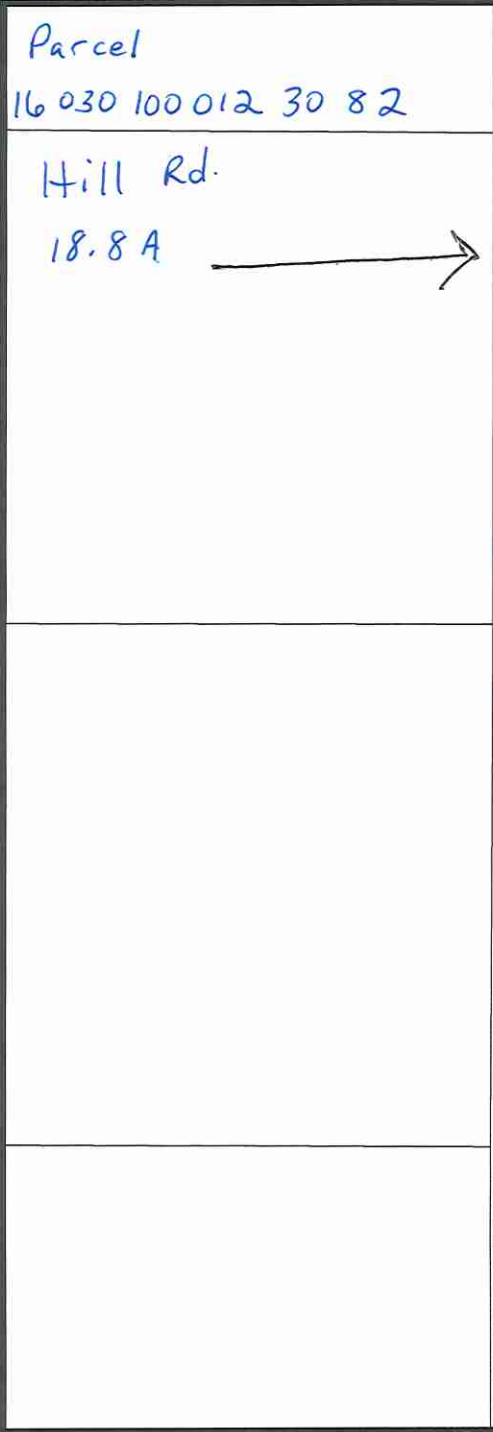
County Hillsdale

Township Ransom

T 85 R 2W Section 30

↑ North





18.8 A

18.12 Tillabe

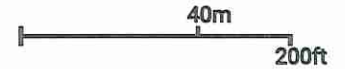
Request 18.A Acres
For PA 116



Hillsdale County GIS



Map Publication:
08/13/2024 12:33 PM



powered by
FetchGIS 

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.

Hill Road

Parcel
16 030 100 011 30 8 2
3220 Hill Road
21.2 A →

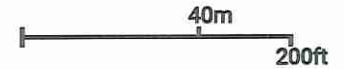
woods
~ 6.42 A



Hillsdale County GIS



Map Publication:
08/13/2024 12:31 PM



powered by
FetchGIS

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.

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

7A Excluded
From PA 116

Hill Road

Parcel
16 030 100 014 30 82
Hill Road
21.09A →

21.09A
20.98 Tillable
Request 21.09A
For PA 116

Mike Gibler 3A.

Hill Road



Hillsdale County GIS



Map Publication:
08/13/2024 12:25 PM



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

Bill # 00609

MESSAGE TO TAXPAYER

Tax is due July 1st thru September 16th 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
 PO BOX 52
 OSSEO, MI 49266

TAX DETAIL

Taxable Value: \$,899 Class: 102
 State Equalized Value: 40,000
 PRE/MBT %: 100.0000

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.

PROPERTY INFORMATION

Property Assessed To:
 DEMMITT IRREVOCABLE HERITAGE TRUST
 BORGMAN, BRANDON TRUSTEE

20145 COUNTY RD 240
 MOUNT VICTORY, OH 43340
 Prop #: 30 16 030 100 012 30 8 2 School: 30010
 Prop Addr: HILL RD

Property Description:
 COM W1/4 COR SEC TH N 0°05'47"E ALG W LN FR NW1/4
 1203.54 FT TO N LN S 40 A W1/2 FR NW1/4 TH S 89°
 49'54"E ALG SD N LN 683 FT TH S 0°21'06"W 1203.55 FT
 TO S LN FR NW1/4 TH N 89°49'54"W ALG SD S LN 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;

18.8 A

Split off 40A

DESCRIPTION	MILLAGE	AMOUNT
STATE EDUC TAX	6.00000	53.39
COUNTY ALLOCATED	4.85600	43.21

CK 101 97.56
 8-3-24 255.96
 5th Third Bank \$ 110.02
 \$ 463.54

OPERATING FISCAL YEARS

The taxes on bill will be used for governmental operations for the following fiscal year(s):

County: JAN 1 - DEC 31
 Twp/Vil/City: APRIL 1 - MARCH 31
 School: JULY 1 - JUNE 30
 State: OCT 1 - SEPT 30

Tax Due	10.85600	96.60
Admin Fee		0.96

Total Amount Due -----> \$97.56

2024 RANSOM TOWNSHIP SUMMER TAX BILL

Bill # 00608

MESSAGE TO TAXPAYER

Tax is due July 1st thru September 16th 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
 PO BOX 52
 OSSEO, MI 49266

PROPERTY INFORMATION

Property Assessed To:
 DEMMITT IRREVOCABLE HERITAGE TRUST
 BORGMAN, BRANDON TRUSTEE

20145 COUNTY RD 240
 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
 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;

*21.2 A
 split off 40 A*

TAX DETAIL

Taxable Value: 10,036 Class: 102
 State Equalized Value: 45,100
 PRE/MBT %: 100.0000
 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	AMOUNT
STATE EDUC TAX	5.00000	60.21
COUNTY ALLOCATED	4.85600	48.73

OPERATING FISCAL YEARS

The taxes on bill will be used for governmental operations for the following fiscal year(s):

County: JAN 1 - DEC 31
 Twp/Vil/City: APRIL 1 - MARCH 31
 School: JULY 1 - JUNE 30
 State: OCT 1 - SEPT 30

Tax Due	10.85600	108.94
Admin Fee		1.08

Total Amount Due -----> **\$110.02**

2024 RANSOM TOWNSHIP SUMMER TAX BILL

Bill # 00611

MESSAGE TO TAXPAYER

Tax is due July 1st thru September 16th 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
 PO BOX 52
 OSSEO, MI 49268

PROPERTY INFORMATION

Property Assessed To:
 DEMMITT IRREVOCABLE HERITAGE TRUST
 BORGMAN, BRANDON TRUSTEE

20148 COUNTY RD 240
 MOUNT VICTORY, OH 43340
 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/COMS 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*

TAX DETAIL

Taxable Value: 23,345 Class: 102
 State Equalized Value: 43,900
 PRE/MBT #: 100.0000

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	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):

County: JAN 1 - DEC 31
 Twp/Vil/City: APRIL 1 - MARCH 31
 School: JULY 1 - JUNE 30
 State: OCT 1 - SEPT 30

Tax Due 10.85600 253.43

Admin Fee 2.53

Total Amount Due -----> \$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,



Michelle Scott
Program Technician

Enclosures:

***FSA-156EZ Abbreviated Farm Record**

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

***Tract level map**



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

See Page 1 for non-discriminatory Statements.

Hillsdale County - MI
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//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 administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal 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.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through 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 Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter 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.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

MICHIGAN
HILLSDALE
Form: FSA-156EZ



United States Department of Agriculture
Farm Service Agency

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

See Page 2 for non-discriminatory Statements.

Abbreviated 156 Farm Record

Operator Name : BLAKE BURKHART
CRP Contract Number(s) : None
Recon ID : 26-059-2024-227
Transferred From : None
ARCPLC G/IF 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.Rel. Activity	SOD
0.00	0.00	52.92		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

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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

MICHIGAN
HILLSDALE
Form: FSA-156EZ



Abbreviated 156 Farm Record

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

Tract 55127 Continued ...

DCP Crop Data

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

NOTES

Tract Number : 55129
 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 does not contain a wetland
 WL Violations : None
 Owners : THE DEMMITT HERITAGE IRREVOCABLE TRUST
 Other Producers : None
 Recon ID : 26-059-2024-224

Tract Land Data

Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
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

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield
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NOTES

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- Common Land Unit**
- Common Land Unit*
 - Non-Cropland
 - Tract Boundary
 - Section Lines

- Wetland Determination Identifiers**
- Restricted Use
 - ▼ Limited Restrictions
 - Exempt from Conservation Compliance Provisions
 - ⊞ Areas of Concern as of 9/30/23

This box is applicable ONLY for certification maps. Options only valid if checked.

Shares - 100% OP

<input type="checkbox"/> Certified Organic	<input type="checkbox"/> All Crops - Non-Irrigated
<input type="checkbox"/> CORN - YEL/GR	<input type="checkbox"/> WHEAT - GR (SRW or SWW)
<input type="checkbox"/> SOYS - COM/GR	<input type="checkbox"/> ALFALFA - FG or GZ
<input type="checkbox"/> DRY BEANS - DE	<input type="checkbox"/> MIXFG - FG or GZ

2024 Program Year
 Map Created February 16, 2024
 2022 NAIP Imagery

Farm 12560
Tract 55129

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, MIV, 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.

Name: _____ Share: _____
 Name: _____ Share: _____
 Name: _____ Share: _____



- Common Land Unit**
- Common Land Unit*
 - Non-Cropland
 - Tract Boundary
 - Section Lines

- Wetland Determination Identifiers**
- Restricted Use
 - ▼ Limited Restrictions
 - Exempt from Conservation Compliance Provisions
 - ⊕ Areas of Concern as of 9/30/23

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<input type="checkbox"/> Certified Organic	<input type="checkbox"/> All Crops - Non-Irrigated
<input type="checkbox"/> CORN - YEL/GR	<input type="checkbox"/> WHEAT - GR (SRW or SWW)
<input type="checkbox"/> SOYS - COM/GR	<input type="checkbox"/> ALFALFA - FG or GZ
<input type="checkbox"/> DRY BEANS - DE	<input type="checkbox"/> MIXFG - FG or GZ

2024 Program Year
 Map Created February 16, 2024
 2022 NAIP Imagery

Farm 12560
Tract 55127

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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 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 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 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 1/4 of said Section 30; thence North 89° 49' 54" West, along said South Line, 200.00 feet to the point of beginning.

Also subject to any easements and restrictions of record.

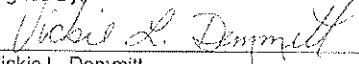
The Grantor grant to the Grantee the right to make all allowable divisions under Section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967, as amended.

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)

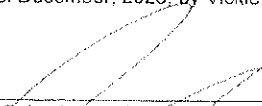
Dated this 28th day of December, 2023.

Signed By:


 Vickie L. 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
 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



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 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 South 89° 49' 54" East, along the South line of the Fractional Northwest 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 1/2 of the fractional Northwest 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 1/4 of said Section 30; thence North 89° 49' 54" West, along said South line, 767.41 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)

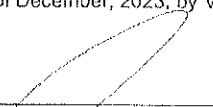
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Signed, By:


 Vickie L. Demmitt

STATE OF MICHIGAN)
)SS:
 COUNTY OF HILLSDALE)

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 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

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 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, 1203.54 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.

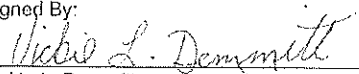
Subject to any easements and restrictions of record.

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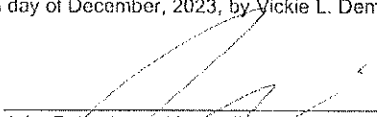
No consideration; Exempt MCL 207.526 (a) MCL 207.505 (a)

Dated this 28th day of December, 2023.

Signed By:

Vickie L. 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
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 (P41586)
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

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

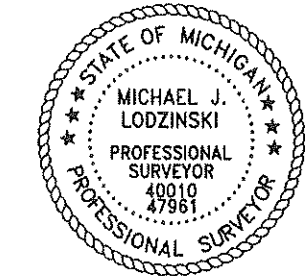
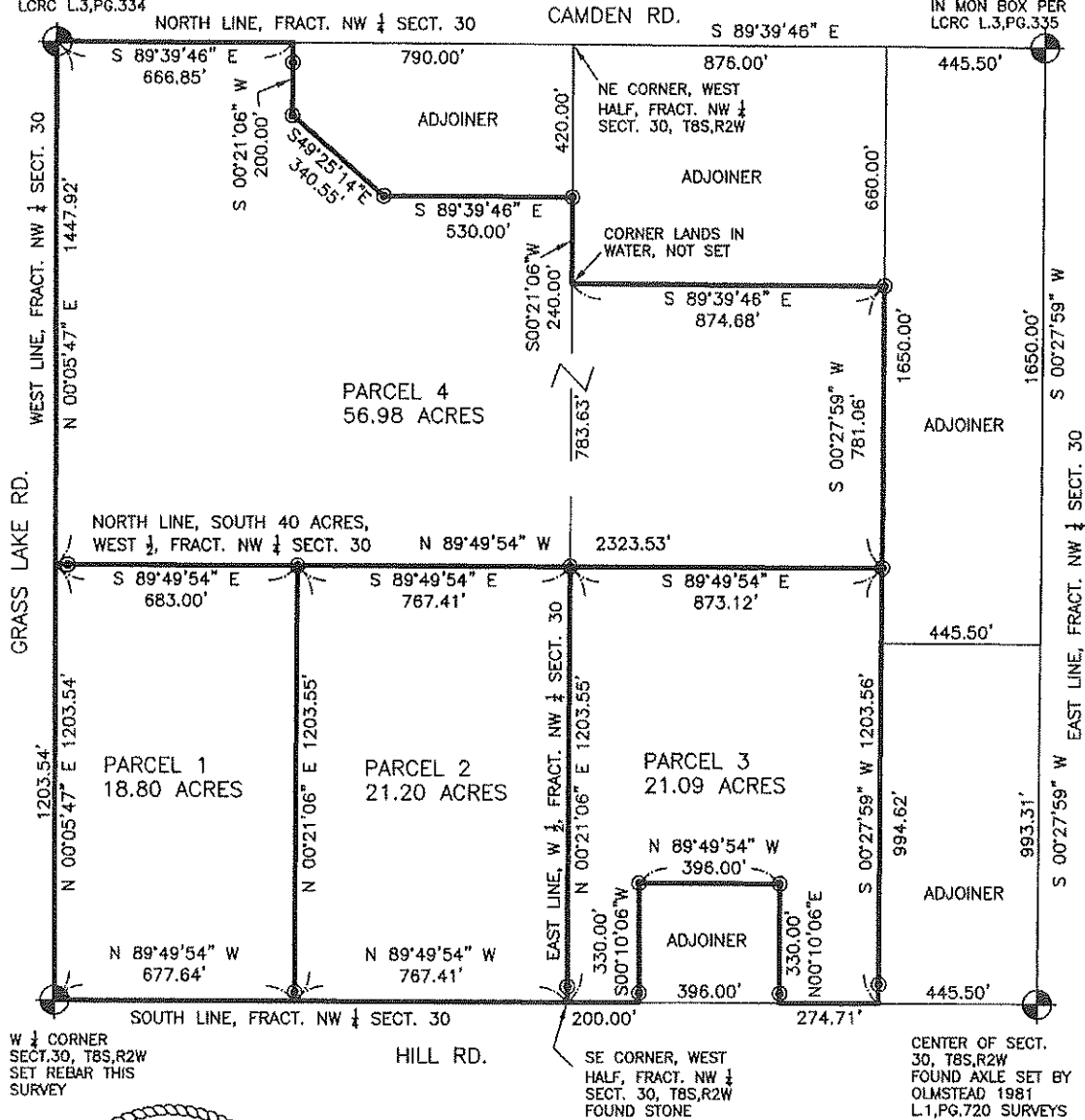
MAP OF SURVEY

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

PARCEL ADDRESSES: 12211 GRASS LAKE RD/ 3220 HILL RD/ VL HILL RD
 PARCEL IDS: 30-16-030-100-001(008&009)-30-8-2

NW CORNER SECT.30,
 T8S,R2W
 FOUND REMON REBAR
 IN MON BOX PER
 LCRC L.3,PG.334

N 1/4 CORNER SECT.30,
 T8S,R2W
 FOUND REMON REBAR
 IN MON BOX PER
 LCRC L.3,PG.335



BEARINGS ARE BASED ON GPS NORTH. ⊙ = SET REBAR #47961

Job No.:	23a01938
Drawn by:	MJL
Checked by:	MJL
Date:	06/18/23
Scale:	1" = 400'
Page:	1 of 3

LODZINSKI & ASSOCIATES, LLC
 P.O. BOX 129
 SOMERSET CENTER, MI 49282
 Phone: (517) 320-1087
 E-Mail: Lodzinski@comcast.net

Michael J. Lodzinski
 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, 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 $\frac{1}{4}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00°05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ OF SAID SECTION 30, 1203.54 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, 683.00 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, 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 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 $\frac{1}{4}$ 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, 1445.05 FEET TO THE EAST LINE OF THE WEST $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{4}$ 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 $\frac{1}{4}$ OF SAID SECTION 30; THENCE NORTH 89°49'54" WEST, ALONG SAID SOUTH LINE, 200.00 FEET TO THE POINT OF BEGINNING.




Michael J. Lodzinski, P.S. #4001047961

Job No.: 23s01938
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

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 $\frac{1}{4}$ CORNER OF SECTION 30, TOWN 8 SOUTH, RANGE 2 WEST; THENCE NORTH 00°05'47" EAST, ALONG THE WEST LINE OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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 $\frac{1}{4}$ 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 $\frac{1}{2}$ OF THE FRACTIONAL NORTHWEST $\frac{1}{4}$ 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.

SECTION CORNER WITNESSES:

SECT. 30, T8S, R2W

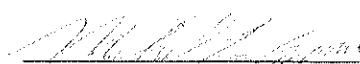
W $\frac{1}{4}$ CORNER SECT. 30 (A-10)
SET REBAR INTERSECTION GRAVEL ROADS

N39E 55.20' SET PK&TAG NW SIDE POWER POLE
N71E 46.36' STOP SIGN POST
S52E 56.24' CENTER OF PHONE RISER
S87W 32.94' FOUND REBAR AT WEST R/W #47961
SOUTH 1.90' FOUND REBAR AT (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

N45W 34.55' SET NAIL&TAG SW SIDE 10" HICKORY
N05E 20.85' CENTER OF 8" DAIMETER GALVANIZED POST
N40E 29.82' SET NAIL &TAG SE SIDE 18" HICKORY
S30W 41.52' SET NAIL & TAG EAST SIDE 16" HICKORY




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.

Job No.: 23s01938
Drawn by: MJL
Checked by: MJL
Date: 08/18/23
Scale:
Page: 3 of 3

LODZINSKI & ASSOCIATES, LLC
P.O. BOX 129
SOMERSET CENTER, MI 49282
Phone: (517) 320-1087
E-Mail: Lodzinski@comcast.net



APPRAISAL OF REAL PROPERTY



LOCATED AT

3220 Hill Rd
Osseo, MI 49266
See attached addenda.

FOR

Vickie Demmitt

OPINION OF VALUE

202,000

AS OF

4/11/2023

BY

Christopher Thomas Mohr
Veripraise, Inc.
P.O. Box 363
Adrian, MI 49221
(517) 515-5605
christopher.t.mohr@gmail.com
<http://www.veripraise.net>

40 Acres
@ date of
Appraisal



Then split
into 2 parcels



1 @ 18.8A

1 @ 21.2A

From Aug '23

Survey



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 develop 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,

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

Veripraise
LAND APPRAISAL REPORT

FHA/VA Case No.

File No. VP2304008

SUBJECT	Borrower <u>Vickie Demmitt</u> Census Tract <u>0511.00</u> Map Reference <u>25880</u>							
	Property Address <u>3220 Hill Rd</u>							
	City <u>Osseo</u> County <u>Hillsdale</u> State <u>MI</u> Zip Code <u>49266</u>							
	Legal Description <u>See attached addenda.</u>							
NEIGHBORHOOD	Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs. Property Rights Appraised <input checked="" type="checkbox"/> Fee <input type="checkbox"/> Leasehold <input type="checkbox"/> De Minimis PUD							
	Actual Real Estate Taxes \$ _____ (yr) Loan charges to be paid by seller \$ <u>0</u> Other sales concessions _____							
	Lender/Client <u>Vickie Demmitt</u> Address _____							
	Occupant _____ Appraiser <u>Christopher Thomas Mohr</u> Instructions to Appraiser _____							
	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Good Avg. Fair Poor						
	Built Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25%	Employment Stability <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Growth Rate <input type="checkbox"/> Fully Dev. <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Steady <input type="checkbox"/> Slow	Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Oversupply	Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Marketing Time <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos.	Adequacy of Public Transportation <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>						
Present <u>35</u> % One-Unit <u>3</u> % 2-4 Unit <u>0</u> % Apts. <u>2</u> % Condo	Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Land Use _____ % Industrial _____ % Vacant <u>60</u> % Vacant Land	Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*)	Property Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Predominant Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant _____ % Vacant	Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
One-Unit Price Range \$ <u>60</u> to \$ <u>450</u> Predominant Value \$ <u>180</u>	Police and Fire Protection <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>							
One-Unit Age Range <u>0</u> yrs. to <u>180</u> yrs. Predominant Age <u>60</u> yrs.	General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>								
Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) <u>The neighborhood boundaries above incorporate an area of homes similar in physical characteristics to the subject and offer similar appeal to shopping, transportation, schools, etc. Appeal to the market is considered to be average. Percent land use "Other" is Vacant Land.</u>								
SITE	Dimensions <u>1320 x 1320</u> = <u>40.00</u> Acres <input checked="" type="checkbox"/> Corner Lot							
	Zoning Classification <u>No Zoning</u> Present Improvements <input checked="" type="checkbox"/> Do <input type="checkbox"/> Do Not Conform to Zoning Regulations							
	Highest and Best Use <input type="checkbox"/> Present Use <input type="checkbox"/> Other (specify) _____							
	Elec. <input checked="" type="checkbox"/> At Street	OFF SITE IMPROVEMENTS						
	Gas <input type="checkbox"/> _____	Street Access <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private						
	Water <input type="checkbox"/> _____	Surface <u>Asphalt</u>						
	San. Sewer <input type="checkbox"/> _____	Maintenance <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private						
	<input type="checkbox"/> Underground Elect. & Tel.	<input type="checkbox"/> Storm Sewer <input type="checkbox"/> Curb/Gutter						
	<input type="checkbox"/> Sidewalk <input type="checkbox"/> Street Lights	<input type="checkbox"/> Storm Sewer <input type="checkbox"/> Curb/Gutter						
	Topo <u>Basically Level</u>							
Size <u>Very Large</u>								
Shape <u>Rectangular</u>								
View <u>Average</u>								
Drainage <u>Adequate</u>								
Is the property located in a FEMA Special Flood Hazard Area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No								
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) <u>Subject site consists of vacant land where 80% is tillable and 20% is woods.</u>								
MARKET DATA ANALYSIS	The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.							
	ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
	Address	<u>3220 Hill Rd Osseo, MI 49266</u>	<u>Steamburg Rd Camden, MI 49232</u>		<u>3450 Ball Rd E Jonesville, MI 49250</u>		<u>99 Hine Dr Hillsdale, MI 49242</u>	
	Proximity to Subject		<u>6.97 miles N</u>		<u>14.96 miles N</u>		<u>13.80 miles NW</u>	
	Sales Price	\$ _____	\$ <u>150,000</u>		\$ <u>185,000</u>		\$ <u>258,600</u>	
	Price \$/acre	\$ <u>5,050</u>	\$ <u>5,357</u>		\$ <u>5,675</u>		\$ <u>5,000</u>	
	Data Source(s)	<u>Insp/Public Data</u>	<u>LenMLS#70262686;DOM 74</u>		<u>LenMLS#70276740;DOM 12</u>		<u>LenMLS#70240706;DOM</u>	
	ITEM	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
	Date of Sale/Time Adj.		<u>s08/22;c05/22</u>		<u>s08/22;c08/22</u>		<u>s06/22;c01/22</u>	
	Location	<u>Rural</u>	<u>Rural</u>		<u>Rural</u>		<u>Suburban</u>	
	Site/View	<u>40.00 Acres</u>	<u>28.00 AC</u>		<u>32.60 AC</u>		<u>51.72 AC</u>	
	Other	<u>None</u>	<u>None</u>		<u>None</u>		<u>None</u>	
	Sales or Financing Concessions	<u>None</u>	<u>None</u>		<u>None</u>		<u>None</u>	
	Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <u>48,000</u>		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <u>29,600</u>		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ <u>-56,900</u>	
	Indicated Value of Subject		\$ <u>198,000</u>		\$ <u>214,600</u>		\$ <u>201,700</u>	
Comments on Market Data <u>Comps were adjusted \$4,000 per acre for "excess land".</u>								
RECONCILIATION	Comments and Conditions of Appraisal <u>No warranty of the appraisal is given or implied. No liability is assumed for the structural or mechanical systems of the property.</u>							
	Final Reconciliation <u>All weight was given to the Sales Comparison Approach in this report. The Cost Approach and Income Approach was not used because they are not applicable to vacant land appraisals.</u>							
	I (WE) ESTIMATE THE MARKET VALUE AS DEFINED OF THE SUBJECT PROPERTY AS OF <u>4/11/2023</u> TO BE \$ <u>202,000</u>							
Appraiser <u>Christopher Thomas Mohr</u> Supervisory Appraiser (if applicable) _____				Date of Signature _____				
Date of Signature and Report <u>05/12/2023</u>				Title _____				
Title _____				State Certification # _____ ST MI				
State Certification # <u>1204004100</u> ST MI				Or State License # _____ ST				
Or State License # _____ ST				Expiration Date of State Certification or License _____				
Expiration Date of State Certification or License <u>07/31/2024</u>				Date of Inspection (if applicable) _____				
Date of Inspection (if applicable) _____				<input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property Date of Inspection _____				

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;

USPAP Compliance Addendum

Loan #
File # VP2304008

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development 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 result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.


ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature 	Signature _____	Signature _____	Signature _____
Name <u>Christopher Thomas Mohr</u>	Name _____	Name _____	Name _____
Date of Signature <u>05/12/2023</u>	Date of Signature _____	Date of Signature _____	Date of Signature _____
State Certification # <u>1204004100</u>	State Certification # _____	State Certification # _____	State Certification # _____
or State License # _____	or State License # _____	or State License # _____	or State License # _____
State <u>MI</u>	State _____	State _____	State _____
Expiration Date of Certification or License <u>07/31/2024</u>	Expiration Date of Certification or License _____	Expiration Date of Certification or License _____	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>4/11/2023</u>	Supervisory Appraiser Inspection of Subject Property		
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior		

Market Conditions Addendum to the Appraisal Report

File No. VP2304008

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 3220 Hill Rd City Osseo State MI ZIP Code 49266

Borrower Vickie Demmitt

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	%	%	%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

MARKET RESEARCH & ANALYSIS

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not prevalent but are occasionally used. The amount of concession varies and is apparently more a function of buyers liquidity needs rather than any market factors. Concessions, when used generally are added back into the purchase price on approximately a one to one basis and range from 2-6% of purchase price.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Foreclosure 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 formulate your conclusions, provide both an explanation and support for your conclusions. The current residential market is stable and expected to continue to be stable 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 Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

CONDO/CO-OP PROJECTS

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
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

APPRAISER

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



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	Hillsdale	State	MI Zip Code 49266
Lender	Vickie Demmitt				



Comparable 4

Ville Hemlock Rd
 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

License

Q317321

GRETCHEN WHETTER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF PROFESSIONAL LICENSING
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSE

CHRISTOPHER THOMAS MOHR

LICENSE NO.
1204004100

EXPIRATION DATE
07/31/2024

22165040601

THIS DOCUMENT IS DAILY
ISSUED UNDER THE LAWS OF
THE STATE OF MICHIGAN



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



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

Issue Date 04/12/2023

Item 1. NAMED INSURED AND ADDRESS

Veriprise Inc
 PO BOX 363
 ADRIAN, MI 49221

Item 2. POLICY PERIOD

Inception Date: 05/03/2023 Expiration Date: 05/03/2024
 (12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

Privacy and Security
 Liability Coverage

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE

- a. \$0 each Claim
- b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0



SURPLUS LINES
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		\$609.00
Surplus Lines Tax		\$40.00
		\$15.23
Total Premium:		\$664.23
Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:	See Schedule of Forms attached.	
Item 11. NOTICE TO INSURER		
Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:		
	www.hanover.com/report-claim-online	
	The Hanover Atlantic Insurance Company, LTD Care of: The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	
	National Claims Telephone Number: 508.855.6281 Facsimile: 508.635.1868 Email: proclaim@hanover.com	

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



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 its duly authorized officers.

Bryan Salvatore
President

Ann Kirkpatrick Tripp
Treasurer

Subject Assessor

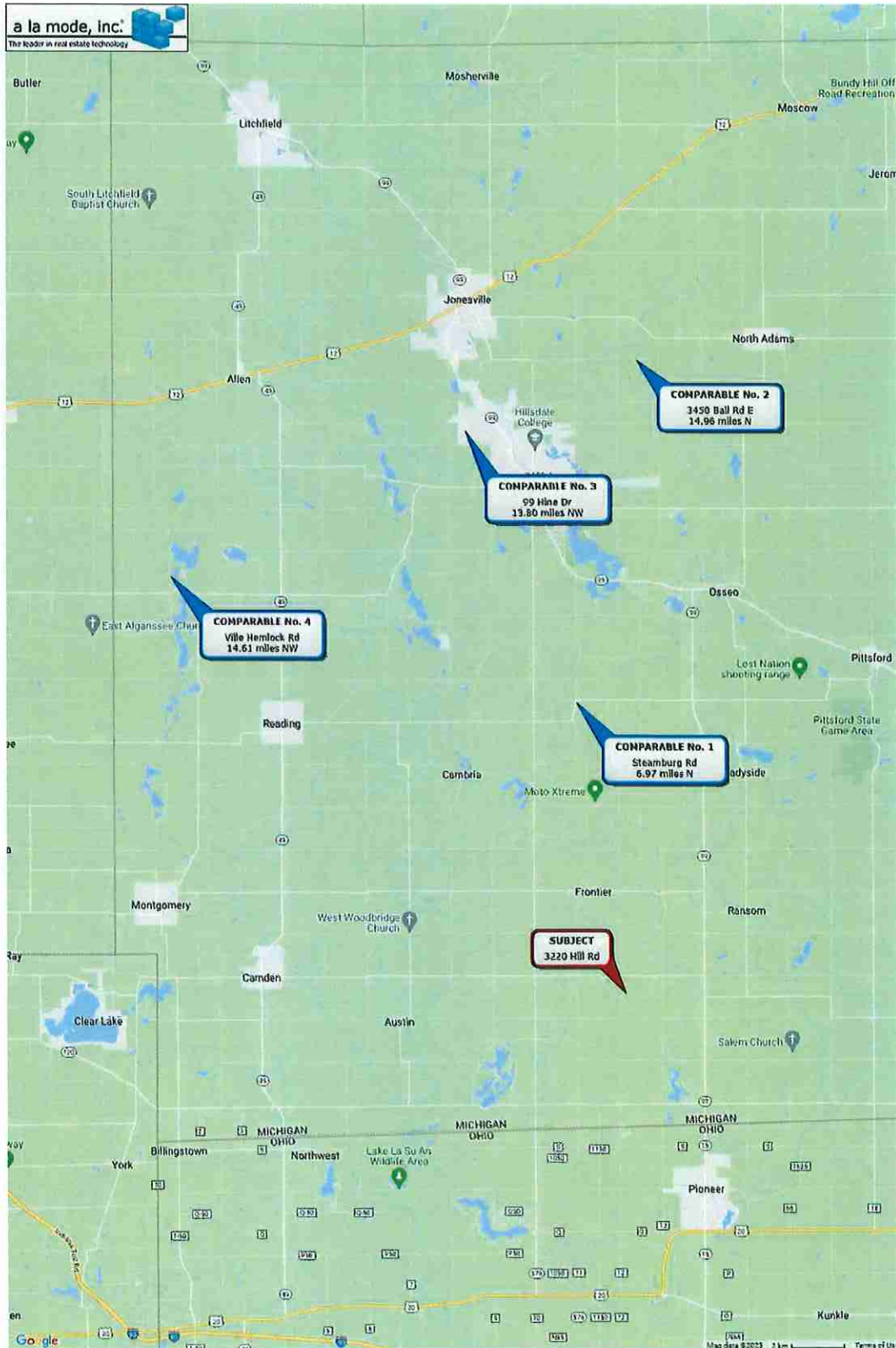
Parcel Number: 30 16 030 100 008 30 8 2 Jurisdiction: RAMSON TOWNSHIP County: HILLSDALE Printed on 04/28/2023

Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prct. Trans.
HAMILTON, WILFRED LEE & VIRGINIA	HAMILTON, WILFRED & VIRGINIA	0	04/14/2011	DC	09-FAMILY	1455/742	NOT VERIFIED	0.0
Property Address		Class: AGRICULTURAL-VACAN		Zoning:		Building Permit(s)		Date
3220 HILL RD		School: CAMDEN FRONTIER SCHOOLS						Number
Owner's Name/Address		F.R.S. 1008 12/23/1999 Qual. Ag.		Map #: 11 W/A 04-15		2023 Est. TCV 170,000		Status
HAMILTON, WILFRED & VIRGINIA REV TR 12211 GRASS LAKE RD OSSEO MI 49266		Improved <input checked="" type="checkbox"/> Vacant <input type="checkbox"/>		Land Value Estimates for Land Table 16001, RAMSON AGRICULTURE				
Tax Description		Public Improvements		Description Frontage Depth Front Depth Rate (Adj. Reason Value				
S 40 ACRES N1/2 NW1/4 SEC 30 T8S R2W 40 A		X Dirt Road		AG RATES TILL: 20-40 A 36.00 Acres 4250 100 153,000				
M/L SPLIT ON 05/17/1999 FROM 16 030 100		X Gravel Road		AG RATES NON TILL: 20-40 4.00 Acres 4250 100 17,000				
006 30 8 2;		Paved Road		40.00 Total Acres Total Est. Land Value = 170,000				
Comments/Influences		Storm Sewer						
BLD FOR 2000 SHOULD NOT HAVE BEEN ON THIS		Sidewalk						
PARCEL, BUT ON 30-16-030-100-007. ALSO		Water						
PARCEL DID NOT TRANSFER		Sewer						
SPLIT/COMB. ON 05/17/1999 COMPLETED		X Electric						
05/17/1999 DMM :		Gas						
PARENT PARCEL(S): 16 030 100 006 30 8 2;		Curb						
CHILD PARCEL(S): 16 030 100 007 30 8 2,		Street Lights						
16 030 100 008 30 8 2;		Standard Utilities						
		Underground Utilis.						
		Topography of Site						
		Level						
		X Rolling						
		Low						
		High						
		Landscaped						
		Swamp						
		Wooded						
		Pond						
		Waterfront						
		Ravine						
		Wetland						
		Flood Plain						
		Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/Other	Taxable Value
Who		When	What	2023	85,000	0	85,000	18,035C
VS 07/29/2008 INSPECTED				2022	72,000	0	72,000	17,177C
VS 05/07/2011 DATA ENTER				2021	76,500	0	76,500	16,629C
				2020	72,100	0	72,100	16,406C

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

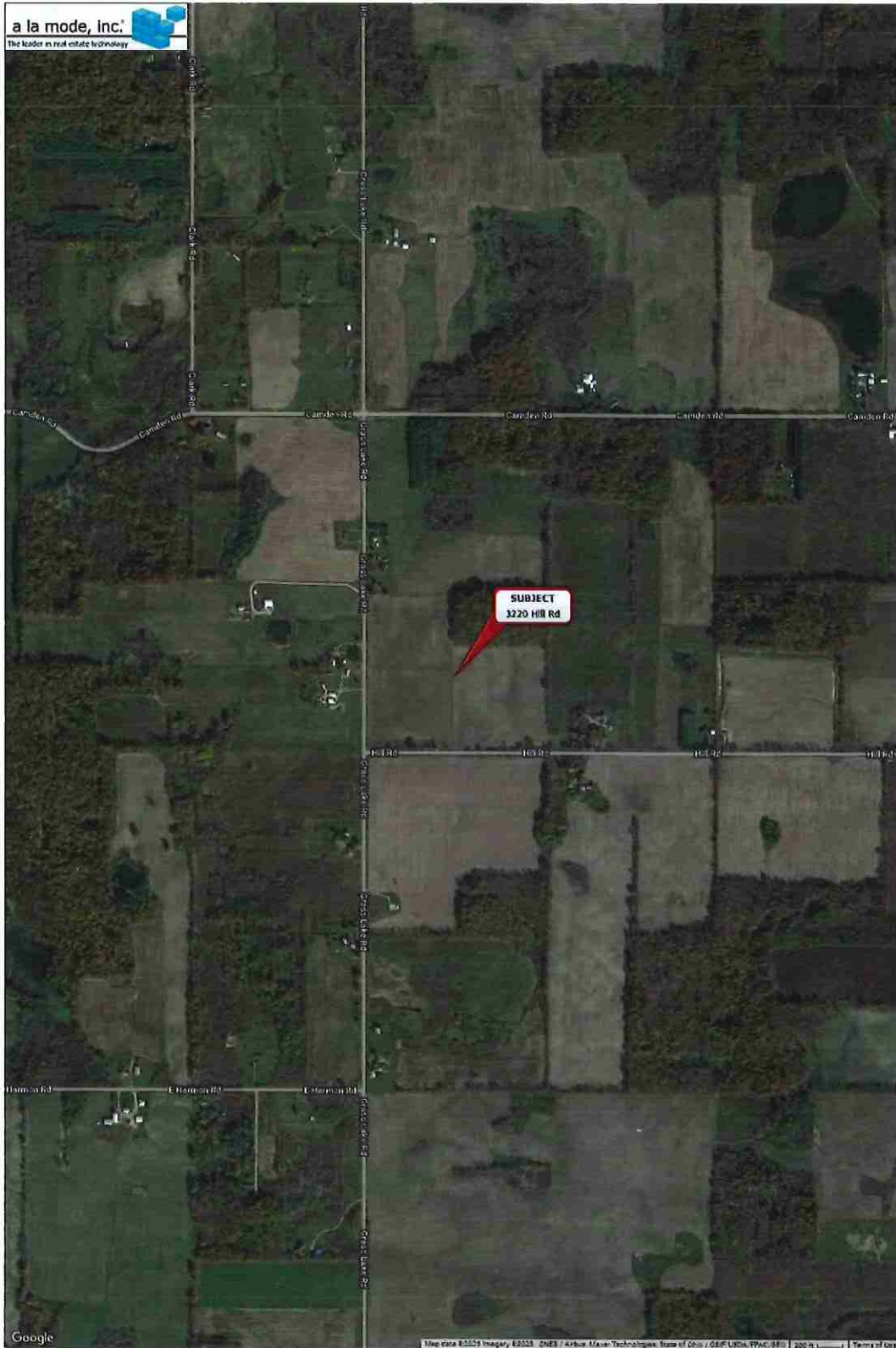
Location Map

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



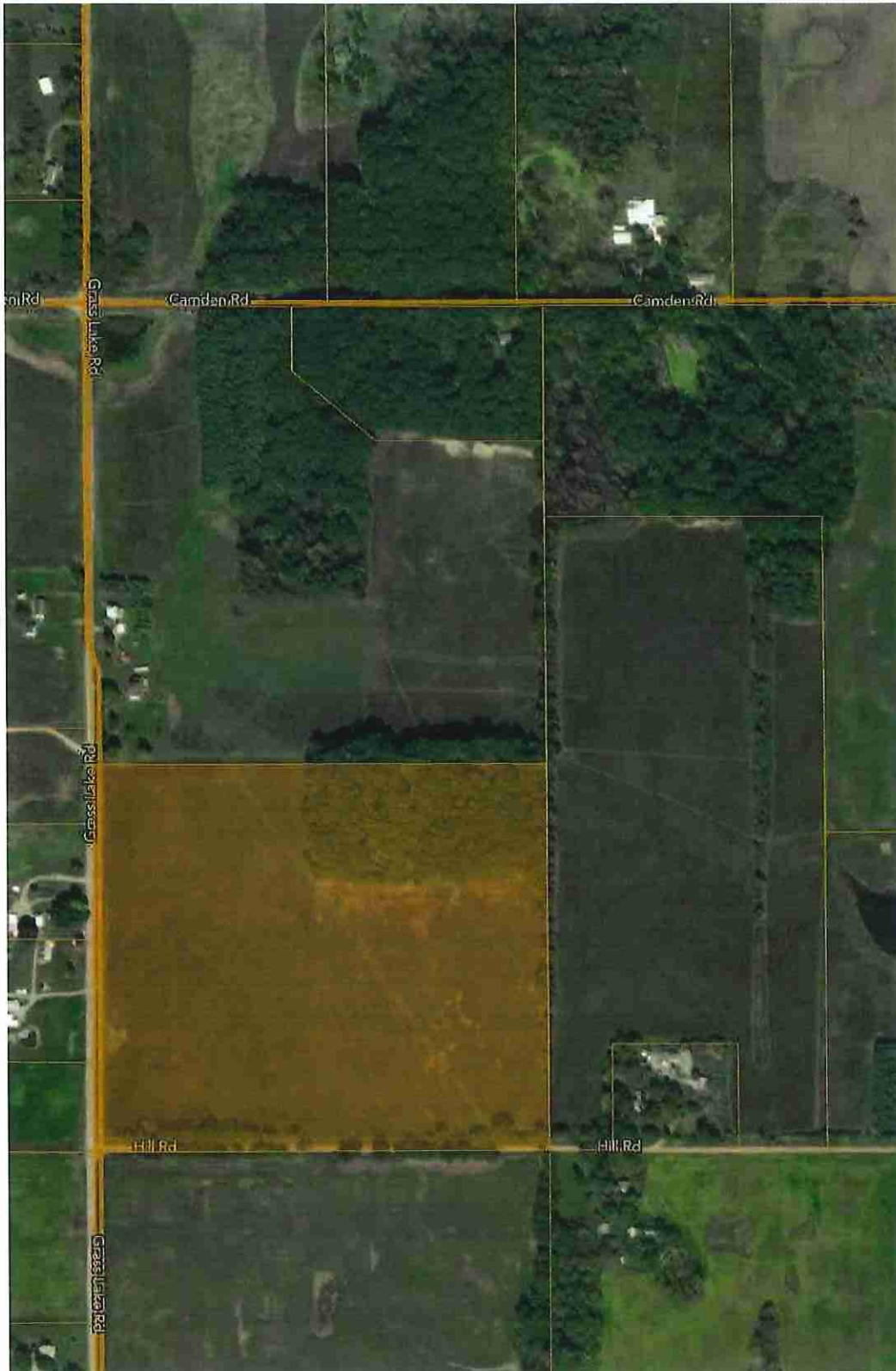
Aerial Map

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



Plat Map

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





INVOICE

TO:
 Vickie Demmitt
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

INVOICE NUMBER
VP2304008
DATE
REFERENCE
Internal Order #: VP2304008
Lender Case #:
Client File #:
Main File # on form: VP2304008
Other File # on form:
Federal Tax ID:
Employer ID:

DESCRIPTION

Lender: Vickie Demmitt Client: Vickie Demmitt
 Purchaser/Borrower: Vickie Demmitt
 Property Address: 3220 Hill Rd
 City: Osseo State: MI Zip: 49266
 County: Hillsdale
 Legal Description: See attached addenda.

FEES	AMOUNT
1004 Full/URAR	300.00
SUBTOTAL	300.00

PAYMENTS	AMOUNT
Check #: Cash Date: 05/05/2023 Description:	300.00
Check #: Date: Description:	
Check #: Date: Description:	
SUBTOTAL	300.00

TOTAL DUE \$ 0

Please Return This Portion With Your Payment

FROM:
 Vickie Demmitt
 Telephone Number: (937) 707-9819 Fax Number:
 Alternate Number: E-Mail: demmitt43340@gmail.com

AMOUNT DUE: \$ 0
 AMOUNT ENCLOSED: \$

TO:
 Veripraise
 Veripraise
 PO Box 363
 Adrian, MI 49221-0363

INVOICE NUMBER
VP2304008
DATE
REFERENCE
Internal Order #: VP2304008
Lender Case #:
Client File #:
Main File # on form: VP2304008
Other File # on form:
Federal Tax ID:
Employer ID:

15.98 A part of PA116 Application / Hamilton Trust
★ 21.09 A part of PA116 Application / Demmitt Trust

21.09 A

FLWA Case No.

~ 37 Acres
@ date of
Appraisal

↓
Then split
into 2 parcels

↳
1 @ 21.09 A

1 @ 15.98 A
↳ combined
w/ 41 Acres

From Aug '23
Survey



APPRAISAL OF REAL PROPERTY



LOCATED AT

Hill Rd
Osseo, MI 49266
See attached addenda.

FOR

Vickie Demmitt
12211 Grass Lake Rd, Osseo, MI 49266

OPINION OF VALUE

190,000

AS OF

4/11/2023

BY

Christopher Thomas Mohr
Veripraise, Inc.
P.O. Box 363
Adrian, MI 49221
(517) 515-5605
christopher.t.mohr@gmail.com
<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: 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 hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

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

Veripraise
LAND APPRAISAL REPORT

FHAVA Case No.

File No. VP2304009

SUBJECT	Borrower Vickie Demmitt		Census Tract 0511.00	Map Reference 25880				
	Property Address Hill Rd							
	City Osseo	County Hillsdale	State MI	Zip Code 49266				
	Legal Description See attached addenda.							
NEIGHBORHOOD	Sale Price \$ _____	Date of Sale _____	Loan Term _____ yrs.	Property Rights Appraised <input checked="" type="checkbox"/> Fee <input type="checkbox"/> Leasehold <input type="checkbox"/> De Minimis PUD				
	Actual Real Estate Taxes \$ 1,000	(yr) _____	Loan charges to be paid by seller \$ 0	Other sales concessions _____				
	Lender/Client Vickie Demmitt	Address 12211 Grass Lake Rd, Osseo, MI 49266						
	Occupant Owner	Appraiser Christopher Thomas Mohr	Instructions to Appraiser _____ Date of Death Appraisal "4/11/2023"					
	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Good Avg. Fair Poor						
	Built Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25%	Employment Stability <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Growth Rate <input type="checkbox"/> Fully Dev. <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Steady <input type="checkbox"/> Slow	Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Oversupply	Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
	Marketing Time <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos.	Adequacy of Public Transportation <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>						
Present 35 % One-Unit 3 % 2-4 Unit 0 % Apts. _____ % Condo 2 % Commercial	Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Land Use _____ % Industrial _____ % Vacant 60 % Vacant	Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*)	Property Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Predominant Occupancy <input type="checkbox"/> Owner <input type="checkbox"/> Tenant _____ % Vacant	Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
One-Unit Price Range \$ 60 to \$ 450 Predominant Value \$ 180	Police and Fire Protection <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>							
One-Unit Age Range 0 yrs. to 180 yrs. Predominant Age 60 yrs.	General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Appeal to Market <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>								
Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) The neighborhood boundaries above incorporate an area of homes similar in physical characteristics to the subject and offer similar appeal to shopping, transportation, schools, etc. Appeal to the market is considered to be average. Percent land use "Other" is Vacant Land.								
SITE	Dimensions 278.5 x 330 x 396 x 330 x 266 x 1980 x 874.5 x 1980	= 37.13 AC Acres		<input type="checkbox"/> Corner Lot				
	Zoning Classification No Zoning	Present Improvements <input checked="" type="checkbox"/> Do <input type="checkbox"/> Do Not Conform to Zoning Regulations						
	Highest and Best Use <input checked="" type="checkbox"/> Present Use <input type="checkbox"/> Other (specify) _____							
	Elec. <input checked="" type="checkbox"/> At Street	OFF SITE IMPROVEMENTS						
	Gas <input type="checkbox"/> _____	Street Access <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private						
	Water <input type="checkbox"/> _____	Surface Asphalt						
	San. Sewer <input type="checkbox"/> _____	Maintenance <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private						
	<input type="checkbox"/> Underground Elect. & Tel.	<input type="checkbox"/> Storm Sewer <input type="checkbox"/> Curb/Gutter						
	<input type="checkbox"/> Sidewalk <input type="checkbox"/> Street Lights	<input type="checkbox"/> Sidewalk <input type="checkbox"/> Street Lights						
	Topo Basically Level							
Size Very Large								
Shape Irregular								
View Average								
Drainage Adequate								
Is the property located in a FEMA Special Flood Hazard Area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No								
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) Subject site consists of vacant land where 85% is tillable and 15% is woods.								
MARKET DATA ANALYSIS	The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.							
	ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
	Address	Hill Rd Osseo, MI 49266	Steamburg Rd Camden, MI 49232	3450 Ball Rd E Jonesville, MI 49250	99 Hine Dr Hillsdale, MI 49242			
	Proximity to Subject		6.89 miles N	14.84 miles N	13.75 miles NW			
	Sales Price	\$ _____	\$ 150,000	\$ 185,000	\$ 258,600			
	Price \$/acre	\$ 5,117	\$ 5,357	\$ 5,675	\$ 5,000			
	Data Source(s)	Insp/Public Data	LenMLS#70262686;DOM 74	LenMLS#70276740;DOM 12	LenMLS#70240706;DOM			
	ITEM	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
	Date of Sale/Time Adj.		s08/22;c05/22		s08/22;c08/22		s06/22;c01/22	
	Location	Rural	Rural		Rural		Suburban	-10,000
	Site/View	37.13 AC Acres	28.00 AC	+36,500	32.60 AC	+18,100	51.72 AC	-58,400
	Other	None	None		None		None	
	Sales or Financing Concessions	None	None		None		None	
	Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 36,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 18,100		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -68,400	
	Indicated Value of Subject		\$ 186,500		\$ 203,100		\$ 190,200	
Comments on Market Data Comps were adjusted \$4,000 per acre for "excess land".								
RECONCILIATION	Comments and Conditions of Appraisal No warranty of the appraisal is given or implied. No liability is assumed for the structural or mechanical systems of the property.							
	Final Reconciliation All weight was given to the Sales Comparison Approach in this report. The Cost Approach and Income Approach was not used because they are not applicable to vacant land appraisals.							
	I (WE) ESTIMATE THE MARKET VALUE AS DEFINED, OF THE SUBJECT PROPERTY AS OF 4/11/2023 TO BE \$ 190,000							
Appraiser Christopher Thomas Mohr			Supervisory Appraiser (if applicable) _____					
Date of Signature and Report 05/12/2023			Date of Signature _____					
Title _____			Title _____					
State Certification # 1204004100 ST MI			State Certification # _____ ST					
Or State License # _____ ST			Or State License # _____ ST					
Expiration Date of State Certification or License 07/31/2024			Expiration Date of State Certification or License _____					
Date of Inspection (if applicable) _____			Date of Inspection _____					
			<input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property Date of Inspection _____					

Supplemental Addendum

File No. VP2304009

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

COM SW 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 396 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;

USPAP Compliance Addendum

Loan #
File # VP2304009

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development 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 result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.


ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature 	Signature _____
Name <u>Christopher Thomas Mohr</u>	Name _____
Date of Signature <u>05/12/2023</u>	Date of Signature _____
State Certification # <u>1204004100</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>MI</u>	State _____
Expiration Date of Certification or License <u>07/31/2024</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>4/11/2023</u>	Supervisory Appraiser Inspection of Subject Property
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior

Market Conditions Addendum to the Appraisal Report

File No. VP2304009

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **Hill Rd** City **Osseo** State **MI** ZIP Code **49266**

Borrower **Vickie Demmitt**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	%	%	%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?				<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Declining

MARKET RESEARCH & ANALYSIS

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not prevalent but are occasionally used. The amount of concession varies and is apparently more a function of buyers liquidity needs rather than any market factors. Concessions, when used generally are added back into the purchase price on approximately a one to one basis and range from 2-6% of purchase price.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Foreclosure 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 formulate your conclusions, provide both an explanation and support for your conclusions. The current residential market is stable and expected to continue to be stable 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 Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

CONDO/CO-OP PROJECTS

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
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

APPRAISER

Subject Land Photo Page

Borrower/Client	Vickie Demmitt				
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
 Other

Rural
 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 2

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 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	MI 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

Q317321

GRETCHEN WHISTLER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF PROFESSIONAL LICENSING
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSE

CHRISTOPHER THOMAS MOHR

LICENSE NO.
1204004100

EXPIRATION DATE
07/31/2024

22165040601

THIS DOCUMENT IS ONLY
ISSUED UNDER THE LAWS OF
THE STATE OF MICHIGAN



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)

<p>RISK PURCHASING GROUP NOTICE</p> <p>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.</p>
<p>IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS</p> <p>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.i policy and/or</p>
<p>SURPLUS LINES POLICYHOLDER NOTICE</p> <p>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</p>

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



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

Issue Date 04/12/2023

Item 1. NAMED INSURED AND ADDRESS
Veripraise Inc
PO BOX 363
ADRIAN, MI 49221

Item 2. POLICY PERIOD
Inception Date: 05/03/2023 Expiration Date: 05/03/2024
(12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY
a. \$1,000,000 for each Claim; not to exceed
b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY
Privacy and Security Liability Coverage
a. \$1,000,000 for each Claim; not to exceed
b. \$1,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE
a. \$0 each Claim
b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0



SURPLUS LINES
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		\$609.00
Risk Purchasing Group Fee		\$40.00
Surplus Lines Tax		\$15.23
Total Premium:		\$664.23
Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:	See Schedule of Forms attached.	
Item 11. NOTICE TO INSURER	Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:	
	www.hanover.com/report-claim-online	
	The Hanover Atlantic Insurance Company, LTD Care of: The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	
	National Claims Telephone Number: 508.855.6281 Facsimile: 508.635.1868 Email: proclaim@hanover.com	

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



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 its duly authorized officers.

Bryan Salvatore
President

Ann Kirkpatrick Tripp
Treasurer

Parcel Number: 30 16 030 100 009 30 8 2 Jurisdiction: RANSOM TOWNSHIP County: HILLSDALE Printed on 05/05/2023

Grantor	Grantee	Sale Price	Sale Date	Inst. Type	Terms of Sale	Liber & Page	Verified By	Prcnt. Trans.
HAMILTON, JAMES B		0	04/12/2010	OTH	07-DEATH CERTIFICATE	1442/606	NOT VERIFIED	0.0
HAMILTON, JAMES B	HAMILTON, JAMES & TINA M/L	0	09/23/2009	QC	09-FAMILY	1403/268	NOT VERIFIED	0.0
HAMILTON, JAMES B	HAMILTON, JAMES & TINA & I	0	09/23/2009	AFF	05-CORRECTING TITLE	1406/975	NOT VERIFIED	0.0
HAMILTON, WILFRED L & VIRG	HAMILTON, JAMES B	1	11/06/1998	QC	09-FAMILY	851/145	NOT VERIFIED	0.0

Property Address	Class: AGRICULTURAL-VACAN	Zoning:	Building Permit(s)	Date	Number	Status						
HILL RD	School: CAMDEN FRONTIER SCHOOLS											
	P.R.E. 100% 01/26/2011 Qual. Ag.											
Owner's Name/Address	Map #: 11 SPLIT N/A 03-29											
HAMILTON, TINA L C/O HAMILTON, WILFORD 12211 GRASS LAKE RD OSSEO MI 49266	2023 Est TCV 156,086											
	Improved	X	Vacant	Land Value Estimates for Land Table 16001.RANSOM AGRICULTURE								
	Public Improvements			* Factors *								
	Dirt Road			Description	Frontage	Depth	Front	Depth	Rate	%Adj.	Reason	Value
	X Gravel Road			AG RATES	TILL: 20-40 A	23.73	Acres	4250	100			100,836
	Paved Road			AG RATES	NON TILL:20-40	13.00	Acres	4250	100			55,250
	Storm Sewer			AG RATES	HWY/WASTE:0	0.41	Acres	0	100			0
	Sidewalk					37.13	Total Acres	Total Est. Land Value =				156,086
	Water											
	X Sewer											
	Electric											
	Gas											
	Curb											
	Street Lights											
	Standard Utilities											
	Underground Utils.											
	Topography of Site											
	X Level											
	Rolling											
	Low											
	High											
	Landscaped											
	Swamp											
	Wooded											
	Pond											
	Waterfront											
	Ravine											
	Wetland											
	Flood Plain											
	Who	When	What	Year	Land Value	Building Value	Assessed Value	Board of Review	Tribunal/ Other	Taxable Value		
	VS	12/14/2011	DATA ENTER	2023	78,000	0	78,000			38,735C		
				2022	66,100	0	66,100			36,891C		
				2021	67,100	0	67,100			35,713C		
				2020	66,200	0	66,200			35,220C		

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; CHILD PARCEL(S): 16 030 100 009 30 8 2,

Comments/Influences

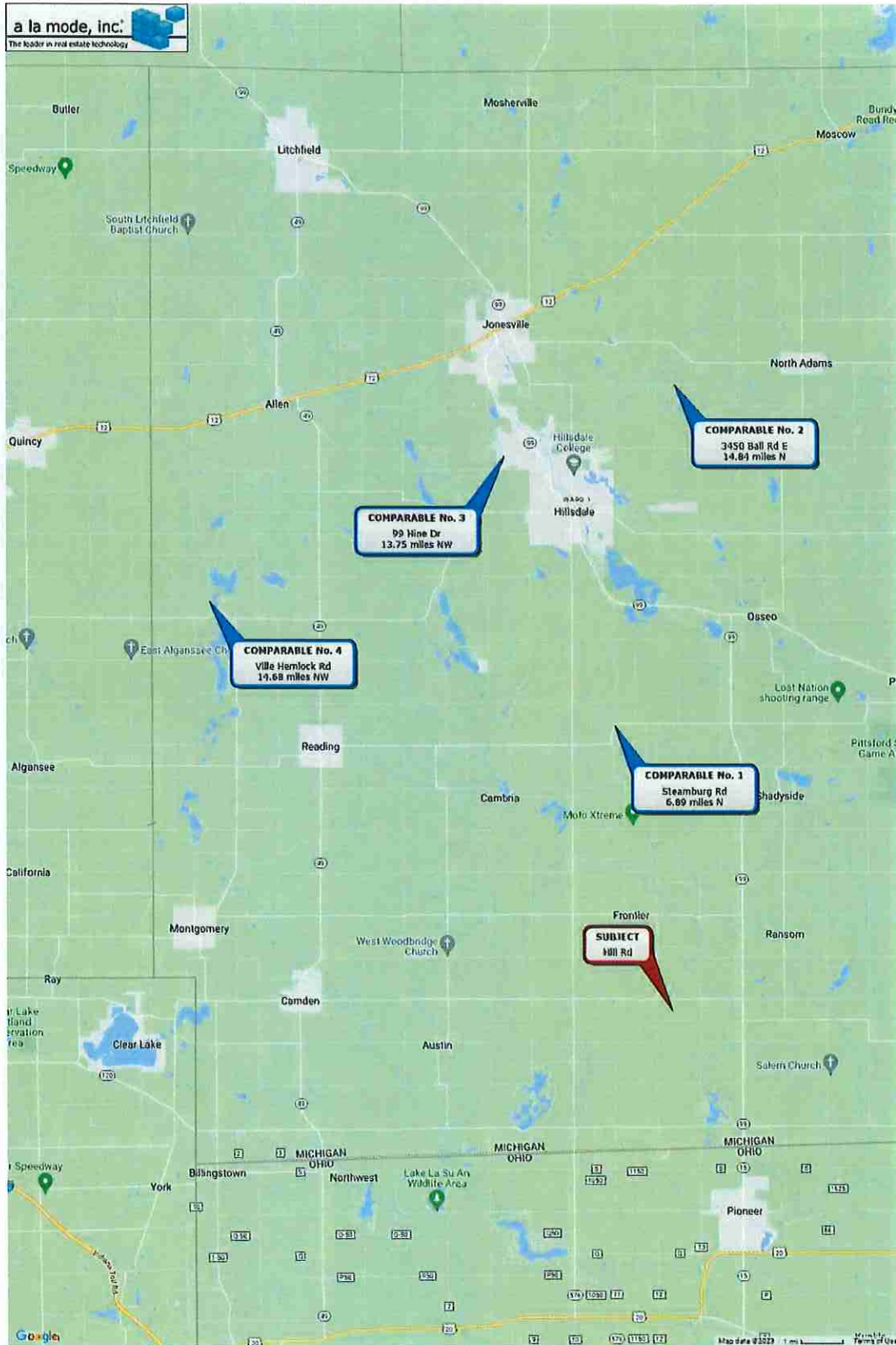
SPLIT ON 11/12/2010 COMPLETED 12/15/2010 LISA ; PARENT PARCEL(S): 16 030 100 007 30 8 2; CHILD PARCEL(S): 16 030 100 009 30 8 2,

The Equalizer. Copyright (c) 1999 - 2009. Licensed To: County of Hillsdale, Michigan

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

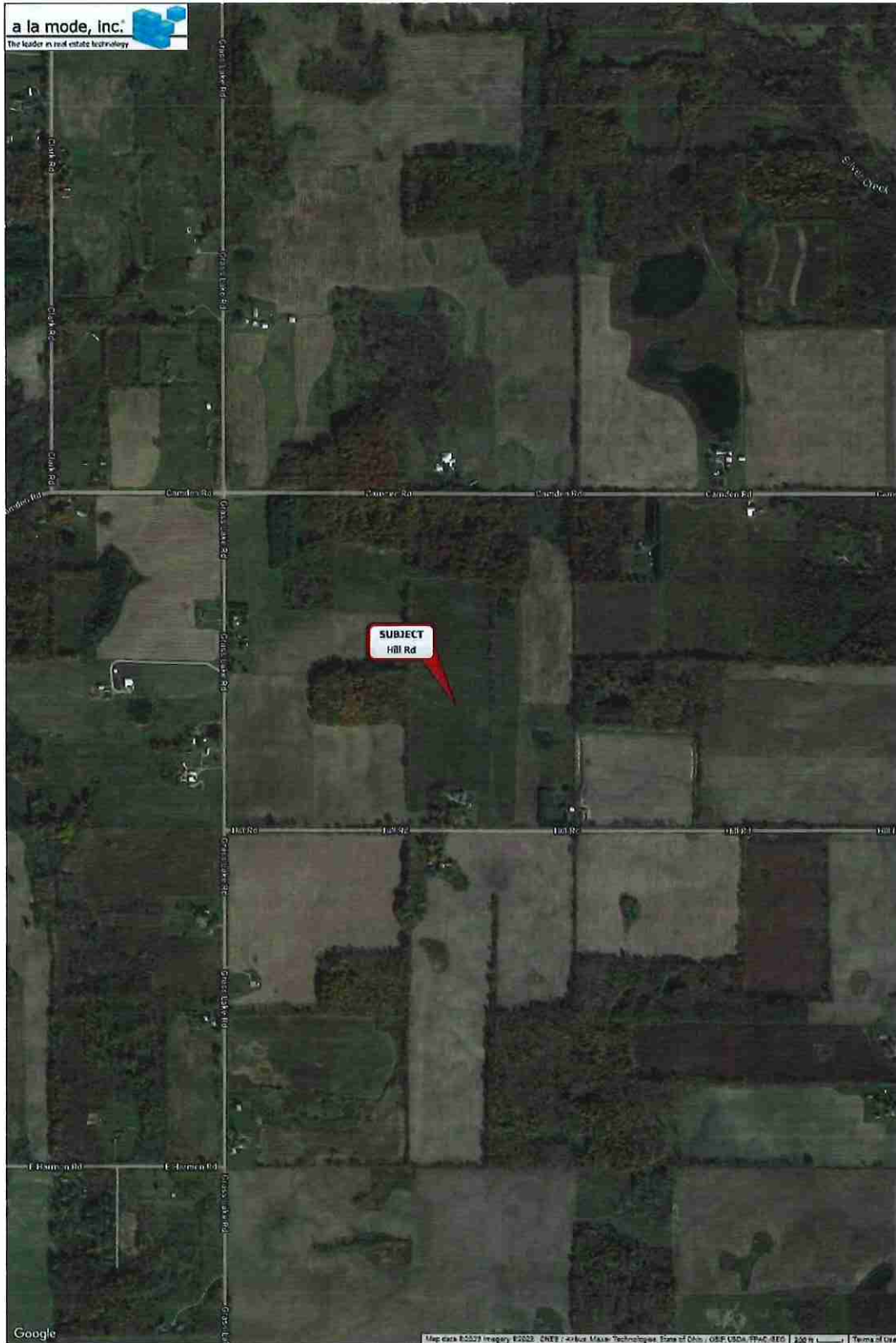
Location Map

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



Aerial Map

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



Plat Map

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





INVOICE

TO:

Vickie Demmitt

Telephone Number: (937) 707-9819 Fax Number:
Alternate Number: E-Mail: demmitt43340@gmail.com

INVOICE NUMBER
VP2304009
DATE
REFERENCE
Internal Order #: VP2304009
Lender Case #:
Client File #:
Main File # on form: VP2304009
Other File # on form:
Federal Tax ID:
Employer ID:

DESCRIPTION

Lender: Vickie Demmitt Purchaser/Borrower: Vickie Demmitt Property Address: Hill Rd City: Osseo County: Hillsdale Legal Description: See attached addenda.	Client: Vickie Demmitt State: MI Zip: 49266
---	---

FEES	AMOUNT
------	--------

1004 Full/URAR	300.00
SUBTOTAL	300.00

PAYMENTS	AMOUNT
----------	--------

Check #: Cash Date: 05/05/2023 Description:	300.00
Check #: Date: Description:	
Check #: Date: Description:	
SUBTOTAL	300.00

TOTAL DUE	\$ 0
-----------	------

Please Return This Portion With Your Payment

FROM:

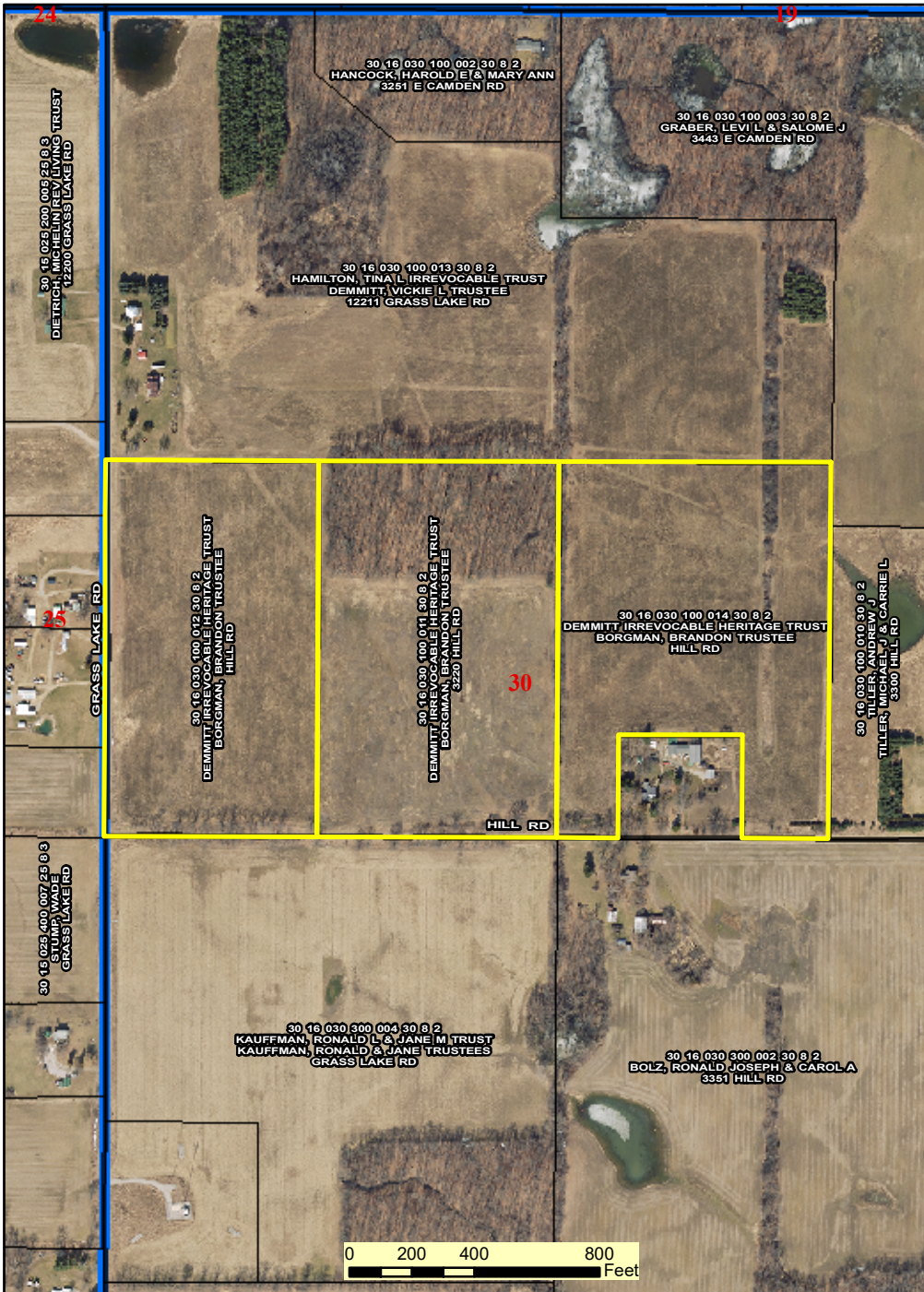
Vickie Demmitt

Telephone Number: (937) 707-9819 Fax Number:
Alternate Number: E-Mail: demmitt43340@gmail.com

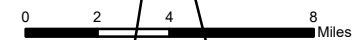
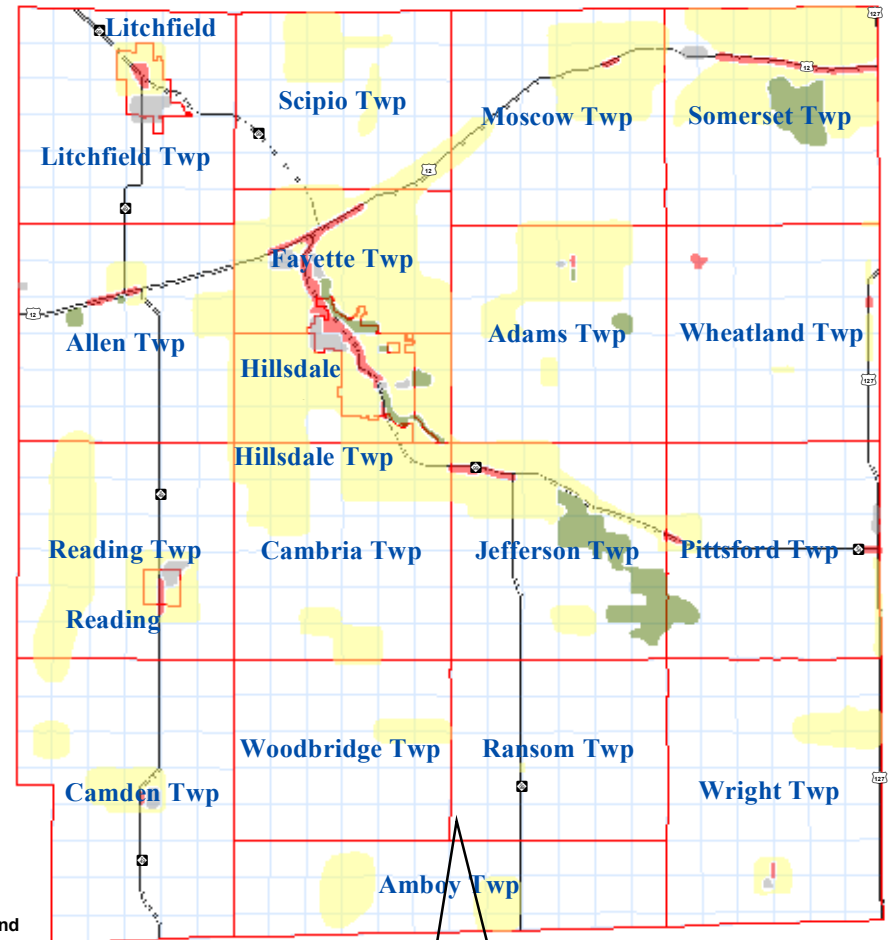
AMOUNT DUE: \$ 0
AMOUNT ENCLOSED: \$

INVOICE NUMBER
VP2304009
DATE
REFERENCE
Internal Order #: VP2304009
Lender Case #:
Client File #:
Main File # on form: VP2304009
Other File # on form:
Federal Tax ID:
Employer ID:

TO:
Veripraise
Veripraise
PO Box 363
Adrian, MI 49221-0363



Hillsdale County Master Plan



Hill Rd & Grass Lake Rd



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!

