HUNTERS' GROVE	CONDOMINIUM (LIBER 7758PAGE 67)	80 109975 (50 26700)
Detroit Edison	Right of Way Agreement	(⁵⁰ 26700)
9	LIBER 7929PAGE 681	March 1, 1980

For valuable consideration, the receipt of which is hereby acknowledged, the undersigned hereby grant and convey to CONSUMERS POWER COMPANY, a Michigan corporation of 212 Michigan Avenue, Jackson, Michigan, THE DETROIT EDISON COMPANY, a corporation organized and existing concurrently under the laws of the States of Michigan and New York, of 2000 Second Avenue, Detroit, Michigan 48226 and the MICHIGAN BELL TELEPHONE COMPANY, a Michigan corporation, of 444 Michigan Avenue, Detroit, Michigan 48226 hereinafter referred to as "UTILITIES", the easement and right to erect, lay, maintain, reconstruct and replace underground facilities consisting of wires, cables, conduits, fixtures, piping, venting, gas facilities and appurtenances including the necessary above ground equipment, connections, poles and accessories which may from time to time be required for transmitting and distributing electricity, providing communication services and gas facilities with the usual services connections and accessories in, under, upon, over and across the land located in the _ City_______ of Farmington Hills, ___Oakland_ County, Michigan, and more particularly described on the attached Appendix "A"; with the full right to the UTILITIES of ingress and egress upon said land for the purposes of this grant, and the further right to trim, cut down or otherwise control brush and trees within the easements herein described.

Said easements shall be <u>Ten (10)</u> feet in width unless otherwise indicated and their route is described as follows: The exact location of said easement will be as shown on a drawing to be recorded within 90 days after construction.

In order to provide for the proper maintenance and protection of UTILITIES, the undersigned covenant and agree that:

1. The easements will be graded to within four (4) inches of final grade before the UTILITIES lines are installed and this ground elevation must be maintained after installation of utilities to avoid the pooling of water in, on or around above ground UTILITIES equipment.

2. No buildings or structures other than UTILITIES equipment are to be placed within the easements herein granted. No excavation is to be permitted within said easement without approval of UTILITIES.

3. If the lines or facilities of UTILITIES' are damaged by the acts of Owners, their agents, employes or contractors, repairs shall be made by the Utility company so damaged at the cost and expense of Owners. Owners are defined as those persons owning the land at the time the damage occurred.

4. No shrubs or foliage shall be planted or grown within five (5) feet of the front door of transformers or switching cabinet enclosures. UTILITIES shall not be responsible to Owners for damages to or removal of trees or plant life planted in front of said door or within the easement causing an interference with UTILITIES maintenance of their equipment.

THIS GRANT is declared to be binding upon the heirs, successors, lessees, licenses and assigns of the parties hereto.

Grantors:

IN WITNESS WHEREOF, the undersigned have hereunto set their hand and seal on this date:

Witnesses:

<u>Prepared By: Omer V. Racine</u> The Detroit Edison Company 30400 Telegraph Road <u>Birmingham, Michigan 48010</u>

This easement is re-recorded for purposes of showing the planned "as installed" centerlines of easements granted as shown on drawing attached hereto.

(Rtn

A

bingle

Woman

155 Address: 56 Windson Avenue West Acton, Massachusetts 01720

NO

STATE OF MICHIGAN) ,) ss: COUNTY OF MACOMB)

Personally came before me this <u>lst</u> day of <u>March</u> 1980, the above named Iris H. Meyer, a single woman, to me known to be the person who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

LIBEN 7929 PAGE 682

My Commission Expires: February 8, 1983

WITNESSES: 七月

County, Michigan Macomb Π. ISROWN CRESCENDO HOMES, INC. a Michigan Corporation 28277 Dequindre Road Madison Heights, Michigan 48071

Eugene Glepa, Vice/President

LIBER 7758PAGE

STATE OF MICHIGAN)) ss: COUNTY OF MACOMB)

Personally came before me this <u>11th</u> day of <u>March</u> 1980, Neil Spizizen, President, and Eugene Gleba, Vice President of the above named corporation, to me known to be such President and Vice President of said corporation, and acknowledged that they executed the foregoing instrument as such officers as the free act and deed of said corporation, by its authority.

My Commission Expires: February 8, 1983

CCULUDIE County, Michigan Macomb RHODA J. BROWN

CL: " M- NEGISTER U

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APPENDIX "A"

A parcel of land being a part of the northeast 1/4 of Section 3, Town 1 North, Range 9 East, Farmington Township, (now City of Farmington Hills), Oakland County, Michigan, more particularly described as: Beginning at the northeast corner of said Section 3; thence due South, along the East line of said Section 3 (centerline of Orchard Lake Road, 66 feet wide) 1951.0 feet to a point, said point being the northeast corner and the point of beginning of the parcel herein described; thence due South, continuing along the East line of Section 3, 440.0 feet to a point; thence due West 600.0 feet to a point; thence due North 440.0 feet to a point; thence due East 600.0 feet to the point of beginning.

APPRO	VED	DATE
BLDG. & PROP.		
DIV. CRG.	alchita	3/24/81
143. 2 ×		
N. J. N. / D. T.		
SYUNE CELG.)	
TAX DEPT.	i	

RETURN TO J. A. ROBERTSON THE DETROIT EDISON COMPANY 30400 TELEGRAPH ROAD, 272 OAKDH BIRMINGHAM, MICHIGAN 48010

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RETURN TO J. A. ROBERTSON THE DETROIT EDISON CONTANY 80400 T. J. C. MAPH RULLD, 272 CANDIN BIRMINGHUM, PUCHIGUN (2001)

2-7-80,0B80-ROBERTSON Application No... 80. UAKLAND DISTRICT We have included the following necessary material and information: MATERIAL: A. Subdivision 1. Copy of complete final proposed plat, or 2. Recorded plat • e. Site plan Title information (deed, title committment, contract, or title search) **B.** Other than subdivision 1. Property description. -2. Site plan. 🧹 3. Title information (deed, title committment, contract with title committment, or title search). 4 INFORMATION: CONDON GROVE AKLAND UNTER Project name. RMINGTON HILLS **N** Subdivision Type of Development 🗋 Mobile Home Park Apartment Complex Other Phone No. 39 ESCENDO HOMES INC. Name of ADISON HEIGHTS MI, 4801. RD. M EQUINDRE Address hone No. <u>399-09</u>70 ERRYFREEMAN **Owner's** Representative 80. Date Service is Wanted Entire project will be developed at one time 🗹 YES NO NO N 5. Coble poles on property T YES and the state of the YES 6. Joint easements required . 🖓 🎸 والمتحاصين والمجامعة والمتعاد والمحاص والمتعاد والمحاص TICH DEEES MISSIM **9.** Nome of other utilities _/ TO MENT AND THE AND A STATE OF A 5. Other utility engineer names, addresses, phone numbers: _ #968-5549 ノロロモ ्म PASCOE 700 Ex r 5 ONSUMERS 7. Port of subdivision is led from overhead service. Lot No. Here was a second of the second s けんり Additional information or comments: NOTE: Trenching letter will be submitted later attached \mathbf{N} Sioned

AGREEMENT FOR UNDERGROUND ELECTRIC DISTRIBUTION SYSTEM FOR RESIDENTIAL SUBDIVISIONS, MOBILE HOME PARKS, CONDOMINIUMS AND APARTMENT HOUSE COMPLEXES

AGREEMENT, made this 13 day of February , 1980, between The Detroit Edison Company, hereinafter called the "Company" and <u>Crescendo Homes</u>, <u>Inc., with offices at 28277 Dequindre Road</u>, <u>Madison Heights</u>, <u>Michigan</u> hereinafter called the "Developer".

				<u>s</u> the Compan	iy to fur	nish a 120	/240
volt seconda				7	==	lets/buildings	numbered
A-thru-II	ਸ	THRU	T		in the	development	known as
Hunter Gro							
(hereinafter	called the	e "Develo	oment") locat	ed in Townshi	P 1N	, Range	9E ,
Section 3	(NE Cor.)	, Fa	rmington, 0	akland		County, Mi	chigan. If
not already	so recorde	d, the pla	it of said Dev	velopment sha	ll be rec	orded by the	Developer
in the Office	e of the R	egister of	Deeds of	Oakland			County,
Michigan.	The approx	cimate lo	cation of sai	<u>Oakland</u> d underground	electri	c distribution	system is
shown on th	e Compan	y's Depar	tment Order	Drawing #	80A6	3812	
dated	Februarv	5. 1980	,	a copy of wh	ich drav	ving is attac	hed hereto
and made a	part hereo	f as Attac	hment A.			-	

WHEREAS, the Company, pursuant to the applicable Orders of the Michigan Public Service Commission, is permitted to require payment from the Developer prior to constructing the underground electric distribution system.

NOW, THEREFORE, in consideration of the mutual promises as hereinafter set forth, the Company and the Developer agree as follows:

The Company, subject to the provisions of this Agreement, shall furnish, L install, own and maintain an underground electric distribution system consisting of primary and secondary underground cables, transformers and associated equipment, and any other underground or overhead line extension facilities which are required in connection therewith, but not including service connections, to make available alternating current, 60 hertz, single phase electric service to lots/buildings in the Development. Said underground distribution system shall be designed and installed so that the Company may serve streetlighting luminaires therefrom. The character and location of all streetlighting equipment, if installed by the Company, and all equipment constituting the underground electric distribution system shall conform to specifications prepared by the Company. Streetlighting service is not covered by this Agreement and, if provided by the Company, shall be the subject of separate agreement between the Company and the governmental body requesting such service. Said underground electric distribution system shall be used for furnishing the Company's service to the Developer and to such other persons along such underground electric distribution system, or beyond the same, as may become customers of the Company; provided, however, that such underground electric distribution system shall remain a separate, distinct unit for the purposes of this Agreement and any further extension therefrom shall not be a part of nor have any effect upon this Agreement. Service connections between such underground electric distribution system and houses/buildings or other structures to be served therefrom are not covered by this Agreement and shall be the subject of separate agreements between the Company and parties requesting such service connections.

Upon the execution of this Agreement, the Developer will pay to the 2. . This amount is the "Total Payment Required" as Company \$ 4.751.00 "Computation of Underground Electric Distribution Line Extension determined in the Advance and Contribution for Residential Developments," Attachment D, which is attached hereto and made part hereof. It is the Developer's share of the cost, after deducting the allowance for the investment which the Company is authorized to make under its line extension policy. Said "Total Payment" includes a nonrefundable contribution as reflected in "Computation of Underground Electric Distribution Line Extension Advance and Contribution for Residential Developments", computed in accordance with Rule B-3.3 and Rule B-3.4 of the Company's Standard Rules and Regulations as now filed with the Michigan Public Service Commission. No portion of said nonrefundable contribution shall be refunded (except as provided in Paragraphs 9 and 12 hereof) nor any interest paid thereon by the Company. A nonrefundable contribution in addition to that provided herein may be required where, in the Company's judgment. practical difficulties (not considered in determining said nonrefundable contribution) exist. such as but not limited to water conditions, rock near the surface, or where there are requirements for deviation from the Company's filed construction standards.

3. In regard to any amount identified as "Refundable Line Extension Advance" in said "Computation of Underground Electric Distribution Line Extension Advance and Contribution for Residential Developments", the Company will refund to the Developer in accordance with the "Schedule of Refunds", Attachment C, which is attached hereto and made a part hereof. No refund shall be made in excess of said refundable amount and said amount shall bear no interest. Any portion of said amount remaining unrefunded at the expiration of the fifth 12-month period commencing on the first day of the month following the first full billing period after which the service was energized, shall be retained permanently by the Company.

4. Without limiting the generality of the last sentence of Paragraph 2 hereof, if said underground electric distribution system or any portion thereof is to be installed during the period beginning December 15, and ending March 31, both inclusive, the Developer shall pay the Company, prior to installation of said system or portion thereof, an additional contribution (winter charge) of \$1.00 per trench foot for the portion of the said system installed during the period beginning December 15 and ending March 31, both inclusive, unless the Developer has signed this Agreement and paid the Total Payment Required, Attachment D, prior to November 1.

5. The Developer will provide to the Company, easements six feet (6') in width for the installation of the underground electric distribution system, which will be subsequently platted or provided by a separate easement instrument. Said easements shall include, but not by way of limitation, right of way for streetlighting in the Development by means of underground facilities.

6. The further maintenance of the underground electric distribution system in the proposed easements does not include repair of damage to said system caused by the Developer, its contractors, agents, employees, successors and assignees. If such damage should occur to said system, Developer will reimburse the Company for all costs arising out of any such damage.

7. Developer agrees that community antenna systems or other cable systems will not be installed in the same trench with Company and telephone cables without a separate written agreement.

The Developer shall provide, at no expense to the Company, rough grad-8. ing (within four inches of finished grade) so that the underground electric distribution system and the streetlighting cables, if any, can be properly installed in relation to the finished grade level. After rough grading, the Developer shall install and maintain, at no expense to the Company, permanent survey stakes indicating all property lines in the Development. Developer shall also install and maintain final grade stakes along the route of the trench and at the location of all above grade equipment. Developer agrees that the average ground elevation within six feet of any cable, conduit, wire, conductor or other underground facility will thereafter be maintained at a level not to exceed four inches above or below the finished grade level established at the time of installation of said underground facilities. Developer further agrees that changes in the ground surface elevation in excess of the limits herein prescribed may be permitted upon written consent of the Company. No later than five days prior to the start of construction that has been scheduled for <u>April 1, 1980</u>, the Developer will deliver to the Company an executed Certificate of Grade certifying the completion of grading in accordance with the foregoing and Developer's payment in the amount specified as "Total Payment Required" on said Attachment D.

9. If the Company, in its sole judgment, determines that all of the customers (or their equivalent) upon which the "Company's Share of Cost" (Attachment D) is based, will not be prepared to receive electric service upon the expected date of completion of construction of the underground electric distribution system, the Company may, upon written notice of the Developer, postpone commencement of construction of said system and delay the date electric service will be available to the Developer. Construction of the underground electric distribution system will begin when the Company, in its sole judgment, determines that all of such customers will be prepared to receive electric service on or before the date of the anticipated completion of the construction of the said system. In the event of such postponement by the Company, the Developer may upon five (5) days written notice to the Company, terminate this Agreement. In the event of such termination, the Company will refund, without interest, all payments made by the Developer hereunder.

10. The Company shall not be responsible for any losses or damages incurred by the Developer arising out of the Company's inability to perform its obligations under this Agreement, where such inability arises from an event of Force Majeure. As used in this Agreement, the term Force Majeure shall include, but not be limited to, weather, labor disputes, unavailability of materials, equipment and supplies, strikes, sabotage, acts of the Developer, or any event not within the control of the Company, and which, by the exercise of reasonable diligence, the Company is unable to prevent.

II. This Agreement, all payments and refunds hereunder, and the construction and operation of the underground electric distribution system, shall be subject to such of the Company's Standard Rules and Regulations as may be applicable, including, but without limitation, Rule B-3.3, entitled "Extension of Service" and Rule B-3.4, entitled "Underground Distribution Systems". All changes in the Company's Standard Rules and Regulations occuring subsequent to the date of this Agreement, for purposes of this Agreement, shall be deemed to have occurred prior to the date hereof, shall be applicable to this Agreement and shall supersede the affected terms and provisions hereof.

12. If at any time prior to the commencement of construction of the underground electric distribution system, changes in the Company's Standard Rules and Regulations cause an increase or decrease in "Total Payment Required", Attachment D, Developer agrees to execute an Amendment to this Agreement reflecting such changes and pay all additional charges to the Company prior to the commencement of construction of the system. The Company agrees to refund any decreases to the Developer. Upon the failure of the Developer to execute such Amendment and pay to the Company the amount of such increase prior to the commencement of construction of the system, the Company may terminate this Agreement. In the event of such termination, the Company will refund, without interest, all payments made by the Developer hereunder.

13. Any assignment of this Agreement other than an assignment of the right to receive refund of the Advance pursuant to Paragraph 3 hereof, in whole or in part, by operation of law or otherwise, without the prior written consent of the Company, shall be void.

14. All notices required hereunder shall be in writing. Notices to the Company shall be sent by United States mail or delivered in person to:

THE DETROIT EDISON COMPANY ATTENTION: DIVISION MANAGER

30400 Telegraph Road

Birmingham ____, Michigan, _48010

Notices to the Developer shall be sent by United States mail or delivered in person to:

Crescendo Homes, Inc. Attn: Jerry Freeman 28277 Dequindre Road

Madison Heights, Michigan 48071

Either party may at any time change the title or address to which notices to it are to be mailed or delivered by giving written notice of such change to the other party.

15. This Agreement supersedes all previous representations, negotiations, understandings or agreements, either written or oral, between the parties hereto or their representatives pertaining to the subject matter hereof, and constitutes the sole and entire agreement between the parties hereto.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands on the day and year first above written.

THE DETROIT EDISON COMPANY

Leonard P. Lucas Its Director of Service Planning **DEVELOPER** Crescendo Homes, Inc. By Its

ATTACHMENT C

SCHEDULE OF REFUNDS

- (1) The Company will refund to the Developer the sum of \$500.00 for each additional residential customer(s) and two times the actual annual revenue of other customers directly connected to the extension whether by secondary voltage lines or limited purpose primary voltage lines.* Refunds will not be made until the original customer or their equivalent are actually connected to the extension.
- (2) Refunds under part 1 of this Attachment C shall be made without interest for a fiveyear period which begins the first day of the month subsequent to the first full billing period after the date the service is energized. The Company shall have no further obligation to refund any remaining portion of the advance. Any unrefunded advance will be considered a permanent contribution in aid of construction. The total amount refunded cannot exceed the amount of the advance under any conditions.
 - *A limited purpose primary line is a lateral extension of not more than 250' on the customers property connected to a financed line extension and is installed to serve an individual customer or group of customers from a single transformer installation.

COMPUTATION OF NON-REFUNDABLE CONTRIBUTION

Complexes	e Parks, Condominiums and Apartment House		
1,795	trench feet x \$1.90 per trench foot =	\$_	3,411.00
250	KVA of installed transformer capacity x \$4.00	\$_	1.000.00
As defined	in Paragraph 2 of the Agreement, additional		
nonrefundab Company's J	le contributions may be required where, in the Judgment, practical difficulties exist. The con- or these practical difficulties amount to	\$_	340.00
nonrefundab Company's J tributions fo Where the Paragraph 4	le contributions may be required where, in the Judgment, practical difficulties exist. The con-	\$_ \$_	340.00 0-

Single Home Subdivisions

(a)





AGREEMENT NUMBER 0180 1013

COMPUTATION OF UNDERGROUND ELECTRIC DISTRIBUTION LINE EXTENSION ADVANCE AND CONTRIBUTION FOR RESIDENTIAL DEVELOPMENTS

Estimated Direct Construction Cost
Minus - Company's Share of Cost
Refundable Line Extension Advance
Plus - Nonrefundable Contribution as required by Rule B-3.4 (See Attachment C)

TOTAL PAYMENT REQUIRED \$_4,751.00

Detroit	Oakland Division
Edison	30400 në egradhi noau Birmingham, Mi 48010 (313) 646-0900

DATE: February 13, 1980

	Crescendo Homes, Inc.
	28277 Dequindre Road
	Madison Heights, Michigan 48071
RE:	Hunter Grove Condominiums

Gentlemen:

Pursuant to establishing a field construction date for the above named project, it is necessary that the conditions of the grade in the area of construction be determined. Work cannot start until this is accomplished.

Please sign and return two copies of the Certificate below. You may retain the third copy for your file.

Very truly yours,

Foli mandon 2

2-14-80

AF:dp

CERTIFICATE

I/We, the undersigned, hereby certify to the Detroit Edison Company that all grading in utility easements and/or the routes of the underground facilities on the above subject development has been completed within four (4) inches of final grade.

I/We further agree that a stake will be placed at the location of each piece of above grade equipment, indicating the final grade to be achieved. A copy of the Detroit Edison Company underground

construction grawing No. <u>80A-63812</u> for this development is in my/our possession and will be used for this purpose.

Namele)
Name	
Title	
Name/ /	
Title	
Date 2 - 19 - 80	

	174ZING VN
N lawyers itle ins	surance Grportion
A STOC	X COMPANY
	Richmond, Virginia
	OR TITLE INSURANCE
1. Effective date July 5, 1979 at 8:00	· · · · · · · · · · · · · · · · · · ·
2. Policy or policies to be issued:	
(c) ALTA Owner's Policy—Form B-1970 (Rev. 10-17-7 Proposed insured:	70) Amount \$ <u>385,000.00</u>
CRESCENDO HOMES, INC. (PURCHASE	R)
(b) ALTA Loan Policy, 1970 (Rev. 10-17-77) Proposed insured:	Amount \$
(c) Proposed insured:	Amount \$
3. Title to the fee simple described or referred to in this Commitment is at the e	estate or interest in the land
Iris H. Meyer. (Titleholder)	
-	
4. The land referred to in this Commitment is described a	is follows:
See Attached Page 2.	
,	
FOR INFORMATION CALL: 649-3322 Countersigned at TROY METRO CENTER	LEGAL MATTERS: Ext 403 Anthony F. Brinkman 7/23/79
mar con	Schedule A-Page 1No BB 510050
Authorized Officer or Agent	(over)

۴.

A Stock Company Home Office ~ Richmond Virginia

COMMITMENT FOR TITLE INSURANCE

LAWYERS TITLE INSURANCE CORPORATION, a Virginia corporation, herein called the Company, for valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement:

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six (6) months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company. This Commitment shall not be valid or binding until countersigned by an authorized officer or agent.

IN WITNESS WHEREOF, the Company has caused this Commitment to be signed and sealed, to become valid when countersigned by an authorized officer or agent of the Company, all in accordance with its By-Laws. This Commitment is effective as of the date shown in Schedule A as "Effective Date."



Jawyers Tille Insurance Corporation

President

alion

Attest:



SCHEDULE A cont'd.

Land in the City of Farmington Hills, County of Oakland, State of Michigan, described as:

A parcel of land being a part of the Northeast 1/4 of Section 3, Town 1 North, Range 9 East, Farmington Township, Oakland County, Michigan, more particularly described as: Beginning at the Northeast corner of said Section 3; thence due South, along the East line of said Section 3 (centerline of Orchard Lake Road, 66 feet wide) 1951.0 feet to a point, said point being the Northeast corner and the point of beginning of the parcel herein described; thence due South, continuing along the East line of Section 3, 440.0 feet to a point; thence due West 600.0 feet to a point; thence due North 440.0 feet to a point; thence due East 600.0 feet to the point of beginning.

ORIGINAL

Lawyers Title Insurance Grporation

Home Office-Richmond, Virginia

CASE NO. T79-59701-F

SCHEDULE B-Section 1

Requirements

The following are the requirements to be complied with:

Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:

Item (c). Pay the following taxes, plus penalties, interest and collection fees, if any.

County Tax - 1978 Paid \$808.73 City Tax - 1979 Due \$1,182.45

Sidwell Tax Item No. 23-03-226-004 equals 6.06 Acres

FOR ALL MORTGAGE POLICIES:

Requirement: Estoppel certificate on form provided by the Company, signed by or on behalf of all mortgagors; acknowledging receipt of the mortgage consideration and making representations as to the ages of individual mortgagors and such other matters as are therein set forth.

FOR A.L.T.A. MORTGAGE POLICIES WITHOUT EXCEPTIONS:

Requirement: Proper sworn statements, releases and waivers of lien in connection with improvements made on subject land which might create mechanics' and materialmen's lien rights, or satisfactory evidence that no such improvements have been made.

Requirement: Satisfactory survey by an approved surveyor showing no variations in location or dimensions, encroachments or adverse rights; and such evidence of possession as may be required.

If any requirement is not satisfied, the policy will be issued subject to the exception which would have been eliminated by compliance therewith. The policy will also contain exceptions as to any matters affecting the title to subject land which may arise after the date hereof and are not disposed of to the satisfaction of the Company. This commitment is subject to the exclusions from coverage and the provisions of the conditions and stipulations contained in the form of policy requested by the applicant. Owner's Policies and Mortgage Policies with exceptions will be issued with the standard exceptions set forth below.

STANDARD EXCEPTIONS INCLUDED IN SCHEDULE B OF:

Owner's Policies:

- 1. Rights or claims of parties in possession not shown of record.
- 2. Unrecorded water, mineral and oil rights, unrecorded easements and claims of easement, boundary line disputes not disclosed of record and any matters which would be disclosed by an accurate survey and inspection of the premises.
- 3. Mechanics' liens not of record.
- 4. The dower or homestead rights, if any, of the wife of any individual insured or of any individual shown herein to be a party in interest.
- 5. Building and use restrictions not appearing of record in the chain of title, but omitting those, if any, based on race, color, religion or national origin.

CONDITIONS APPLICABLE TO ALL COMMITMENTS:

Mortgage Policies with exceptions:

- 1. Rights or claims of parties in possession not shown of record.
- 2. Mechanics' liens not of record.
- 3. Such state of facts as would be disclosed by an accurate survey and personal inspection of the premises.

If, at the time the policy is issued, the estate or interest of the insured in the subject land described therein is created or evidenced by instruments any one of which has not been recorded in the office of the register of deeds for the county in which the subject land is located, the policy will contain an exception providing that there shall be no liability thereunder for loss or damage arising from failure to evidence such estate or interest of record.

This commitment is delivered and accepted upon the understanding that the party to be insured has no personal knowledge or intimation of any defect, objection, lien or encumbrance affecting subject land other than those set forth herein and in the title insurance application. Failure to disclose such information shall render this commitment, and any policy issued pursuant thereto, null and void as to such defect, objection, lien or encumbrance.

NOTE: WHEN THE REQUIREMENTS HAVE BEEN SATISFIED, PLEASE ORDER THE POLICY ON THE ATTACHED FORM.



CASE NO. T79-59701-F

Home Office -- Richmond, Virginia SCHEDULE B-Section 2

Exceptions

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company:

 Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

2.Rights of the public, and any governmental authority in any part of the land taken, deeded, or being used as a street, road or highway.

'3. Land Contract interest of insured party as disclosed by applicant.

NOTE: If policy is to be issued in support of a mortgage loan, attention is directed to the fact that the Company can assume no liability under its policy, the closing instructions, or Insured Closing Service for compliance with the requirements of any consumer credit protection or truth in lending law in connection with said mortgage loan.



