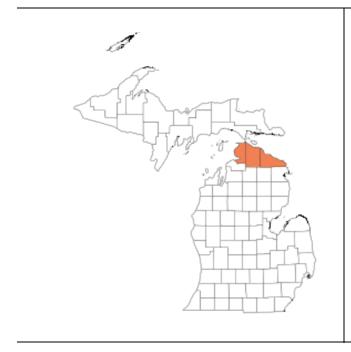
Public Land Auction

Cheboygan, Emmet, Presque Isle

September 7th, 2022

Cheboygan, Emmet, Emmet (Dnr), and Presque Isle Counties



Location:

Online www.tax-sale.info

Time:

Auction: 10:00am EDT to 07:00pm EDT

Printed information is subject to change up to the auction start time. Please check each lot listing closely for updates.





Follow us on Facebook for the latest updates: www.facebook.com/taxsaleinfo

There are two ways to bid in our auctions:

ONLINE AT WWW.TAX-SALE.INFO

-or-

ABSENTEE BID

(For those who have no computer access. Please call for assistance)

For registered users, our website features:

- Photos and detailed descriptions of properties (where available)
- o **GPS/GIS** location of the property
- Maps of the property vicinity (where available)
- **Google Maps links** to satellite images of the area and street views of the property and neighborhood (where available)
- Save properties to your personalized "favorites" list
- Personalized Auction Feed with live updates on parcels in which you have placed a bid(s)

We have a short window to review several thousand parcels prior to listing them on our website. We began inspecting properties in May and release catalogs county by county as they become available. Please be patient and **check back often** for updates. Parcels are sold "as is" based on the assessed legal description only. All other information in this salebook or listed on our website, though reliable to the best of our knowledge, is provided as unverified reference and is not guaranteed to be accurate. You should verify this information with your own research and investigation prior to bidding.

CREATE YOUR ACCOUNT TODAY AT

Visiting and viewing property BEFORE auction:

The auction list furnished in this salebook contains property that *may* be offered. Please keep checking the catalog on our website as the auction date approaches as some parcels may be removed from the list for a variety of reasons.

You are NOT AUTHORIZED to enter any buildings, even if they are unlocked or open to access. Entering a tax auction property to "see it" is considered breaking and entering (a criminal offense). Please limit your review to looking through the windows and other external inspections. We will post exterior and interior photos on the website and provide other commentary whenever possible.

Entering properties (even vacant land) can be dangerous due to unknown conditions of structures and land. You assume all liability for injuries and other damage if you choose to visit these lands.

Properties may be occupied or "being watched" by former owners or neighbors sympathetic with former owners. Occupants are often unknown and could potentially be volatile, unstable or "anti- government" persons. Even vacant land presents potential for conflict.

Some properties still contain the personal property of former owners (including vehicles, furnishings, appliances etc). These items are not sold at our auctions. We are only selling the real estate (land) and whatever is attached to it (buildings and other permanent fixtures).

- You are not authorized to remove ANY "personal" property, "scrap" metal or fixtures from auction parcels. This is considered theft and will be prosecuted. We often ask neighbors to watch property for theft and vandalism and report this to local police.
- Property is sold "as-is" in every respect. Please check zoning, building code violation records, property boundaries, condition of buildings and all local records available to the public.
- There are no refunds and no sale cancellation at the buyer's request.
- Information offered on the website or in the salebook is deemed reliable but is not guaranteed. We suggest reviewing the records of the local assessor's office to be sure that what we are selling is what you think it is. We sell by the legal description only.
- You should consider obtaining professional assistance from land surveyors, property inspection companies or others if you have questions about property attributes.

PLEASE REMEMBER that property lists can change up to the day-of-auction.

Paying for your Auction Purchases

- The full purchase price must be paid in full within 5 business days of the sale. No purchases can be made on a time-payment plan.
- No cash or personal checks will be accepted.
- All payments must be made with a Credit/Debit Card, Wire Transfer, or by certified (cashier's) check.
- Your sale is not complete until we've received both your payment and your notarized receipt and buyer's affidavit paperwork. This is also due 5 business days from the date of the sale.
- When mailing in your paperwork (especially with a certified check), please use a trackable service like Priority Mail, FedEx, or UPS to ensure timely, verified delivery.

Bidding Authorization

- Online and absentee bidding requires a \$1,000 pre-authorization hold on a Visa, MasterCard, or Discover credit card before any bids will be accepted. Alternatively, bidders can mail in a \$1,000 certified funds deposit if a credit card is unavailable. A buyer's failure to consummate an online or absentee purchase will result in the forfeiture of this \$1,000.
 - Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).

Absentee bidding

- If you do not have internet access, you can submit an absentee bid by calling us. You will still need to pre-authorize a \$1000 deposit on a major credit card (or mail in a \$1000 certified check deposit). Contact us at 1-800-259-7470 for more information.
 - Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).

2025 AUCTION SCHEDULE

All Auctions are ONLINE ONLY

Schedule is subject to change – Please see <u>www.tax-sale.info</u> for the latest information

* = Includes a catalog of DNR Surplus Parcels in this county

Kent*, Oceana*, Ottawa, Muskegon 8/1/2025	Northwestern Lower Peninsula (Grand Traverse*, Lake*, Leelanau, Manistee*, Mason, Wexford*) 8/4/2025	Branch, Hillsdale, Jackson 8/5/2025
Monroe 8/5/2025	Bay, Gladwin, Arenac 8/6/2025	The Thumb Area (Huron, Lapeer*, Sanilac, Saint Clair, Tuscola) 8/7/2025
City of Highland Park 8/15/2025	Eastern Upper Peninsula (Alger*, Chippewa, Delta, Luce*, Mackinac, Schoolcraft*) 8/18/2025	Western Upper Peninsula (Baraga, Dickinson, Gogebic*, Houghton, Iron, Keweenaw, Marquette*, Menominee, Ontonagon) 8/19/2025
Oakland 8/20/2025	Southern Central Lower Peninsula (Clinton, Gratiot, Ionia, Livingston, Montcalm, Shiawassee, Washtenaw*) 8/21/2025	Central Lower Peninsula (Clare, Isabella, Mecosta*, Osceola, Midland*, Newaygo*) 8/22/2025
Barry*, Calhoun, Kalamazoo, St. Joseph <mark>8/26/2025</mark>	Allegan*, Berrien, Cass, Van Buren 8/27/2025	North Central Lower Peninsula (Crawford, Kalkaska, Ogemaw*, Oscoda, Otsego, Missaukee*, Montmorency*, Roscommon) 8/28/2025
Antrim, Charlevoix, Emmet 9/2/2025	North Eastern Lower Peninsula (Alcona, Alpena, Cheboygan, Iosco, Presque Isle) 9/3/2025	Saginaw 9/4/2025
Genesee* 9/5/2025	Minimum Bid Re-Offer Auction 9/26/2025	No Reserve Auction 10/31/2025

Important Information Regarding Rules and Regulations

The Rules and Regulations immediately following this page are applicable to the following catalogs listed on this page which are included as part of this auction. These Rules and Regulations are not applicable to sales made on behalf of the Michigan Department of Natural Resources. Specific DNR rules are listed elsewhere in this document where applicable.

- Cheboygan
- Emmet
- Presque Isle

1. Registration

You must create an online user account at <u>www.tax-sale.info</u> in order to bid at an auction. You should create such an account no less than 48 hours prior to the auction in which you wish to participate to ensure that your account is active and authorized in time to bid. Before any bids will be accepted, you must also provide a deposit by authorizing a \$1000 pre-authorization on a Visa, MasterCard, or Discover credit card or by tendering \$1,000 in certified funds to the Auctioneer.

2. Properties Offered

A. Overview

"Foreclosing Governmental Unit" ("FGU") is a term used by the Michigan tax foreclosure statute and is typically the office of the County Treasurer in the county where the offered property is located. However, in some instances the FGU is the State of Michigan Department of Treasury.

Unless otherwise noted, the "Seller" is the County Treasurer, acting as the "FGU". The Auctioneer is Title Check, LLC acting as the authorized agent of the Seller/FGU.

The attached list of parcels has been approved for sale at public auction and each is identified by a sale unit number. The Seller reserves the right to pull parcels from the sale at any time prior to the auction.

According to state statutes, **ALL PRIOR** liens (other than certain DEQ liens and other limited exceptions), encumbrances and taxes **are cancelled** by Circuit Court Order. The FGU has attempted to include in the minimum bid, liens that have accrued since foreclosure, such as nuisance or water bills; **all other outstanding bills since foreclosure are the responsibility of the buyer.** These properties are subject to any state, county, or local zoning or building ordinances. The FGU does not guarantee the usability or access to any of these lands.

B. Know What You Are Buying

It is the **responsibility of the prospective purchaser to do THEIR OWN RESEARCH** as to the suitability of any offered property for any intended purpose. The FGU and the Auctioneer make no warranty, guaranty, or representation of any kind concerning, but not limited to, the merchantability of title, boundary lines, location of improvements, availability of land divisions, easements or right to access by public street, utility presence or location, or any other physical, structural, or legal condition regarding any parcel offered for sale.

Prospective buyers should, prior to the auction, **personally visit and inspect any offered property** they wish to purchase. However, prior to purchase at the auction, **STRUCTURES MAY NOT BE ENTERED** without the **WRITTEN PERMISSION** of the FGU. Some structures may be occupied and occupants should not be disturbed.

C. Reservations

At the sole option of the FGU, a reverter clause may be included in any deed issued to a winning bidder which prohibits the future severing of mineral rights (if any) and/or splitting/subdividing any purchased property into smaller parcels which do not meet local zoning rules or otherwise comply with applicable regulations relating to the splitting of property. If such a reverter clause is included, a violation thereof will result the property reverting to the FGU without refund.

Pursuant to state statutes, where the State of Michigan Department of Treasury is acting as Seller/FGU, deeds issued may contain the following reservations and stipulations:

- "Excepting and reserving to the State of Michigan, all aboriginal antiquities including mounds, earthworks, forts, burial and village sites, mines or other relics and also reserving the right to explore and excavate for the same, by and through its duly authorized agents and employees, pursuant to the provisions of Part 761, Aboriginal Records and Antiquities, of the Natural Resources and Environmental Protection Act, Act 451 of the Public Acts of 1994, MCL 324.76101 to 324.76118 as amended."
- "Saving and reserving unto the People of the State of Michigan the rights of ingress and egress over and across all of the above-mentioned descriptions of land lying along any watercourse or stream, pursuant to the provisions of Part 5, Act 451, P.A. 1994, as amended, MCL 324.503, as amended."

Additionally, the State may, in its discretion, reserve the mineral rights to offered property as follows:

• "Saving and excepting and always reserving unto the said State of Michigan, all mineral, coal, oil and gas, lying and being on, within or under the said lands whereby conveyed, except sand, gravel, clay or other nonmetallic minerals with full and free liberty and power to the said State of Michigan, its duly authorized officers, representatives and assigns, and its or their lessees, agents and workmen, and all other persons by its or their authority or permission, whether already given or hereafter to be given at any time and from time to time, to enter upon said lands and take all usual, necessary, or convenient means for exploring, mining, working, piping, getting, laying up, storing, dressing, make merchantable, and taking away the said mineral, coal, oil and gas, except sand, gravel, clay or other nonmetallic minerals."

If the State does not reserve mineral rights as described above, the State may nonetheless restrict the severance of mineral rights from offered property as follows:

• "This conveyance hereby restricts the Grantee from severing oil, gas, mineral and other subsurface rights from the surface rights any time in the future. If the Grantee severs the subsurface rights from the surface rights, the subsurface rights will revert to the State of Michigan.

3. Bidding

A. Overview

Live Bidding Auctions:

First round minimum bid auctions, unless otherwise specifically noted, include live bidding. Bidding at live bidding auctions is divided into two phases:

i. Advance Bidding

Advance Bidding begins thirty days before the posted auction start time. During Advance Bidding, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during Advance Bidding. You will be able to see your maximum bid but will not be able to see the current high bid price or what other users have bid during this time. Advance bidding ends at the designated start time which is listed for the applicable auction and the Active Bidding phase then begins.

ii. Active Bidding

Active Bidding begins at the designated start time which is listed for the applicable auction and continues until the designated end time. Active Bidding is the interactive phase of the auction process. During active Bidding, you will be able to see the current high bid price and whether or not you are the high bidder. You will also be able to see whether you have been outbid. During active Bidding you can place new bids or increase bids *but cannot delete or decrease your bid amount*. When making a bid during Active Bidding, you are committing to pay up to your maximum bid amount so bid carefully and accordingly. Active Bidding concludes at the designated end time which is listed for the applicable auction. All bidding ends promptly at the listed end time for the applicable auction. Bidding *is not* extended beyond the listed end time regardless of bidding activity.

All bids placed during Advance and Active bidding are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount as applicable based upon competition from other bidders. Bidding activity can be very high during the final minutes of the auction. Entering your maximum bid and allowing the system to bid up to that maximum, as opposed to manually bidding one increment at a time, helps ensure that you aren't outbid in the final moments of the sale simply because you were unable to manually enter an additional bid before time expires.

After the listed end time passes, the sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid.

Sealed Bid Auctions:

Second round no-minimum sales, unless otherwise specifically noted, are conducted by sealed bid. Bidding at sealed bid auctions opens approximately thirty days before the final bidding deadline. While bidding is open, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during this time. Your best and final bid must be entered prior to the posted final bidding deadline at which point bidding CLOSES and all bids are locked. You can see your own bids while bidding is open but the current high bid price is not visible. Once the posted bidding deadline passes, final winning bids are calculated and awarded by the award date posted for the auction in question. The sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid. All bids placed at sealed bid auctions are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount at the time final winning bids are calculated as applicable based upon competition from other bidders.

B. Starting Bid Price

The starting bid prices are shown on the online lot description page for each sale unit as well as on the list included in the sale book. At auctions with a minimum bid, no sales can be made for less than the starting price indicated. The starting bid for no-minimum-bid sales will be at the discretion of the FGU.

However, any person who held an interest in a property offered for sale at the time a judgment of foreclosure was entered against such property *must pay at least minimum bid* for such property even if purchased at a no-minimum auction.

C. Bid Increments

Bids will only be accepted in the following increments:

Bid Amount	Increment
\$100 to \$999	\$ 50.00
\$1000 to \$9999	\$ 100.00
Over \$10,000	\$ 250.00

D. Eligible Bidders

Any person who meets the following requirements may register as a bidder:

- The person does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the person intends to purchase property.
- The person is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/, in the local tax collection unit in which the person intends to purchase property.
- The person has not been banned or otherwise excluded by the FGU from participation in the public sale and is not acting on behalf of another who has been banned or excluded.

Any person unable to attend the sale can be represented at the sale by an agent or other representative with authority to bid and otherwise represent the person. However, any party utilizing an agent to bid on their behalf must still meet the above listed requirements. The registered bidder is legally and financially responsible for all parcels bid upon whether acting on their own behalf or as the agent of another.

E. Absentee Bidding

Prospective bidders who do not have internet access or who are otherwise unable to bid on their own may bid by Absentee bid. Absentee bidders must meet all eligibility and other requirements of these Rules and Regulations. Absentee bids will be accepted in increments up to the amount pre-approved by the absentee bidder. Absentee bids require a \$1,000 pre-authorization on a major credit card or a \$1,000 deposit before the bid will be accepted. Absentee bids must be submitted 48 hours prior to the date of the auction by calling 1-800-259-7470.

F. Auction Location

Auctions are conducted online through <u>www.tax-sale.info</u>. An auction may be conducted in-person with simultaneous online bidding as determined by the FGU.

G. Bids are Binding

A bid accepted at public auction through www.tax-sale.info is a legal and binding contract to purchase. The FGU reserves the right to reject any or all bids.

H. Limitations on Bidding

The FGU and Auctioneer reserve the right to limit the number of bids placed per auction for any bidder or group or bidders for any reason.

I. Attempts to Bypass These Rules and Regulations

The FGU and Auctioneer reserve the right to reject the bids of any bidder who appears to be acting on behalf of another person who is ineligible to bid on their own.

4. Terms of Sale

A. Payment

- The full purchase price must be paid in full WITHIN 5 BUSINESS DAYS OF THE SALE. Payment may be made by certified funds, money order, Visa, MasterCard, Discover, or wire transfer. No purchases can be made on a time-payment plan.
- If a buyer fails to consummate a purchase for any reason, their sale will be cancelled and the buyer will be assessed liquidated damages in the amount of \$1000 for breach of contract. Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

The full purchase price consists of the final bid price *plus* a buyer's premium of 10% of the bid price, any outstanding taxes due on the property including associated fees and penalties, and a \$30.00 deed recording fee. *Any portion of the purchase price paid by credit card will be assessed an additional fee of 2.75%.*

B. Refund Checks

In some instances it may be necessary to refund to a buyer some or all of the payment tendered by such buyer. This can occur, for example, when a buyer tenders certified funds in an amount greater than their total obligation or if the sale is cancelled under any provision of these Rules and Regulations. Refund checks will be processed and mailed to buyer within approximately ten days of the time such refund becomes due to buyer. Buyer shall cash such refund check within 90 days of the date listed on such refund check. If buyer fails to cash such refund check within 90 days, such refund check shall become void and buyer shall forfeit any refunded amount.

C. Dishonored Payment

A buyer whose payment is dishonored for any reason will have their sale cancelled and will be assessed liquidated damages in the amount of \$1000. Seller may retain any portion of the purchase price which was tendered and not dishonored up to \$1000 to apply toward such liquidated damages assessment. Seller may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

Furthermore, the FGU may seek to prosecute any buyer whose payment is dishonored or who fails to consummate a purchase.

Any buyer who fails to consummate a purchase for any reason will be banned from bidding at all future land auctions.

The buyer's premium is not subject to any broker fees. There are no co-brokerage or other fees or rebates available.

D. Eligible Buyers

In order to take title to purchased property, each party that will be listed on the deed must meet ALL of the following requirements at the time their winning bid is accepted:

- i. The party does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the purchased property is located
- ii. The party is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/, in the local tax collection unit in which the purchased property is located.

- iii. The party is not purchasing, for less than minimum bid, any property in which the party held an interest at the time a judgment of foreclosure was entered against such property nor is the party purchasing property, for less than minimum bid, on behalf of any other party who held such an interest.
- iv. The party has not been banned or otherwise excluded by the FGU from participation in the public sale and is not owned or controlled by a person or entity that has been banned or excluded.

At the time payment is tendered after the auction, the buyer will be required to execute an affidavit affirming, **under penalty of perjury**, that each party that the buyer desires to have listed on the deed to purchased property meets the above requirements.

The FGU **will not issue a deed** and the sale will be canceled if the buyer or any party that the buyer seeks to list on the deed does not meet the eligibility requirements outlined in this section at the time the buyer's bid was accepted, the buyer fails to execute this affidavit, or if any affirmations made in this affidavit are untrue. If the FGU is forced to cancel any sale due to the buyer's noncompliance with this provision, the buyer will be banned from participating at all future land auctions and the **buyer will be assessed liquidated damages in the amount of \$1000.** Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above. Furthermore, the FGU may pursue **CRIMINAL PERJURY CHARGES** against any buyer who makes a false affirmation on the affidavit required under this or any other provision of these Rules and Regulations.

E. Sale to Entities

In order to ensure that individuals do not utilize legal entities to circumvent the sale and ownership restrictions contained in MCL 211.78m(2), the FGU will only sell property to legal entities under certain circumstances. Any buyer desiring to deed a purchased property to a legal entity must disclose the name and address of all officers, shareholders, partners, members, or other parties, regardless of title, who own <u>any portion</u> of that entity. However, such disclosure <u>will not be required</u> if one or more of the following exceptions are applicable:

- The Entity held a prior recorded interest in each purchased property.
- The Entity is a division, agency, or instrumentality of federal, state, or local government.
- The Entity is a Homeowners Association, Condo Association, or other such organization that exercises control over each purchased property.
- The Entity is a publicly traded company listed on a national securities exchange.
- The Entity is a nonprofit corporation and is qualified as tax exempt under IRC §501.

At the time payment is tendered after the auction, any buyer desiring to deed a purchased property to a legal entity will be required to execute an affidavit affirming, **under penalty of perjury**, that the entity is exempt from disclosure under one of the five exceptions listed above, or in the event that no exception is applicable, the names and addresses of all parties owning any portion of that legal entity.

F. Cancellation Policy

Prior to the issuance of a deed, the FGU has the right, in its sole discretion, to cancel any sale for any of the following reasons: transfer of the property at issue is stayed or enjoined by a court of competent jurisdiction; any of the reasons outlined in MCL 211.78m(9); the property at issue becomes the subject of litigation; a defect is discovered in the underlying foreclosure or sale procedures relating to the property at issue; any other reason authorized under these Rules and Regulations.

G. Property Transfer Affidavit

It is the responsibility of the buyer to file a **Property Transfer Affidavit** with the *assessor for the city or township* where the property is located **within 45** *days* of the transfer. If it is not timely filed, a penalty of \$5/day (maximum \$200) applies. The information on this Property Transfer Affidavit is NOT CONFIDENTIAL.

5. Purchase Receipts

Successful bidders at the sale will be issued a receipt for their purchases during the checkout process. This receipt does not convey an interest in title to the purchased property unless and until a deed has been issued and recorded. Buyers will be entitled to deeds for the property descriptions identified by the sale unit numbers noted on the receipt unless the sale is cancelled under these Rules and Regulations or other statutory authority.

6. Title Being Conveyed

Quit-claim deeds will be issued conveying only such title as received by the FGU through tax foreclosure. Title insurance companies may or may not issue title insurance on properties purchased at this sale. The FGU makes no representation as to the availability of title insurance and the unavailability of title insurance is not grounds for reconveyance to the FGU. The buyer may incur legal costs for Quiet Title Action to satisfy the requirements of title insurance companies in order to obtain title insurance.

7. Special Assessments

Special assessment installments through the most recent prior tax year are included in the starting bids. Seller has attempted to identify those parcels subject to special assessments with a note on the parcel detail page. Parcels sold are subject to property taxes for the entire current tax year, as well as current and future installments of any outstanding bonded assessments. All bidders should contact the appropriate city, village, or township offices to determine if there are any outstanding bonded assessments for future tax years on the properties being offered.

8. Possession of Property

A. Possession Pending Deed Delivery

It is recommend that the buyer DOES NOT take physical possession of any purchased property until a deed has been executed and delivered to the buyer. The buyer risks financial loss for any improvements or investments made on purchased property before the delivery of a deed in the event that the Foreclosing Governmental Unit exercises their right to cancel the sale. Until the buyer pays for all purchases in full and receives a deed, no activities should be conducted

I. Securing the Property

Buyer should take steps to protect their equity in purchased property by securing vacant structures against entry and obtaining (homeowners) insurance for occupied property. Buyer is responsible for contacting local units of government to prevent possible demolition of structures situated on purchased property.

II. Assessing Potential Contamination

Buyer may immediately wish to conduct a Baseline Environmental Assessment (BEA) to assess the condition of potentially contaminated properties. More information about BEAs can be found at <u>https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/baseline-environmental-assessments</u>

B. Occupied Property

Buyers will be responsible for all procedures and legal requirements for conducting evictions. Occupants of purchased property should be treated as tenants holding over under an expired lease. This means that legal eviction and/or possession proceedings will be necessary to effectuate control over such property if occupants will not otherwise leave voluntarily. You may wish to consult a licensed attorney for additional guidance. Buyers may not commence eviction proceedings until a deed to the applicable occupied property has been issued by the FGU.

9. Additional Conditions

The buyer accepts the premises in its present "as is" condition, and releases the Foreclosing Governmental Unit and employees and agents including the Auctioneer from all liability whatsoever arising from any condition of the premises, whether now known or subsequently discovered, including but not limited to all claims based on environmental contamination of the premises.

A person who acquires property that is contaminated (a "facility" pursuant to Section 20201(1)(1) of Natural Resources and Environmental Act (NREPA), 1994 P.A. 451, as amended) as a result of release(s) of a hazardous substance(s) may become liable for all costs of cleaning up the property and any other properties impacted by the release(s). Liability may be imposed upon the person acquiring the property even in the absence of any personal responsibility for, or knowledge of, the release. Protection from such liability may be obtained by conducting a Baseline Environmental Assessment (BEA) as provided for under Section 20126(1) (c) of NREPA. However, the BEA must be conducted prior to or within 45 days of the earliest date of purchase or occupancy of the property. Persons who acquire contaminated property may have "due care" obligations under Section 20107a of NREPA even if they conduct a BEA and are not liable for the contamination.

Pursuant to part 201 of NREPA, the person(s) responsible for an activity causing a release at the property is obligated to pursue response activities at the property. Consequently, the non-liable purchaser may be required to provide access to the liable party to conduct response activities at the property in the future. Section 20116 of the NREPA requires that a person who has knowledge that their property is contaminated provide a written notice to the purchaser or other person to whom the property is transferred which discloses the general nature and extent of the release. Additional disclosure obligations may also apply at the time the property, or an interest in the property, is transferred. Accordingly, the Foreclosing Governmental Unit recommends that a person who is interested in acquiring property at this auction contact an attorney or an environmental consultant for advice prior to the acquisition of any property that may be contaminated.

10. Deeds

A. Deed Execution and Delivery

All monies collected will initially be deposited in escrow. Once payment is cleared and verified, funds will be disbursed to the FGU and deeds will be executed and recorded as required by law. The FGU will deliver the deeds to the Register of Deeds for recording and remit them to the buyer after recording is complete. IT CAN TAKE 6 TO 8 WEEKS FOR DEEDS TO ARRIVE. PLEASE BE PATIENT.

B. Restrictive Covenants

Some counties sell properties with deed covenants that will attach to the property. These parcels will be noted online, along with the terms being required. Please carefully review the information for each specific parcel to make sure you understand the terms of sale.

11. Property Taxes & Other Fees

All property taxes and associated fees that have accrued on or after April 1 in the year that a property is auctioned must be paid at the time of checkout after the auction along with the final bid price, buyer's premium, and deed recording fee.

Furthermore, please understand that the **buyer is responsible for all other fees and liens that accrue against a property on or after April 1 in the year that a property is auctioned.** These items are not prorated. They include, but are not limited to, municipal utility or ordinance fees, and condo or property owner association fees or dues. This can also include demolition and other nuisance abatement costs. These fees and expenses **are not collected at the auction** and must be paid by the buyer after taking title to any purchased property which is subject to such fees and expenses.

12. Other

A. Personal Property

Personal property (*items not attached to buildings and lands such as furnishings, automobiles, etc.*) located on offered property or within structures situated on offered property was not taxed as part of the real estate, does not belong to the FGU, and is not sold to the buyer of the real estate in this transaction. You are advised to contact former owners of any purchased property and provide them an opportunity to reclaim contents. A certified and first class mail notice to their last known address is strongly advised. It is your responsibility to identify and properly handle items of personal property. The FGU and Auctioneer make no representations or warranties as to the presence of personal property or as to the legal requirements for dispensing with such property.

Mobile Homes may be titled separately and considered *personal property*. It is the buyer's responsibility to determine the legal status of any mobile home located on purchased property. A useful first step could include determining whether an Affidavit of Affixture of Manufactured Home has been executed and recorded as outlined in MCL 125.2330i.

B. Mineral Rights

You will receive any and all title that the FGU obtains via their tax foreclosure through a quit-claim deed. If the owner of the surface rights to the property also owned the mineral rights, those will become part of your title interest. However, this will be subject to the rights of any outstanding leaseholders of oil, gas, mineral or storage rights. You would be obligated to honor the balance of any remaining lease (with automatic renewals if so written). However, if the mineral rights have been severed (split from the surface rights) and are owned by a third party, they have not been foreclosed by the FGU and are not included in the mineral rights conveyed to you. In either instance, the leaseholder still has the right to explore for and/or extract minerals under the terms of any outstanding agreement.

C. Applicability of These Rules and Regulations

All sales are subject to these Rules and Regulations. Furthermore, additional terms and conditions which apply to one or more specific auction lots may be printed in the auction sale booklets and/or online at www.tax-sale.info ("Additional Terms"). If such Additional Terms apply, they will be listed on the online lot description page and/or in the printed sale book for the lot(s) to which they apply. Such Additional Terms, if existing, shall be considered a part of these Rules and Regulations for the specific auction lots to which they apply. Finally, additional conditions are included on the auction receipt given to the buyer at the time of checkout ("Terms of Sale"). All sales are subject to these Terms of Sale as well. These Rules and Regulations, Additional Terms, and Terms of Sale are intended to be compatible. To the extent that a conflict arises between any of these sources, they shall be interpreted in the following order of priority: Additional Terms, Terms of Sale, Rules and Regulations.

These Rules and Regulations are subject to change and should be reviewed frequently.

NOTE: Please review the terms at the top of each online catalog and the addendum pages in the sale books for county-specific purchase terms. Failure to follow the specific rules posted for each county could result in cancellation of sale and/or the assessment of liquidated damages as provided by these Rules and Regulations.

Important Information Regarding Rules and Regulations

The Rules and Regulations immediately following this page are applicable to the following catalogs which consist of parcels owned by the Michigan Department of Natural Resources and which are offered for sale in this auction as part of DNR's surplus lands disposition process:

• Emmet (DNR)

Michigan DNR Land Sales Rules and Regulations

1. Registration

You must create an online user account at <u>www.tax-sale.info</u> in order to bid at an auction. You should create such an account no less than 48 hours prior to the auction in which you wish to participate to ensure that your account is active and authorized in time to bid. Before any bids will be accepted, you must also provide a deposit by authorizing a \$1000 pre-authorization on a Visa, MasterCard, or Discover credit card or by tendering \$1,000 in certified funds to the Auctioneer.

2. Properties Offered

A. Overview

The attached list of parcels has been approved for sale at public auction by the Michigan Department of Natural Resources (the "DNR"). Each parcel is identified by a sale unit number. The DNR reserves the right to pull parcels from the sale at any time prior to the auction.

Unless otherwise noted, the "Seller" is the DNR. The Auctioneer is Title Check, LLC acting as the authorized agent of the Seller/DNR.

These properties are subject to any state, county, or local zoning or building ordinances. The DNR does not guarantee the usability or access to any of these lands. The properties are sold based upon their LEGAL DESCRIPTION ONLY (Subdivision name and Lot number, or Metes and Bounds measured description). While effort has been made to ensure that the addresses, parcel sizes, maps, and/or photos are accurate, you are relying on your own investigation and information when purchasing this property. All parcels are sold "as is where is" and there are NO REFUNDS.

B. Know What You Are Buying

It is the **responsibility of the prospective purchaser to do THEIR OWN RESEARCH** as to the suitability of any offered property for any intended purpose. The DNR and the Auctioneer make no warranty, guaranty, or representation of any kind concerning, but not limited to, the merchantability of title, boundary lines, location of improvements, availability of land divisions, easements or right to access by public street, utility presence or location, or any other physical, structural, or legal condition regarding any parcel offered for sale.

Prospective buyers should, prior to the auction, **personally visit and inspect any offered property** they wish to purchase. However, prior to purchase at the auction, **STRUCTURES MAY NOT BE ENTERED** without the **WRITTEN PERMISSION** of the DNR. Some structures may be occupied and occupants should not be disturbed.

C. Reservations

Pursuant to state statutes, deeds issued may contain the following reservations and stipulations:

- "Excepting and reserving to the State of Michigan, all aboriginal antiquities including mounds, earthworks, forts, burial and village sites, mines or other relics and also reserving the right to explore and excavate for the same, by and through its duly authorized agents and employees, pursuant to the provisions of Part 761, Aboriginal Records and Antiquities, of the Natural Resources and Environmental Protection Act, Act 451 of the Public Acts of 1994, MCL 324.76101 to 324.76118 as amended."
- "Saving and reserving unto the People of the State of Michigan the rights of ingress and egress over and across all of the above-mentioned descriptions of land lying along any watercourse or stream, pursuant to the provisions of Part 5, Act 451, P.A. 1994, as amended, MCL 324.503, as amended."

Additionally, the DNR may, in its discretion, reserve the mineral rights to offered property as follows:

 "Saving and excepting and always reserving unto the said State of Michigan, all mineral, coal, oil and gas, lying and being on, within or under the said lands whereby conveyed, except sand, gravel, clay or other nonmetallic minerals with full and free liberty and power to the said State of Michigan, its duly authorized officers, representatives and assigns, and its or their lessees, agents and workmen, and all other persons by its or their authority or permission, whether already given or hereafter to be given at any time and from time to time, to enter upon said lands and take all usual, necessary, or convenient means for exploring, mining, working, piping, getting, laying up, storing, dressing, make merchantable, and taking away the said mineral, coal, oil and gas, except sand, gravel, clay or other nonmetallic minerals."

If the DNR does not reserve mineral rights as described above, the DNR may nonetheless restrict the severance of mineral rights from offered property as follows:

• "This conveyance hereby restricts the Grantee from severing oil, gas, mineral and other subsurface rights from the surface rights any time in the future. If the Grantee severs the subsurface rights from the surface rights, the subsurface rights will revert to the State of Michigan.

3. Bidding

A. Overview

Live Bidding Auctions:

DNR auctions, unless otherwise specifically noted, include live bidding. Bidding at live bidding auctions is divided into two phases:

i. Advance Bidding

Advance Bidding begins thirty days before the posted auction start time. During Advance Bidding, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during Advance Bidding. You will be able to see your maximum bid but will not be able to see the current high bid price or what other users have bid during this time. Advance bidding ends at the designated start time which is listed

for the applicable auction and the Active Bidding phase then begins.

ii. Active Bidding

Active Bidding begins at the designated start time which is listed for the applicable auction and continues until the designated end time. Active Bidding is the interactive phase of the auction process. During active Bidding, you will be able to see the current high bid price and whether or not you are the high bidder. You will also be able to see whether you have been outbid. During active Bidding you can place new bids or increase bids but cannot delete or decrease your bid amount. When making a bid during Active Bidding, you are committing to pay up to your maximum bid amount so bid carefully and accordingly. Active Bidding concludes at the designated end time which is listed for the applicable auction. All bidding ends promptly at the listed end time for the applicable auction. Bidding *is not* extended beyond the listed end time regardless of bidding activity.

All bids placed during Advance and Active bidding are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount as applicable based upon competition from other bidders. Bidding activity can be very high during the final minutes of the auction. Entering your maximum bid and allowing the system to bid up to that maximum, as opposed to manually bidding one increment at a time, helps ensure that you aren't outbid in the final moments of the sale simply because you were unable to manually enter an additional bid before time expires.

After the listed end time passes, the sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid.

Sealed Bid Auctions:

DNR may, at its discretion, conduct an auction by sealed bid. Bidding at sealed bid auctions opens approximately thirty days before the final bidding deadline. While bidding is open, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during this time. Your best and final bid must be entered prior to the posted final bidding deadline at which point bidding CLOSES and all bids are locked. You can see your own bids while bidding is open but the current high bid price is not visible. Once the posted bidding deadline passes, final winning bids are calculated and awarded by the award date posted for the auction in question. The sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid. All bids placed at sealed bid auctions are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount at the time final winning bids are calculated as applicable based upon competition from other bidders.

B. Starting Bid Price

The starting bid prices are shown on the online lot description page for each sale unit as well as on the list included in the sale book. At auctions with a minimum bid, no sales can be made for less than the starting price indicated. The starting bid for no-minimum-bid sales will be at the discretion of the DNR.

C. Bid Increments

Bids will only be accepted in the following increments:

Bid Amount	Increment
\$100 to \$999	\$ 50.00
\$1000 to \$9999	\$ 100.00
Over \$10,000	\$ 250.00

D. Eligible Bidders

Any person who meets the following requirements may register as a bidder:

- The person does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the person intends to purchase property.
- The person is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/, in the local tax collection unit in which the person intends to purchase property.
- The person has not been banned or otherwise excluded by the DNR from participation in the public sale and is not acting on behalf of another who has been banned or excluded.

Any person unable to attend the sale can be represented at the sale by an agent or other representative with authority to bid and otherwise represent the person. However, any party utilizing an agent to bid on their behalf must still meet the above listed requirements. The registered bidder is legally and financially responsible for all parcels bid upon whether acting on their own behalf or as the agent of another.

E. Absentee Bidding

Prospective bidders who do not have internet access or who are otherwise unable to bid on their own may bid by Absentee bid. Absentee bidders must meet all eligibility and other requirements of these Rules and Regulations. Absentee bids will be accepted in increments up to the amount pre-approved by the absentee bidder. Absentee bids require a \$1,000 pre-authorization on a major credit card or a \$1,000 deposit before the bid will be accepted. Absentee bids must be submitted 48 hours prior to the date of the auction by calling 1-800-259-7470.

F. Auction Location

Auctions are conducted online through <u>www.tax-sale.info</u>. An auction may be conducted in-person with simultaneous online bidding as determined by the DNR.

G. Bids are Binding

A bid accepted at public auction through www.tax-sale.info is a legal and binding contract to purchase. The DNR reserves the right to reject any or all bids.

H. Limitations on Bidding

The DNR and Auctioneer reserve the right to limit the number of bids placed per auction for any bidder or group or bidders for any reason.

I. Attempts to Bypass These Rules and Regulations

The DNR and Auctioneer reserve the right to reject the bids of any bidder who appears to be acting on behalf of another person who is ineligible to bid on their own.

4. Terms of Sale

A. Payment

- The full purchase price must be paid in full WITHIN 5 BUSINESS DAYS OF THE SALE. Payment may be made by certified funds, money order, Visa, MasterCard, Discover, or wire transfer. No purchases can be made on a time-payment plan.
- If a buyer fails to consummate a purchase for any reason, their sale will be cancelled and the buyer will be assessed liquidated damages in the amount of \$1000 for breach of contract. Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

The full purchase price consists of the final bid price *plus* a buyer's premium of 10% of the bid price, any outstanding taxes due on the property including associated fees and penalties, and a \$30.00 deed recording fee. *Any portion of the purchase price paid by credit card will be assessed an additional fee of 2.75%.*

The full purchase price consists of the final bid price *plus* a buyer's premium of 10% of the bid price, any outstanding taxes due on the property including associated fees and penalties, and a \$30.00 deed recording fee. *Any portion of the purchase price paid by credit card will be assessed an additional fee of 2.75%.*

B. Refund Checks

In some instances it may be necessary to refund to a buyer some or all of the payment tendered by such buyer. This can occur, for example, when a buyer tenders certified funds in an amount greater than their total obligation or if the sale is cancelled under any provision of these Rules and Regulations. Refund checks will be processed and mailed to buyer within approximately ten days of the time such refund becomes due to buyer. Buyer shall cash such refund check within 90 days of the date listed on such refund check. If buyer fails to cash such refund check within 90 days, such refund check shall become void and buyer shall forfeit any refunded amount.

C. Dishonored Payment

A buyer whose payment is dishonored for any reason will have their sale cancelled and will be assessed liquidated damages in the amount of \$1000. Seller may retain any portion of the purchase price which was tendered and not dishonored up to \$1000 to apply toward such liquidated damages assessment. Seller may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

Furthermore, the DNR may seek to prosecute any buyer whose payment is dishonored or who fails to consummate a purchase.

Any buyer who fails to consummate a purchase for any reason will be banned from bidding at all future land auctions.

The buyer's premium is not subject to any broker fees. There are no co-brokerage or other fees or rebates available.

D. Eligible Buyers

In order to take title to purchased property, each party that will be listed on the deed must meet ALL of the following requirements at the time their winning bid is accepted:

- i. The party does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the purchased property is located
- ii. The party is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/, in the local tax collection unit in which the purchased property is located.
- iii. The party is not purchasing, for less than minimum bid, any property in which the party held an interest at the time a judgment of foreclosure was entered against such property nor is the party purchasing property, for less than minimum bid, on behalf of any other party who held such an interest.
- iv. The party has not been banned or otherwise excluded by the DNR from participation in the public sale and is not owned or controlled by a person or entity that has been banned or excluded.

At the time payment is tendered after the auction, the buyer will be required to execute an affidavit affirming, **under penalty of perjury**, that each party that the buyer desires to have listed on the deed to purchased property meets the above requirements.

The DNR will not issue a deed and the sale will be canceled if the buyer or any party that the buyer seeks to list on the deed does not meet the eligibility requirements outlined in this section at the time the buyer's bid was accepted, the buyer fails to execute this affidavit, or if any affirmations made in this affidavit are untrue. If the DNR is forced to cancel any sale due to the buyer's noncompliance with this provision, the buyer will be banned from participating at all future land auctions and the **buyer will be assessed liquidated damages in the amount of \$1000.** Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above. Furthermore, the DNR may pursue CRIMINAL PERJURY CHARGES against any buyer who makes a false affirmation on

the affidavit required under this or any other provision of these Rules and Regulations.

E. Cancellation Policy

At its sole discretion, the DNR reserves the right to cancel any sale at any time up until delivery of the deed.

F. Property Transfer Affidavit

It is the responsibility of the buyer to file a **Property Transfer Affidavit** with the *assessor for the city or township* where the property is located **within 45** *days* of the transfer. If it is not timely filed, a penalty of \$5/day (maximum \$200) applies. The information on this Property Transfer Affidavit is NOT CONFIDENTIAL.

5. Purchase Receipts

Successful bidders at the sale will be issued a receipt for their purchases during the checkout process. This receipt does not convey an interest in title to the purchased property unless and until a deed has been issued and recorded. Buyers will be entitled to deeds for the property descriptions identified by the sale unit numbers noted on the receipt unless the sale is cancelled under these Rules and Regulations or other statutory authority.

6. Title Being Conveyed

Quit-claim deeds will be issued conveying only such title as is possessed by the DNR at the time of sale. Title insurance companies may or may not issue title insurance on properties purchased at this sale. The DNR makes no representation as to the availability of title insurance and the unavailability of title insurance is not grounds for reconveyance to the DNR. The buyer may incur legal costs for Quiet Title Action to satisfy the requirements of title insurance companies in order to obtain title insurance.

7. Special Assessments

Parcels sold are subject to property taxes that become due and payable on or after the day of auction, as well as current and future installments of any outstanding bonded assessments. All bidders should contact the appropriate city, village, or township offices to determine if there are any outstanding bonded assessments for future tax years on the properties being offered.

8. Possession of Property

A. Possession Pending Deed Delivery

It is recommend that the buyer DOES NOT take physical possession of any purchased property until a deed has been executed and delivered to the buyer. The buyer risks financial loss for any improvements or investments made on purchased property before the delivery of a deed in the event that the DNR exercises its right to cancel the sale. Until the buyer pays for all purchases in full and receives a deed, no activities should be conducted on the site other than:

I. Securing the Property

Buyer should take steps to protect their equity in purchased property by securing vacant structures against entry and obtaining (homeowners) insurance for occupied property. Buyer is responsible for contacting local units of government to prevent possible demolition of structures situated on purchased property.

II. Assessing Potential Contamination

Buyer may immediately wish to conduct a Baseline Environmental Assessment (BEA) to assess the condition of potentially contaminated properties. More information about BEAs can be found at <u>https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/baseline-environmental-assessments</u>

B. Occupied Property

Buyers will be responsible for all procedures and legal requirements for conducting evictions. Occupants of purchased property should be treated as tenants holding over under an expired lease. This means that legal eviction and/or possession proceedings will be necessary to effectuate control over such property if occupants will not otherwise leave voluntarily. You may wish to consult a licensed attorney for additional guidance. Buyers may not commence eviction proceedings until a deed to the applicable occupied property has been issued by the DNR.

9. Additional Conditions

The buyer accepts the premises in its present "as is" condition, and releases the DNR and employees and agents including the Auctioneer from all liability whatsoever arising from any condition of the premises, whether now known or subsequently discovered, including but not limited to all claims based on environmental contamination of the premises.

A person who acquires property that is contaminated (a "facility" pursuant to Section 20201(1)(1) of Natural Resources and Environmental Act (NREPA), 1994 P.A. 451, as amended) as a result of release(s) of a hazardous substance(s) may become liable for all costs of cleaning up the property and any other properties impacted by the release(s). Liability may be imposed upon the person acquiring the property even in the absence of any personal responsibility for, or knowledge of, the release. Protection from such liability may be obtained by conducting a Baseline Environmental Assessment (BEA) as provided for under Section 20126(1) (c) of NREPA. However, the BEA must be conducted prior to or within 45 days of the earliest date of purchase or occupancy of the property. Persons who acquire contaminated property may have "due care" obligations under Section 20107a of NREPA even if they conduct a BEA and are not liable for the contamination.

Pursuant to part 201 of NREPA, the person(s) responsible for an activity causing a release at the property is obligated to pursue response activities at the property. Consequently, the non-liable purchaser may be required to provide access to the liable party to conduct response activities at the property in the future. Section 20116 of the NREPA requires that a person who has knowledge that their property is contaminated provide a written notice to the purchaser or other person to whom the property is transferred which discloses the general nature and extent of the release. Additional disclosure obligations may also apply at the time the property, or an interest in the property, is transferred. Accordingly, the DNR recommends that a person who is interested in acquiring

property at this auction contact an attorney or an environmental consultant for advice prior to the acquisition of any property that may be contaminated.

10. Deeds

A. Deed Execution and Delivery

All monies collected will initially be deposited in escrow. Once payment is cleared and verified, funds will be disbursed to the DNR and deeds will be executed and recorded as required by law. The DNR will deliver the deeds to the Register of Deeds for recording and remit them to the buyer after recording is complete. IT CAN TAKE 6 TO 8 WEEKS FOR DEEDS TO ARRIVE. PLEASE BE PATIENT.

11. Property Taxes & Other Fees

All property taxes that become due and payable on or after the day of auction will be the responsibility of the buyer. The buyer is responsible for all other fees and liens that accrue against the property on or after the day of the auction. These items include, but are not limited to, municipal utility or ordinance fees and condo or property owner association fees or dues. This can also include demolition and other nuisance abatement costs. These fees and expenses are not collected at the auction and must be paid by the buyer after taking title to any purchased property which is subject to such fees and expenses.

12. Other

A. Personal Property

Personal property (*items not attached to buildings and lands such as furnishings, automobiles, etc.*) located on offered property or within structures situated on offered property was not taxed as part of the real estate, does not belong to the DNR, and is not sold to the buyer of the real estate in this transaction. You are advised to contact former owners of any purchased property and provide them an opportunity to reclaim contents. A certified and first class mail notice to their last known address is strongly advised. It is your responsibility to identify and properly handle items of personal property. The DNR and Auctioneer make no representations or warranties as to the presence of personal property or as to the legal requirements for dispensing with such property.

Mobile Homes may be titled separately and considered *personal property*. It is the buyer's responsibility to determine the legal status of any mobile home located on purchased property. A useful first step could include determining whether an Affidavit of Affixture of Manufactured Home has been executed and recorded as outlined in MCL 125.2330i.

B. Applicability of These Rules and Regulations

All sales are subject to these Rules and Regulations. Furthermore, additional terms and conditions which apply to one or more specific auction lots may be printed in the auction sale booklets and/or online at www.tax-sale.info ("Additional Terms"). If such Additional Terms apply, they will be listed on the online lot description page and/or in the printed sale book for the lot(s) to which they apply. Such Additional Terms, if existing, shall be considered a part of these Rules and Regulations for the specific auction lots to which they apply. Finally, additional conditions are included on the auction receipt given to the buyer at the time of checkout ("Terms of Sale"). All sales are subject to these Terms of Sale as well. These Rules and Regulations, Additional Terms, and Terms of Sale are intended to be compatible. To the extent that a conflict arises between any of these sources, they shall be interpreted in the following order of priority: Additional Terms, Terms of Sale, Rules and Regulations.

These Rules and Regulations are subject to change and should be reviewed frequently.

NOTE: Please review the terms at the top of each online catalog and the addendum pages in the sale books for sale-specific purchase terms. Failure to follow the specific rules posted for each sale could result in cancellation of sale and/or the assessment of liquidated damages as provided by these Rules and Regulations.

Cheboygan

Lot #	Lot Information	Address	Min. Bid
1500	Parcel ID: 030-035-200-001-00; Legal Description: E1/2 OF NE1/4, SEC 35, T38N,R3W. *EXC: STATE HWY ROW. Comments: 60 acres of swamp land along I75. Access off from Hebron Mail Route Rd. Access point is dry and higher grade. Power lines run along most of East boundary line and Mud Creek runs through toward South end. Additional Disclosures: 41; 10 (see key for full text) Summer Tax Due: \$362.85		\$2,200.00
1501	Parcel ID: 041-B02-100-084-00; Legal Description: BEAUGRAND ESTATES LOTS 84 & 85. Comments: Wooded and Swampy but in walking distance of Lake Huron. Located Beaugrand Estates lots 84 and 85. Close to the city of Cheboygan. Beaugrand Estates POA has yearly Association Fees of \$15.00 Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$130.64	BEAUMONT DR	\$1,250.00
1502	Parcel ID: 051-B03-001-009-00; Legal Description: PLAT OF SUPR FRANK BANCROFT'S SECOND ADDITION TO CITY OF CHEBOYGAN, LOT 7. (SEC 33, T38N,R1W). Comments: Vacant parcel that has grade lower than road and is cover in shruby brush and younger trees. some standing water. Narrow on road front and back is wider. close to Cheboygan State Park. Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$392.59		\$1,800.00
1503	Parcel ID: 051-D01-000-026-00; Legal Description: DUNCAN BAY BOAT CLUB, A CONDOMINIUM, UNIT 26, ACCORDING TO MASTER DEED RECD IN 503/14-65 & AMENDED IN 504/681. (SEC 28, T38N,R1W). Comments: Our marina is located conveniently within the Straits of Mackinac, Duncan Bay Boat Club is two miles east of Cheboygan, Michigan, in Duncan Bay, Lake Huron. The east side of the bay is Cheboygan State Park, featuring sand beaches, hiking trails, and a historic lighthouse. We feature direct-to-Lake-Huron access with zero surge or wave action. Duncan Bay carries a minimum of 13-feet depth and our channel is a minimum 8-feet dept. Yearly Association Fees. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$617.00		\$3,500.00
1504	Parcel ID: 051-D01-000-029-00; Legal Description: DUNCAN BAY BOAT CLUB, A CONDOMINIUM, UNIT 29, ACCORDING TO MASTER DEED RECD IN 503/14-65 & AMENDED IN 504/681. (SEC 28, T38N,R1W). Comments: Our marina is located conveniently within the Straits of Mackinac, Duncan Bay Boat Club is two miles east of Cheboygan, Michigan, in Duncan Bay, Lake Huron. The east side of the bay is Cheboygan State Park, featuring sand beaches, hiking trails, and a historic lighthouse. We feature direct-to-Lake-Huron access with zero surge or wave action. Duncan Bay carries a minimum of 13-feet depth and our channel is a minimum 8-feet dept. Yearly Association Fees. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$617.00		\$3,500.00
1505	Parcel ID: 051-D01-000-122-00; Legal Description: DUNCAN BAY BOAT CLUB, A CONDOMINIUM, UNIT 122, ACCORDING TO MASTER DEED RECD IN 503/14-65 & AMENDED IN 504/681. (SEC 28, T38N,R1W). Comments: Our marina is located conveniently within the Straits of Mackinac, Duncan Bay Boat Club is two miles east of Cheboygan, Michigan, in Duncan Bay, Lake Huron. The east side of the bay is Cheboygan State Park, featuring sand beaches, hiking trails, and a historic lighthouse. We feature direct-to-Lake-Huron access with zero surge or wave action. Duncan Bay carries a minimum of 13-feet depth and our channel is a minimum 8-feet dept. Yearly Association Fees. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$271.47		\$1,400.00
1506	Parcel ID: 051-D01-000-189-00; Legal Description: DUNCAN BAY BOAT CLUB, A CONDOMINIUM, UNIT 189, ACCORDING TO MASTER DEED RECD IN 503/14-65 & AMENDED IN 504/681. (SEC 28, T38N,R1W). Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$271.47		\$1,850.00
1507	Parcel ID: 052-T54-002-010-00; Legal Description: MAP OF TURNER AND HUMPHREY'S SECOND ADDITION TO THE CITY OF CHEBOYGAN, LOTS 14, 15 & 16, BLK 2. (SEC 32, T38N,R1W). Comments: School house looking home past its prime and unsaveable. Floors are gone through out and would take some serious work. The metal roof is probably what is keeping this one standing. Additional Disclosures: 36 (see key for full text) Summer Tax Due: \$224.32	412 PIRET ST CHEBOYGAN	\$2,550.00
1508	Parcel ID: 054-P40-001-010-00; Legal Description: PLAT OF SUPERVISOR J M PENNELL'S SECOND ADDITION TO THE CITY OF CHEBOYGAN, LOTS 16 & 17, BLK 1. (SEC 36, T38N,R2W). Comments: House is past it prime and to the point it would take some serious work to make liveable again. Floors are shot and no foundation. Home is being held up by cinder blocks. Additional Disclosures: 36; 34 (see key for full text) Summer Tax Due: \$1,393.70	1134 RANDOLPH ST CHEBOYGAN	\$8,850.00

1509	This lot is a "bundle" comprised of 2 parcels	;	\$1,300.00
	(1 of 2) Parcel ID: 104-029-100-009-00; Legal Description: COM SE COR GOVT LOT 1 SEC 29 TH N 2DEG 24MIN E ALG N & S 1/4 LI 642.34 FT TH S 46DEG 45SEC W 422.94 FT TH S 53DEG 45MIN 30SEC E 101.5 FT TH S 34DEG 41MIN E 302.64 FT TH S 32DEG 7MIN 30SEC E 50.92 FT TO POB, PART OF GOVT LOT 1 SEC 29 T37N R1W.		
	(2 of 2) Parcel ID: 104-029-100-010-00; Legal Description: COM AT S 1/4 COR SEC 29; TH S 85DEG 47MIN 30SEC E 353.07 FT; TH N 06DEG 59MIN W 593.71 FT; TH N 34DEG 41MIN W 931.29 FT; TH N 56DEG 45MIN E 55.55 FT; TH N 34DEG 41MIN W 10.22 FT; TH N 36DEG 42MIN W 90.56 FT; TH N 41DEG 01MIN 30SEC W 99.87 FT TO POB; TH NWLY ALG CURVED R/W LINE CHORD BEARING N 45DEG 29MIN W 99.87 FT; TH N 46DEG 45MIN E 249.76 FT; TH S 53DEG 45MIN 30SEC E 101.50 FT; TH S 46DEG 45MIN W 264.38 FT TO POB, PT OF GOVT LOT 1 SEC 29 T37N R1W. Comments: Swampy wooded irregular shaped parcel. Close to Mullett Lake. Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$94.88		
1511	Parcel ID: 105-C11-000-291-00; Legal Description: CORDWOOD POINT NO 1, LOT 291. (SEC 21, T38N,R1E). Comments: Wooded parcel on Tamarack Dr, grade is lower than road. Close to Lake Huron and Cheboygan State Park. Cordwood Point Association is a family friendly community located south of Cheboygan Michigan on beautiful Lake Huron. They offer monthly social activities, parks for lake access with basketball, volleyball and a children's play area. Newly renovated Clubhouse is available to rent for family functions. Yearly association fees. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$38.08		\$700.00
1512	Parcel ID: 105-R65-000-001-00; Legal Description: RED PINE ACRES, A SITE CONDOMINIUM, SITE 1, ACCORDING TO MASTER DEED RECD IN 934/825-856. (SEC 15, T37N,R1W). Comments: Grade on parcel is higher than road and wooden with younger pines. Summer Tax Due: \$245.89		\$2,450.00
1513	Parcel ID: 105-S61-000-041-00; Legal Description: SPORTSMAN SUBDIVISION, LOT 41. (SEC 26,T38N,R1W). Comments: Wood parcel with grade lower than road, close to Cheboygan State Park. Summer Tax Due: \$95.07		\$850.00
1514	Parcel ID: 130-004-300-001-00; Legal Description: COM W 1/4 COR SEC 4; TH S 89D 16M 40S E ALG E & W 1/4 LI 33.04FT TO ELY R/W CO RD; TH S 2D 3M E ALG SD R/W 33.04FT TO POB; TH S 89D 16M 40S E ALG SD R/W LI 641.45FT; TH S 2D 9M 40S E 367FT; TH N 89D 16M 40S W 642FT M/L TO ELY R/W LI OF CO RD; TH N 2D 3M W ALG SD R/W LI 367FT TO POB, PT OF W1/2 OF SW1/4, SEC 4, T36N,R2W. Comments: 5 acres on Birchwood. Mobile homes. one single wide and a double wide. Trailer is half gutted. Looks like they were goin to update to a double wide but never put it together. it has seen better days as the roof is caving in and exterior walls are missing. No saving this dream home! Additional Disclosures: 5; 21; 32; 62; 17; 50; 36 (see key for full text) Summer Tax Due: \$341.08	BIRCHWOOD RD	\$3,250.00
1515	Parcel ID: 130-N11-003-053-00; Legal Description: NEW.PHEL.VAN ADDITION TO TOPINABEE, LOT 53, BLK 3. (SEC 30, T36N,R2W). Comments: Small ~0.06 Vacant Lot Summer Tax Due: \$1.70		\$550.00
1516	Parcel ID: 140-014-100-001-00; Legal Description: NW1/4 OF NW1/4, SEC 14, T36N,R1W. Comments: 40 mostly Wooded acres and some swamp. Has older mobile home in decent shape, needs some TLC. A roof was built over home. Has large pole barn for all your storage needs, just needs cement poured to have a great storage facility! Great hunting or weekend getaway place! Close to Mullett Lake! Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$1,082.14		\$12,800.00
1518	Parcel ID: 161-I31-013-024-00; Legal Description: MAP OF THE VILLAGE OF INDIAN RIVER, LOTS 23 & 24, BLK 13 *EXC: WLY 2FT OF LOT 23 (SEC 24, T35N,R3W). Comments: Store Front and Pole Barn on River St in downtown Indian River. Right off the main road in town. Great little place to start or bring a new business to Indian River, with the pole barn for storage or inventory. Store building need some updating and TLC but the pole is fairly new in great shape! Additional Disclosures: 32 (see key for full text) Summer Tax Due: \$352.39		\$15,850.00

1519	Parcel ID: 220-011-407-061-00; Legal Description: COM SE COR NE1/4 OF SE1/4, SEC 11, T34N,R1W; TH N ALG WLY R/W LI OSMOND RD 330FT FOR POB; TH N 330FT; TH W 1320FT M/L TO N-S 1/8 LI; TH S & PARA TO W R/W LI OF OSMOND RD 330FT; TH E 1320FT M/L TO POB. Comments: Home on Osmun Rd, Afton ~10 acres This house may be occupied, but we did not get a close inspection. There were dogs barking at the time of our visit so please take caution if observing this property. Additional Disclosures: 33; 45; 6 (see key for full text) Summer Tax Due: \$411.56		\$4,800.00
1520	Parcel ID: 241-034-100-002-03; Legal Description: COM AT W1/4 COR OF SEC 34, T33N,R3W; TH S 89D 35M 49S E 1324.26FT ALG E-W 1/4 LI TO W 1/8 LI OF SD SEC 34; TH N00D 04M 28S E 847.52FT ALG SD W 1/8 LI TO POB; TH CONT ALG SD W 1/8 LI N 00D 04M 28S E 483.919FT TO S 1/8 LI OF SD SEC 34; TH S 89D 36M 21S E 600.99FT; TH S 14D 58M 26S W 500FT; TH N 89D 36M 20S W 472.43FT TO SD W 1/8 LI & POB. Comments: old Aurora gas and oil site off S. Shire rd. Parcel is open with trees surrounding perimeter. sandy soil. Contain one larger building and one small building, containing gas/oil piping 5 plus acres. Summer Tax Due: \$83.70	VANDERBILT	\$2,250.00
1521	Parcel ID: 251-G01-000-010-00; Legal Description: GOLFVIEW ESTATES SUB, LOT 10. (SEC 21,T33N,R2W). Comments: Swampy wooded Ravine on Molineaux Rd. Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$16.02		\$700.00
1522	Parcel ID: 251-G01-000-062-00; Legal Description: GOLFVIEW ESTATES SUB, LOT 62. (SEC 21,T33N,R2W). Comments: Vacant Lot ~0.56 acres in Wolverine in Golf View Estates Lot 62. Summer Tax Due: \$19.73		\$750.00
1523	Parcel ID: 251-M03-000-003-00; Legal Description: "MONT GABRIEL" SUBDIVISION, LOTS 3 & 4. (SECS 15&22,T33N,R2W). Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$20.43	15073 PROMENADE DES SKIEURS WOLVERINE	\$800.00
1524	This lot is a "bundle" comprised of 3 parcels(1 of 3) Parcel ID: 251-M03-000-036-00; Legal Description: "MONT GABRIEL"SUBDIVISION, LOT 36. (SECS 15&22,T33N,R2W). Comments: 3 parcels consisting of 4platted lots, 36, 37, 38, and 39. nicely wooded lots. grade is higher than road and close tosome small lakes(2 of 3) Parcel ID: 251-M03-000-037-00; Legal Description: "MONT GABRIEL"SUBDIVISION, LOT 37. (SECS 15&22,T33N,R2W).(3 of 3) Parcel ID: 251-M03-000-038-00; Legal Description: "MONT GABRIEL"SUBDIVISION, LOT 38 & 39. (SECS 15&22,T33N,R2W).SUBDIVISION, LOTS 38 & 39. (SECS 15&22,T33N,R2W).Summer Tax Due: \$41.23	2247 CHEMIN DE LA MONTAGNE WOLVERINE; 2235 CHEMIN DE LA MONTAGNE	\$2,250.00
1527	Parcel ID: 251-T09-000-019-00; Legal Description: TIMBER LINE ESTATES SUBDIVISION, LOT 19. (SECS 23&26, T33N,R2W). Comments: Semi wooded parcel with grade slightly lower than road, some down trees. Summer Tax Due: \$10.60		\$650.00
1528	Parcel ID: 253-R09-005-011-00; Legal Description: RICHARDS & HOLCOMB'S FIRST ADDITION TO VILLAGE OF WOLVERINE, LOTS 11 & 12, BLK E. (SEC 6, T33N,R2W). Comments: Wooden hillside parcel just outside of Wolverine. Close to Sturgeon River Campground. Summer Tax Due: \$28.48		\$700.00

Emmet

Lot #	Lot Information	Address	Min. Bid
2103	Parcel ID: 03-06-14-451-009; Legal Description: SUP FRANK SCHMALZRIED'S PLAT OF PACHY'S RESORT, LOT 9, ALSO COM 479.1 FT N OF SE COR OF GOVT LOT 1, TH N-54-28-W 245.75 FT, N-66- 58-W 210.87 FT, TH S-17-43-W 66.29 FT, N-66-58-W 67.45 FT TO POB, TH CONT N-66-58-W 46.8 FT, N-38-39-30-W 24.56 FT, S-17-40-W 162.42 FT, TH S-72-25-30-E 67.03 FT, N-17-40-E 144.3 FT TO POB, PT GOVT LOT 1. (LATTER PT OF DESC FOR SEPTIC PURPOSES ONLY) SECTION 14, T38N, R4W. Comments: Wooded Lake front parcel on Julia Pachy Ln. on the West side of Carp Lake. Road cuts through land. Parcel is at road grade but has some low spots with standing water. Additional Disclosures: 41 (see key for full text)	9210 PACHY RD CARP LAKE	\$4,800.00
	Summer Tax Due: \$905.03		
2104	Parcel ID: 07-17-22-115-146; Legal Description: COURTYARDS AT EAGLE BEACH CONDO, PLAN #206, UNIT 46. SECTION 22, T35N, R4W. Comments: Plan #206 Unit 46 In Courtyards at Eagle Beach Condo on Lora Bette Dr. Parcel is at road grade terrain is uneven. Only a handful of trees. Looks to be a buildable lot or weekend get away with the camper. May have association fees. Always check w/local unit assessor/zoning to verify your plan prior to bidding. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$40.11		\$900.00
2105	Parcel ID: 07-17-22-201-157; Legal Description: COM AT N 1/4 COR OF SECTION 22, TH S00Ű02'44"W ALG N/S 1/4 LN 238.18 FT, TH S89Ű07'26"E 311.63 FT, TH S89Ű07'26"E 101.55 FT, TH 88.13 FT ALG CURVE R, RAD 567 FT, TH CONT 155.95 FT ALG CURVE R, RAD 567 FT, TH S64Ű27'34"E 8.44 FT TO POB, TH S64Ű27'34"E 150.98 FT, TH S26Ű31'20" W 312.78 FT, TH N67Ű21'38"W 138.28 FT, TH N24Ű11'36"E 319.82 FT TO POB. SUBJ TO 15 FT SET BACK/FAIRWAY MAINT EASE ALG EXISTING DRAIN, TO BE KNOW AS PROPOSED UNIT 57, THE COURTYARDS AT EAGLE BEACH CONDOMINIUM, PHASE III. INC & SUBJ TO EASES & RESTRICTIONS OF RECORD. SAID DESC IS DEPICTED AS PARCEL 57 ON AN OVER DEVELOPMENT COMPILATION SURVEY PLAN "PREPARED BY BOSS ENGINEERING & SURVEYING DATED AUGUST 5, 2003". 1.05 AC M/L. SECTION 22, T35N, R 4W. Comments: Vacant Lot ~1.05 Acres		\$1,100.00
2106	Parcel ID: 07-17-22-201-158; Legal Description: COM AT N 1/4 COR OF SECTION 22, S00Ű02'44"W ALG N/S 1/4 LN 238.18 FT, TH S89Ű07'26"E 311.63 FT, TH S89Ű07'26"E 101.55 FT, TH 88.13 FT ALG ARC OF CURVE R, RAD 567 FT, TH CONT 155.95 FT ALG CURVE R, RAD 567 FT, TH S64Ű27'34"E 150.08 FT O POB, TH S64Ű27'34"E 150.00 FT, TH S26Ű34'45"W 305.19 FT, TH N67Ű21'38"W 150.02 FT, TH N26Ű31'20"E 312.78 FT TO POB. SUBJ TO 15 FT SET BACK/FAIRWAY MAINT EASE ALG EXISTING DRAIN, TO BE KNOWN AS PROPOSED UNIT 58, THE COURTYARDS AT EAGLE BEACH CONDOMINIUM, PHASE III . INC & SUBJ TO EASES & RESTRICTIONS OF RECORD. SAID DESC IS DEPICTED AS PARCEL 58 ON AN OVER DEVELOPMENT COMPILATION SURVEY PLAN "PREPARED BY BOSS ENGINEERING & SURVEYING DATED AUGUST 5, 2003." 1.06 AC M/L. SECTION 22, T35N, R 4W. Comments: Vacant Lot ~1.06 Acres Summer Tax Due: \$98.85		\$1,100.00
2107	Parcel ID: 07-17-22-201-160; Legal Description: COM AT N 1/4 COR OF SECTION 22, S00Ű02'44"W ALG N/S 1/4 LN 238.18 FT; TH S89Ű07'26"E 311.63 FT, TH S89Ű07'26"E 101.55 FT, TH 88.13 FT ALG ARC OF CURVE R, RAD 567 FT, TH CONT 155.95 FT ALG CURVE R, RAD 567 FT, TH S64Ű27'34"E 150.00 FT, TH S64Ű27'34"E 150 FT, TO POB, TH S64Ű27'34"E 129.14 FT, TH S02Ű28'29"E 42.99 FT, TH S26Ű32'27"W 267.54 FT, TH N63Ű41'33"W 150.17 FT, TH N26Ű34'45"E 303.49 FT TO POB. SUBJ TO 15 FT SET BACK/FAIRWAY MAINT EASE ALG EXISTING DRAIN, TO BE KNOWN AS PROPOSED UNIT 60, THE COURTYARDS AT EAGLE BEACH CONDOMINIUM, PHASE III. INC & SUBJ TO EASES & RESTRICTIONS OF RECORD. SAID DESC IS DEPICTED AS PARCEL 60 ON AN OVER DEVELOPMENT COMPILATION SURVEY PLAN "PREPARED BY BOSS ENGINEERING & SURVEYING DATED AUGUST 5, 2003". 1.04 AC M/L. SECTION 22, T35N, R 4W. Comments: Vacant Lot ~1.04 acres Summer Tax Due: \$98.85		\$1,100.00

Emmet (DNR)

Lot #	Lot Information	Address	Min. Bid
99062	Parcel ID: 02-05-12-400-002; Legal Description: SW1/4 of the SE1/4 Comments: The subject property is zoned FR Forest Recreation (likely FF-2 Farm Forest if private) and has road frontage on the north side of Gill Road. The property is located ½ a mile east of the Gill Road and Elder Road intersection about 11 miles southwest of Mackinaw City MI. The topography of the subject consists of flat forested land with wet muck soils. The parcel does meet local zoning to build regulations (requires at least 40 acres with a 300 ft width). It likely that the parcel is too wet to be built on. As a result the main use of the property is likely for hunting or other recreational types of activities. 40 Acres Additional Disclosures: 41; 75 (see key for full text) Summer Tax Due: TBA	Gill Rd	\$27,000.00
99063	Parcel ID: 03-06-15-400-011; Legal Description: Com 1618.23 ft N of SE cor of Sec. th W 383 ft to POB th cont W 50 ft N 188.05 ft E 50 ft S 188.05 ft to POB Comments: The subject property is zoned FF-2 Farm & Forest and has road frontage at the end of Bruce Avenue which is a private road. There is no known easement for this property and legal access is unknown. Would be a great purchase for an adjacent landowner. The property is located west of the Pachy Road and Bruce Avenue intersection about 4 miles north of Levering MI. The topography of the subject consists of flat forested land with dry sandy-loam soils. The parcel does not meet local zoning to build regulations which requires at least 2 acres with a 200 ft. width. Property is 50' (east-west) X 188' (north-south) - near the southern shore of Lake Paradise! 0.21 Acres Additional Disclosures: 75; 7 (see key for full text) Summer Tax Due: TBA	Bruce Ave	\$1,600.00

Presque Isle

Lot #	Lot Information	Address	Min. Bid
7500	Parcel ID: 021-140-000-445-00; Legal Description: SURF PARK LOT 444 Comments: Very short walking distance to Lake Huron. Parcel is at road level with uneven terrain. there is some standing water Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$25.46		\$950.00
7501	Parcel ID: 021-140-000-485-00; Legal Description: SURF PARK LOT 484 Comments: Close to Lake Huron, parcel is at road level with uneven terrain. some standing water. Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$19.55		\$850.00
7502	Parcel ID: 051-120-000-014-04; Legal Description: OTTAWA TRAILS LOT 15 EXC THE E PART OF LOT 15 COM AT THE NW COR OF LOT 15 TH S 0D 27M 52S W 102.06FT TH S 30D 31M 54S E 64.5FT TO THE BANK OF THE OCQUEOC RIVER TH N 58D 1M E 43.38FT ALG THE BANK OF THE OCQUEOC RIVER TH N 4D 56M E 130FT TH N 86D 20M W 80.08FT TO THE POB. Comments: Small Vacant Lot ~0.07 Acres Summer Tax Due: \$2.40		\$700.00
7503	Parcel ID: 061-090-000-013-00; Legal Description: GRAND PINES SUB. #1 LOT 13 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details.	Rd	\$750.00
7504	Parcel ID: 061-090-000-014-00; Legal Description: GRAND PINES SUB. #1 LOT 14 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$12.58	Rd	\$750.00
7505	Parcel ID: 122-145-000-256-00; Legal Description: GRAND PINES SUBD #2 LOT 256 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64		\$750.00

7506	Parcel ID: 122-145-000-273-00; Legal Description: GRAND PINES SUBD #2 LOT 273 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7507	Parcel ID: 122-145-000-274-00; Legal Description: GRAND PINES SUBD #2 LOT 274 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7508	Parcel ID: 122-145-000-353-00; Legal Description: GRAND PINES SUBD #2 LOT 353 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7509	Parcel ID: 122-160-000-049-00; Legal Description: HARBOR MANOR LOT 49 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$800.00

7510	Parcel ID: 122-160-000-092-00; Legal Description: HARBOR MANOR LOT 92 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7511	Parcel ID: 122-160-000-096-00; Legal Description: HARBOR MANOR LOT 96 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7512	Parcel ID: 122-160-000-097-00; Legal Description: HARBOR MANOR LOT 97 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7513	Parcel ID: 122-160-000-098-00; Legal Description: HARBOR MANOR LOT 98 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00

7514	Parcel ID: 122-165-000-024-00; Legal Description: HARBOR VIEW LOT 24 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7515	Parcel ID: 122-165-000-036-00; Legal Description: HARBOR VIEW LOT 36 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7516	Parcel ID: 122-165-000-072-00; Legal Description: HARBOR VIEW LOT 72 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7517	Parcel ID: 122-165-000-073-00; Legal Description: HARBOR VIEW LOT 73 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00

7518	Parcel ID: 122-165-000-074-00; Legal Description: HARBOR VIEW LOT 74 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7519	Parcel ID: 122-165-000-145-00; Legal Description: HARBOR VIEW LOT 145 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Summer Tax Due: \$7.31	\$750.00
7520	Parcel ID: 122-165-000-243-00; Legal Description: HARBOR VIEW LOT 243 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7521	Parcel ID: 122-165-000-244-00; Legal Description: HARBOR VIEW LOT 244 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00

7522	Parcel ID: 122-200-000-044-00; Legal Description: NORTH BAY HEIGHTS LOT 44 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7523	Parcel ID: 122-200-000-097-00; Legal Description: NORTH BAY HEIGHTS LOT 97 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7524	Parcel ID: 122-200-000-128-00; Legal Description: NORTH BAY HEIGHTS LOT 128 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7525	Parcel ID: 122-200-000-138-00; Legal Description: NORTH BAY HEIGHTS LOT 138 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00

7526	Parcel ID: 122-200-000-139-00; Legal Description: NORTH BAY HEIGHTS LOT 139 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7527	Parcel ID: 122-200-000-196-00; Legal Description: NORTH BAY HEIGHTS LOT 196 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7528	Parcel ID: 122-200-000-208-01; Legal Description: NORTH BAY HEIGHTS LOT 208 & 209. Comments: Small parcel on E Co Rd 638. Semi wooded with clearing in middle. Terrain is uneven and grade is close to road level. Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$12.38	\$800.00
7529	Parcel ID: 122-200-000-285-00; Legal Description: NORTH BAY HEIGHTS LOT 285 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00

7530	Parcel ID: 122-200-000-296-00; Legal Description: NORTH BAY HEIGHTS LOT 296 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7531	Parcel ID: 122-200-000-297-00; Legal Description: NORTH BAY HEIGHTS LOT 297 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7532	Parcel ID: 122-200-000-298-00; Legal Description: NORTH BAY HEIGHTS LOT 298 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7533	Parcel ID: 122-200-000-299-00; Legal Description: NORTH BAY HEIGHTS LOT 299 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00

7534	Parcel ID: 122-200-000-343-00; Legal Description: NORTH BAY HEIGHTS LOT 343 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$750.00
7535	Parcel ID: 122-200-000-344-00; Legal Description: NORTH BAY HEIGHTS LOT 344 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$750.00
7536	Parcel ID: 122-200-000-346-00; Legal Description: NORTH BAY HEIGHTS LOT 346 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$4.92	\$700.00
7537	Parcel ID: 122-205-000-160-00; Legal Description: NORTH BAY SHORES LOT 160 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00

7538	Parcel ID: 122-205-000-229-00; Legal Description: NORTH BAY SHORES LOT 229 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7539	Parcel ID: 122-210-000-190-00; Legal Description: NORTHLAND HEIGHTS LOT 190 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$6.17	\$750.00
7540	Parcel ID: 122-211-000-324-00; Legal Description: NORTHLAND HEIGHTS #2 LOT 324 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7541	Parcel ID: 122-211-000-325-00; Legal Description: NORTHLAND HEIGHTS #2 LOT 325. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00

7542	Parcel ID: 122-211-000-412-00; Legal Description: NORTHLAND HEIGHTS #2 LOT 412. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$8.64	\$750.00
7543	Parcel ID: 122-225-000-005-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 5. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7544	Parcel ID: 122-225-000-006-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 6 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00
7545	Parcel ID: 122-225-000-053-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 53. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.00

7546	Parcel ID: 122-225-000-110-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 110. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.(00
7547	Parcel ID: 122-225-000-434-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 434. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.(00
7548	Parcel ID: 122-225-000-462-00; Legal Description: PRESQUE ISLE HEIGHTS LOT 462. Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$7.31	\$750.0	00
7549	Parcel ID: 140-019-000-053-00; Legal Description: T36N R4E SEC 19 PARC COM 570FT W & 1065FT N OF SE COR OF SE 1/4 OF SW 1/4; W 80FT N 30FT E 80FT S 30FT TO P O B. Comments: Vacant Parcel ~0.06 acres Summer Tax Due: \$1.17	\$650.0	00
7550	Parcel ID: 140-019-000-065-00; Legal Description: T36N R4E SEC 19 PARC COM 470FT W & 105FT N OF SE COR OF NE 1/4 OF SE 1/4; W 80FT N 30FT E 80FT S 30FT TO POB. Comments: Vacant Parcel ~0.06 Acres Summer Tax Due: \$1.17	\$400.0	00
7551	Parcel ID: 140-029-000-105-00; Legal Description: T36N R4E SEC 29 PARC COM 650FT W & 165FT N OF SE COR OF NW 1/4 OF NW 1/4; W 80FT N 30FT E 80FT S 30FT TO POB. Comments: Small Vacant Parcel ~0.05 acres	\$650.(00
	Summer Tax Due: \$1.17		

9997529	Parcel ID: 122-200-000-285-00; Legal Description: NORTH BAY HEIGHTS LOT 285 Comments: Presque Isle Harbor Association amenities include a clubhouse with indoor pool, exercise equipment, activity room, game spaces, and meeting rooms; two beach houses, three beaches (one with boat rental), launching facilities on both Grand Lake and Lake Huron; a campground with full facilities, and a camper pavilion. There is a thriving community recreational and social program as well. For the summer and winter sports enthusiast, the Association has miles of hiking/snowmobile/cross country ski trails. Nearby, on State land, are many more miles of groomed and ungroomed ski and snowmobile trails. Association fees are \$272 per year, and there are quarterly water assessments which total another \$140.00 annually or less. See full information on the association at the link noted. This is a quiet resort community in a very picturesque area between Alpena and Rogers City. We have 44 lots to offer in the sale this year, and there are others available on our website in the "surplus sales" catalogs from prior years. If you assemble a group of contiguous lots (up to 4) there are discounts on the annual fees for the additional lots. See the PIHA website for full details, bylaws and other details. Additional Disclosures: 16 (see key for full text)	\$700.00

Additional Disclosures Key

5: One or more buildings on this parcel has a roof which is either leaking to the interior or appears close to failure. Failing roofs often indicate substantial structural decay inside the building. You should investigate the integrity of this structure(s) prior to bidding.

6: This property is *occupied*. Please respect the privacy of current occupants and limit any inspection to what can be *safely observed from the road*. Some occupants may be upset or angry and may meet contact with aggression or violence. *Please use discretion and caution when researching this or other occupied properties*. Furthermore, although this property has been foreclosed for unpaid taxes, occupants have certain rights under Michigan law and must be formally evicted if unwilling to leave voluntarily. You may wish to consult a licensed attorney for more information.

7: This parcel does not front on a public or privately deeded improved road. Often times there are easements in the recorded chain-of-title that provide legal access to such parcels but other times there are not. You should thoroughly research this parcel's access rights prior to bidding. It can require expensive, complicated, and time consuming legal proceedings to secure legal access to landlocked parcels that do not have easements for ingress and egress.

10: This parcel has surface water, soil, or vegetation conditions indicating that it may include wetland habitat. Such habitat may comprise all or part of the parcel's area. However, it is possible that this parcel contains buildable areas as well. There are many environmental and building regulations related to wetlands which you should consult before bidding on this parcel. The Michigan Department of Environment, Great Lakes, and Energy maintains a Wetland Map Viewer which provides easy access to wetland data and can be found <u>here.</u> It is your responsibility to determine if this parcel is suitable for your desired use.

11: This parcel includes structures which have been damaged by fire. It is up to the auction purchaser to determine if this property can be restored to a safe condition and to comply with all relevant local regulations and building codes. Please research thoroughly prior to bidding.

16: This parcel is likely subject to ASSOCIATION FEES which are assessed to cover maintenance and other costs associated with the development in which the parcel is located. Interested parties should verify the existence and extent of association fees and costs prior to bidding.

17: Mobile homes (and some modular homes) can be separately titled and considered personal property. In these instances, there may be third parties that have the legal right to remove that mobile home from the parcel whether or not it has been assessed as part of the property in the past. We make no representations or warranties as to whether such mobile or modular homes are included with the real property offered for sale. It is the buyer' s responsibility to conduct their own research as to the state of title. As a preliminary step, it may be useful to determine if an Affidavit of Affixture of Manufactured Home has been executed and recorded as outlined in MCL 125.2330i. You may wish to consult a licensed attorney or title company to assist in this research.

21: This parcel appears to contain "personal property" that may be of value. Property tax foreclosure affects **only "real property."** In general, real property includes the land and those things physically attached to it. **This sale includes only such real property.** However, some parcels also contain personal property such as cars, furniture, clothing, and other things which aren't physically attached to the land. Such **personal property is not included as part of this sale.** It is strongly suggested that the purchaser of this parcel contact the former owner and provide them the opportunity to remove this personal property before disposing of it. Minimum reasonable steps could include sending a letter by certified and first class mail to the former owner at their last known address. However, it is the responsibility of the winning bidder to determine what personal property is present on the parcel and the appropriate measures for handling such personal property.

32: This building contains evidence of *mold.* Mold is an indication of excess moisture which can come from a variety of sources including high ground water, improper sealing of foundation walls, damaged roofs, and other conditions which can be expensive to correct. Mold can pose significant health risks and, if extensive, may require a complete renovation which could exceed the value of the building. Please conduct your own research and bid accordingly.

33: The interior of this property was not viewed during our inspection. Buildings which are dangerous, occupied, boarded, condemned, or otherwise difficult to enter are inspected from the exterior/curbside only. You are NOT authorized to enter these or any other buildings offered for sale. You should limit your inspection to that which can be made safely from the building's exterior.

34: The foundation of one or more buildings located on this parcel appears to be failing. Correcting foundation issues can be very expensive and issues are often more complex than they initially appear. You should research this issue thoroughly prior to bidding on this parcel.

36: This parcel includes a structure which should be considered **DANGEROUS.** This building has suffered structural damage which creates substantial risk of harm from falling through damaged areas or collapse from above. It may also contain extensive debris which could fall or collapse, rusty nails, broken glass, and other hazards. **You are not** *permitted to enter this or any other structure offered at tax sale. You should limit your inspection only to what can be safely observed from the building's exterior.* Trespassers are subject to prosecution.

41: This parcel has surface water, soil, or vegetation conditions indicating that it may include wetland habitat. Such habitat may comprise all or part of the parcel's area. However, it is possible that this parcel contains buildable areas as well. There are many environmental and building regulations related to wetlands which you should consult before bidding on this parcel. The Michigan Department of Environment, Great Lakes, and Energy maintains a Wetland Map Viewer which provides easy access to wetland data and can be found <u>here.</u> It is your responsibility to determine if this parcel is suitable for your desired use.

45: Our inspectors encountered aggressive dogs in the vicinity of this parcel. Please *exercise caution* if you choose to assess this property in person.

50: The previous owner of this parcel undertook a construction or rehabilitation project which has not been completed. We have attempted to describe the degree to which the project has been finished, but the building should be be considered incomplete nonetheless. The local building code enforcement official may be able to offer additional insight as to why the project was never completed.

62: This parcel appears to include an area where a mobile home was previously located. Such mobile home pads will frequently include well/water and septic/sewer connections as well as power hookups. However, local zoning regulations may prohibit placing a new mobile home on this site despite the fact that one was previously located here. Please check local zoning regulations carefully prior to bidding. We make no representations or warranties as to the suitability of this parcel for any purpose.

66: This property is unsanitary and poses a potential health hazard because of raw food garbage, backed up sewer lines, or other similar waste. Such conditions can attract rodents, wild animals, and other vermin. You should bid accordingly and be prepared to mitigate the situation immediately upon purchase.

75: The State of Michigan reserves a property right in aboriginal antiquities including mounds, earthworks, forts, burial and village sites, mines, or other relics and also reserving the right to explore and excavate for the same as provided under Article III, part 761 of PA 451 of 1994 as amended.