

Public Land Auction

Arenac, Bay, Gladwin, Midland (DNR)

August 21st, 2024

Arenac, Arenac (Dnr), Bay, Gladwin, and Midland (Dnr) 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)
- **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
WWW.TAX-SALE.INFO

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).*

2024 AUCTION SCHEDULE

All Auctions are ONLINE ONLY

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

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

Clare, Isabella, Mecosta, Osceola 8/1/2024	Central Lower Peninsula (Clinton, Eaton*, Gratiot, Ionia, Livingston, Montcalm, Shiawassee) 8/2/2024	Eastern Upper Peninsula (Alger, Chippewa*, Delta, Luce*, Mackinac* (DNR Only), Schoolcraft) 8/6/2024
Western Upper Peninsula (Baraga, Dickinson*, Gogebic, Houghton*, Iron Keweenaw, Marquette*, Menominee*, Ontonagon*) 8/7/2024	North Central Lower Peninsula (Crawford*, Kalkaska, Missaukee*, Montmorency, Ogemaw*, Oscoda, Otsego*, Roscommon*) 8/8/2024	Antrim*, Charlevoix*, Emmet 8/9/2024
Northeastern Lower Peninsula (Alcona, Alpena*, Cheboygan*, Iosco, Presque Isle*) 8/13/2024	Northwestern Lower Peninsula (Benzie, Grand Traverse*, Lake, Leelanau, Manistee*, Mason*, Wexford)) 8/14/2024	Kent, Oceana, Ottawa, Muskegon 8/15/2024
Oakland 8/16/2024	City of Highland Park 8/19/2024	Branch, Hillsdale, Jackson 8/20/2024
Monroe 8/20/2024	Arenac*, Bay, Gladwin*, Midland*(DNR ONLY) 8/21/2024	The Thumb Area (Huron, Lapeer, Macomb* (DNR Only), Saint Clair*, Sanilac, Tuscola) 8/22/2024
Barry, Calhoun, Kalamazoo, Saint Joseph 8/23/2024	Allegan, Berrien*, Cass, Van Buren 9/3/2024	Saginaw 9/4/2024
Genesee 9/5/2024	Minimum Bid Re-Offer Auction 9/26/2024	No Reserve Auction 11/1/2024

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.

- Arenac
- Bay
- Gladwin

Rules and Regulations

1. Registration

You must create an online user account at www.tax-sale.info 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:

<u>Bid Amount</u>	<u>Increment</u>
\$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 www.tax-sale.info. 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 of 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 any portion of that entity. However, such disclosure will not be required 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 recommended 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

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 <https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/baseline-environmental-assessments>

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:

- Arenac DNR
- Midland DNR

Michigan DNR Land Sales Rules and Regulations

1. Registration

You must create an online user account at www.tax-sale.info 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:

<u>Bid Amount</u>	<u>Increment</u>
\$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 4I of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4I, 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 www.tax-sale.info. 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 recommended 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 <https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/baseline-environmental-assessments>

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-labile 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.

Arenac

Lot #	Lot Information	Address	Min. Bid
600	Parcel ID: 004-0-008-100-005-00; Legal Description: T20N R4E SEC 8 S 1/2 OF N 1/2 OF SE 1/4 OF NE 1/4 AND S 1/2 OF SE 1/4 OF NE 1/4 EXC SLY 418 FT OF EL Y 429 FT ACRES = 26.00 Comments: ~560 ft road frontage on N Melita Rd to the east. Melita Rd (private) runs east-west through the north portion of the property. This is generally wooded acreage. A portion of the NW corner has been thinned out for ample campsite use. Electrical service has been cut. Some trailers, sheds, outdoor furniture and other random debris occupy that portion of the property. The south portion is wooded, with some drivable paths cut through. A deer blind is the south/central area. Feels peaceful here. 26 Assessed acres, roughly 24.43 usable after subtracting the right of way. Additional Disclosures: 33; 21 (see key for full text) Summer Tax Due: \$169.91	MELITA RD STERLING	\$2,310.00
601	Parcel ID: 004-0-014-200-010-00; Legal Description: T20N R4E SEC 14 PART OF NE 1/4 OF NW 1/4 SEC 14 COMM AT THE NW CORNER OF SD SEC 14 TH N89DEG 14'26"E A/L THE N SEC LN 1290.61 FT TO THE NW CORNER OF THE NE 1/4 OF THE NW 1/4 TH CONT N89DEG14'26"E A/L THE N SEC LN 495 FT TO THE POB TH CONT N89DEG14'26"E A/L SD SEC LN 300.61 FT TO A PT BEING S89DEG14'26"W 495 FT FROM THE NE CORNER OF THE NE 1/4 OF THE NW 1/4 TH S00DEG23'50"W PARALLEL TO THE N/S 1/4 LN 1317.08 FT TH S89DEG29'34"W A/L THE N 1/8 LN 308.07 FT TH N00DEG 43'23"E PARALLEL TO THE W 1/8 LN 1315.90 FT TO THE POB ACRES = 9.20 M/L SUBJECT TO ROW FOR MAPLE RIDGE ROAD OVER THE N 33 FT THEREOF SUBJECT TO EASEMENTS RESERVATION RESTRICTIONS OF RECORD SU 3-111 (07) DESC FROM DEED 509-292 Comments: ~300 ft road frontage on Maple Ridge Rd to the north, ~1285 ft deep. North portion near road is clear w/structure, most is wooded. The house is a total loss. The garage *might* be savable. Let's hope the well and septic are good. Debris/garbage hide in the extremely tall grass. Some ATV/footpaths are cut through the wooded acreage, with periodic garbage piles marking the trail. ROW easement for Maple Ridge Road is in the legal description. Additional Disclosures: 11; 42; 30; 36 (see key for full text) Summer Tax Due: \$176.01	3811 MAPLE RIDGE RD STERLING	\$6,355.00
602	Parcel ID: 004-0-F30-000-136-00; Legal Description: T20N R4E SEC 19 THAT PART OF LOT 136 IN CLAYTON TWP. FOREST LAKE RIVER BLUFFS Comments: Tiny Vacant Parcel, Forest Lake Assoc. Parcel is likely not useful for anyone other than an adjacent property owner. Located within the Forest Lake POA. Additional Disclosures: 9; 16 (see key for full text) Summer Tax Due: \$8.25	BLUEJAY TRAIL ALGER	\$495.00
603	Parcel ID: 005-0-036-300-085-00; Legal Description: T19N R4E SEC 36 BEG AT PNT WHERE E LINE OF SW 1/4 OF SW 1/4 INTERSECTS US-23, TH SWLY ALNG US-23 42 RDS 2 FT 6 INS TO POB, NWLY AT RT ANGLE TO US-23 17 RDS, SWLY PAR TO US-23 8 RDS 8 FT 6 INS S ON LINE THAT INTERSECTS S LINE OF SW 1/4 OF SW 1/4 AT RT ANGLE 19 RDS 12 FT M/L, E ALNG US-23 R/W, TH NELY ALNG R/W TO POB Comments: Kite shaped parcel. ~350 ft road frontage on Huron Rd to the SE, ~260 ft deep at the east end. Driveway in SE corner. Grounds are long since overgrown. Main level of house is obscured by overgrowth and brush. Some mature trees on the exterior of the property, mostly to the east and north. Abandoned house on parcel, in visibly poor shape. The lower porch roof is beginning to collapse. Shingle damage/deterioration is extensive enough that the decking is rotting out. Portions of the block foundation are falling right out. There is no real safe point of entry into the structure. Additional Disclosures: 36; 34; 5; 33 (see key for full text) Summer Tax Due: \$362.15	3430 HURON RD STANDISH	\$6,460.00
604	Parcel ID: 005-1-000-000-730-00; Legal Description: T19N R4E SEC 19 BEG 183 FT W OF SE COR, TH N 133 FT, W 150 FT, S 133 FT, E 150 FT TO POB ACRES = .48 Comments: ~150 ft road frontage on Ellison Rd to the south, ~133 ft deep. Vacant, flat land. Generally, this is just flat and grass. Hay fields to the north and west. Summer Tax Due: \$54.45	ELLISON RD STERLING	\$1,450.00
605	Parcel ID: 007-0-036-200-020-05; Legal Description: T20N R5E SEC 36 THE N 200 FT OF THE E 200 FT OF NW 1/4 OF NW 1/4 ACRES = .91 Comments: ~200 x 200 ft. Vacant lot on W Townsend road. This is vacant land; there was a structure here in the past, but it's all grass behind roadside culvert. Driveway opening visible from the road. Assessor records indicate it had well and septic, but the current status is unknown. It doesn't seem like there's really any traffic out here. Additional Disclosures: 42 (see key for full text) Summer Tax Due: \$329.03	379 W TOWNSEND ROAD TWINING	\$3,135.00

606	Parcel ID: 008-0-018-300-025-00; Legal Description: T20N R3E SEC 18 PAR OF LAND COM IN SW COR OF E 1/2 OF SW 1/4 TH N 417.44 FT, TH E 208.72 FT, TH S 417.44 FT, W 208.72 FT TO POB. ACRES = 2.00 Comments: ~175 ft road frontage on W Alger Rd to the south, ~385 deep. Overgrown driveway in SW corner, cleared enough to get a vehicle off the road. Lot is overgrown. A garage with a faux clocktower can be seen from the roadside. It's difficult to really see any of the structure through the brush, but seems in good enough shape. Probably needs a new roof, judging from the visible decking on the inside. Moderate amount of personal property within. There's also a mobile home hiding here. It looks to essentially just be a shell. Siding is ripped off, windows and doors gone, etc. Assessor indicates mobile home and garage. Inspector says old school house. Additional Disclosures: 21; 33; 17 (see key for full text) Summer Tax Due: \$98.21	WEST ALGER RD	\$835.00
607	This lot is a "bundle" comprised of 2 parcels <i>(1 of 2)</i> Parcel ID: 008-0-E90-000-014-00; Legal Description: T20N R3E SEC 35 LOT 14 EYMERS SUBD. Comments: These two bundled parcels combine for ~165 ft road frontage on Poplar road to the west, with a depth of ~300 ft. Vacant, unimproved, wooded land. Way down some dirt roads in the State Forest. Some nearby parcels are developed. Fire hydrants at the roadside. <i>(2 of 2)</i> Parcel ID: 008-0-E90-000-017-00; Legal Description: T20N R3E SEC 35 LOT 17 EYMERS SUBD. Summer Tax Due: \$24.80	PERRIN ST ALGER; POPLAR ST ALGER	\$1,200.00
609	This lot is a "bundle" comprised of 2 parcels <i>(1 of 2)</i> Parcel ID: 008-0-F10-000-102-00; Legal Description: T20N R3E SEC 25 LOT 102 FOREST GROVE Comments: Bundle to two parcels, ~190 ft road frontage on Wilderness Rd to the west, ~200 ft deep at the north end. Parcel shape is slightly out of square. Parcels are located within the Forest Lake POA. Additional Disclosures: 16 (see key for full text) <i>(2 of 2)</i> Parcel ID: 008-0-F10-000-103-00; Legal Description: T20N R3E SEC 25 LOT 103 FOREST GROVE Summer Tax Due: \$36.44	WILDERNESS DR ALGER; WILDERNESS DR ALGER	\$1,215.00
611	Parcel ID: 008-0-F10-000-116-00; Legal Description: T20N R3E SEC 25 LOT 116 FOREST GROVE Comments: ~114 ft road frontage, ~145 ft deep. Property is located within the Forest Lake POA. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$20.93	WILDERNESS DR ALGER	\$715.00
612	Parcel ID: 008-0-F10-000-159-00; Legal Description: T20N R3E SEC 26 LOT 159 FOREST GROVE Comments: ~82 ft road frontage, ~147 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.33	WINTERSET DR ALGER	\$635.00
613	Parcel ID: 008-0-F10-000-169-00; Legal Description: T20N R3E SEC 26 LOT 169 FOREST GROVE Comments: ~65 ft road frontage, ~190 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$13.95	WINTERSET DR ALGER	\$595.00
614	Parcel ID: 008-0-F11-000-295-00; Legal Description: T20N R3E SEC 25 LOT 295 FOREST GROVE #2 Comments: ~65 ft road frontage, ~265 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.74	WILDERNESS DR ALGER	\$655.00
615	Parcel ID: 008-0-F11-000-461-00; Legal Description: T20N R3E SEC 25 LOT 461 FOREST GROVE #2 Comments: ~66 ft road frontage, ~233 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.33	FOREST RIDGE CT ALGER	\$635.00
616	Parcel ID: 008-0-F50-000-132-00; Legal Description: T20N R3E SEC 23 LOT 132 FOREST LAKE HEIGHTS SUB. Comments: ~75 ft road frontage, ~214 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.74	WHITETAIL DR ALGER	\$635.00
617	Parcel ID: 008-0-F50-000-198-00; Legal Description: T20N R3E SEC 23 LOT 198 FOREST LAKE HEIGHTS SUB. Comments: ~65 ft road frontage, ~185 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$13.95	FALCON DR ALGER	\$615.00
618	Parcel ID: 008-0-F51-000-342-00; Legal Description: T20N R3E SEC 15 LOTS 342 & 343 FOEST LK HTS #2 SPLIT FR 0080F5100034100(99) Comments: ~130 ft road frontage, ~185 ft deep. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$27.95	KINGFISHER CIR ALGER	\$785.00

619	Parcel ID: 008-0-F51-000-476-00; Legal Description: T20N R3E SEC 14 LOT 476 FOREST LAKE HEIGHTS SUB. #2 Comments: ~76 ft road frontage, ~163 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.33	PTARMIGAN CIR ALGER	\$1,865.00
620	Parcel ID: 008-0-F70-000-108-00; Legal Description: T20N R3E SEC 24 LOT 108 FOREST LAKE RIVER BLUFFS Comments: ~87 ft road frontage, ~292 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.74	BUFFALO TRL ALGER	\$655.00
621	Parcel ID: 008-0-F70-000-154-00; Legal Description: T20N R3E SEC 24 LOT 154 FOREST LAKE RIVER BLUFFS Comments: ~65 ft road frontage, ~185 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$13.95	N FOREST LAKE DR ALGER	\$615.00
622	Parcel ID: 008-0-F81-000-400-00; Legal Description: T20N R3E SEC 24 LOT 400 FOREST LAKE SUB. #2 Comments: ~61 ft road frontage, ~216 ft deep Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$14.65	SILVER FOX TRL ALGER	\$630.00
623	Parcel ID: 009-2-L20-000-021-02; Legal Description: T19N R7E LOT 21 THRU 24 INCL LAKE HURON ACRES #1 SPLIT FROM 009-2-L20-000-021-01(00) Comments: ~338 ft road frontage on S Pt Lookout Rd to the west. Parcel is odd shaped, off a bend in the road. Water is about half a mile to the south and east, with Point Lookout just over a mile to the SE. Land is predominately wooded, with a camp site clearing. A small shed sits outside of the clearing; this has some exterior damage, likely from somebody putting the grill too close. Summer Tax Due: \$91.52	799 S PT LOOKOUT RD AU GRES	\$1,405.00
624	Parcel ID: 009-2-L26-000-118-00; Legal Description: LOT 118 LAKE HURON VILLAGE ESTATES #2 Comments: ~80 fr road frontage on W Taral Terrace Dr to the north, ~175 ft deep. Land is flat, with many mature trees keeping it shaded. Grass and brush is getting. Older mobile home on parcel, looking long abandoned. May have taken some tree damage. Interior smells musty, with visible signs of roof leaks. Additional Disclosures: 21; 17; 5 (see key for full text) Summer Tax Due: \$98.85	4320 W TARAL TERRACE DR AU GRES	\$1,820.00
625	Parcel ID: 009-2-N20-001-131-00; Legal Description: UNIT 131 OF NORTHPORT CONDO MARINA SPLIT FROM 0092N2000100300(99) Comments: Unit 131 boat slip in the Northport Condo Marina. Nice slip at the end of the dock. See attached photo for slip location. See link attached below for additional information about the Northport Marina association. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$10.25	E MICHIGAN AVE UNT 131 AU GRES	\$545.00
626	Parcel ID: 010-0-035-400-007-00; Legal Description: T18N R4E SEC 35 BEG AT NW COR OF W 1/2 OF W 1/2 OF NE 1/4 OF SE 1/4, TH E 125 FT, TH S 350 FT, TH W 125 FT, TH N 350 FT TO POB. ACRES = 1.00 Comments: ~135 ft road frontage on Meyette Rd to the north, ~235 ft deep. Driveway in NW corner. Well kept lawn, shaded by mature trees up front. The rear is fairly clear, with some light agriculture going on. Primary structure is an Enclosed mobile w/addition with some outbuildings and another trailer. This property was occupied at the time of visit; contact was not obtained. Very quiet out here, just outside of some large agricultural parcels. Additional Disclosures: 21; 17; 33; 6 (see key for full text) Summer Tax Due: \$204.26	3629 MEYETTE RD PINCONNING	\$2,495.00
627	Parcel ID: 010-2-W20-003-027-00; Legal Description: T18N R5E SEC 29 LTS 27 & 28 BLK 3 WHITES BEACH SUB Comments: ~45 ft road frontage on Apple St to the west, ~60 ft deep. Huron shoreline ~400 ft to east. Vacant, improved land. Looks there used to be a cottage here. It's now grass and a concrete step. Looks like there is some kind of water utility at the roadside; unsure about sewer/septic. Whites Beach Public access is just a moment away. Additional Disclosures: 42; 23 (see key for full text) Summer Tax Due: \$45.26	5307 APPLE AVE STANDISH	\$3,330.00
628	Parcel ID: 012-2-C10-000-005-00; Legal Description: LOTS 5 CALDWELL SUB. Comments: ~80 ft road frontage on E Twining Rd to the south, ~195 ft deep. Vacant, unimproved land; wooded and walkable. Adjacent parcels have been somewhat cleared. Summer Tax Due: \$190.65	TWINING ROAD TWINING	\$1,330.00

629	Parcel ID: 012-2-H13-000-031-00; Legal Description: LTS 31-32-33 HAMMELL BEACH HGHTS SUB. Comments: ~300 ft road frontage on S Cherry St to the east, ~150 ft. Enclosed mobile home w/addition on parcel. Lake Huron ~1500 ft ESE. Nice triple lot, plenty of space to stretch out. Also plenty of trees. Seems like a nice neighborhood. Structures a single story (possibly manufactured) home with additions. There is little to complain about on the exterior. Block foundation looks great, newer steel roofs appear in good condition. Plenty of personal property left around, especially towards the rear of the garage. There is also plenty of stuff inside the house. One of the additions (master bed/bath) is incomplete. Some water damage from a roof leak can be seen in a bedroom, but it is hopeful this was prior to the steel roof. Numerous open boxes indicate some wiring is still incomplete. Some left over building materials can be found in the garage. Water runs, and seems to drain fine. Electric meter is spinning. The kitchen is a bit of a mess, as is the place in general. Spacious three season porch has a wood burning stove. This seems to have potential to be a fantastic property. Additional Disclosures: 50; 21 (see key for full text) Summer Tax Due: \$425.67	51 SCHERRY RD AU GRES	\$5,055.00
632	Parcel ID: 020-0-H10-000-020-00; Legal Description: UNIT 20 HARBORTOWN CONDOMINIUM MARINA SPLIT FROM 020-0-H10-000-000-00 Comments: Boat Slip #20 in the Harbortown Marina. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.26	MAIN STREET AU GRES	\$500.00
633	Parcel ID: 020-0-H10-000-034-00; Legal Description: UNIT 34 HARBORTOWN CONDOMINIUM MARINA Comments: Boat Slip #34 in the Harbortown Marina. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.26	MAIN STREET AU GRES	\$500.00
634	Parcel ID: 020-0-H10-000-060-00; Legal Description: UNITS 60 & 61 HARBORTOWN CONDOMINIUM MARINA Comments: Boat Slips #60 & #61 in the Harbortown Marina. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$34.06	MAIN STREET AU GRES	\$590.00
635	Parcel ID: 020-0-H10-000-069-00; Legal Description: UNIT 69 HARBORTOWN CONDOMINIUM MARINA SPLIT FROM 020-0-H10-000-000-00 1991 Comments: Boat Slip #69 in the Harbortown Marina. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.99	MAIN STREET AU GRES	\$540.00
636	Parcel ID: 040-1-500-000-331-00; Legal Description: LOT 331 ASSESSORS PLAT 5 WAS 040100000031000 Comments: Driveway from Mill St to ~65' x 125' lot. Tiny lot, mostly overgrown, but a neighbor keeps a fence line clear. Some junk is poking out here and there. The house is pretty well wrapped in brush. The roof looks awful from the outside. Looking inside confirms it. The kitchen floor is all kinds of buckling, and the interior just doesn't feel right in general. That feeling is enhanced by the smell; food has certainly been rotting in here, and it looks like the family pets treated the place as a toilet. Outside of the roof, the house looks decent on the outside. The interior is just something else. Additional Disclosures: 66; 63; 5 (see key for full text) Summer Tax Due: \$1,292.59	420 W MILL ST STANDISH	\$22,540.00

Arenac DNR

Lot #	Lot Information	Address	Min. Bid
10002	Parcel ID: 008-0-020-400-015-00; Legal Description: S 1/2 of the SE1/4 Comments: The subject property is zoned Residential-Vacant and consists of landlocked vacant residential property between the I-75 ROW and Roseburgh Road. The subject is surrounded by rural private parcels about 1 mile southwest of Alger MI. There is a pipeline easement going through the center of the property decreasing the usable area of the property by about 3 acres. Subject parcel is aprox. 80 Acres Additional Disclosures: 30; 7; 75; 41 (see key for full text) Summer Tax Due: TBA		\$50,800.00

Bay

Lot #	Lot Information	Address	Min. Bid
900	Parcel ID: 010-008-300-055-00; Legal Description: COM 379 FT E & 326 FT N OF SW COR OF SEC TH N 132 FT TH W 132 FT TH S 132 FT TH E 132 FT TO BEG. SEC 8 T14N R5E Comments: Vacant Lot, ~132' x 132'. Property appears to be heavily wooded and possibly wet ground, adjacent to Huntington bank. Additional Disclosures: 23; 41 (see key for full text) Summer Tax Due: \$224.64	DEBRA LN BAY CITY	\$1,570.28
901	Parcel ID: 050-004-100-010-01; Legal Description: N 450 FT OF S 1075 FT OF W 625 FT OF NW FRL 1/4 SEC 4 T16N R3E 10-21-76 Comments: Single story ranch style home with a 30 x 30 detached garage, due to home being occupied inspection limited to pictures from the road. Roof looks to be in poor condition, but overall looks to be in fair condition. Auction Lot 902 is adjacent to the north. Additional Disclosures: 6; 33 (see key for full text) Summer Tax Due: \$473.65	2892 N CARTER RD PINCONNING	\$8,363.50
902	Parcel ID: 050-004-100-010-03; Legal Description: COM AT NW COR OF SEC TH S 767.64 FT TO POB TH E 210 FT TH S 234.51 FT TH N 86D 06M W 210.30 FT TH N 221.97 FT TO BEG. SEC.4,T16N,R3E Comments: Approximately 200' x 200' vacant wooded lot with roughly four foot deep drainage ditch at road. Lot #901 is adjacent to the south. Summer Tax Due: \$16.74	N CARTER RD PINCONNING	\$1,501.87
903	Parcel ID: 070-026-200-025-05; Legal Description: COM AT NW COR OF LOT 18, BLK 1 SOCIERS SUB TH S TO SW COR OF N 1/2 OF LOT 17 TH W TO A PT 50 FT E OF E 1/8 LI TH N TO A PT W OF BEG TH E TO BEG. SEC.26,T14N R5E (LYGING WITHIN DDA DISTRICT) 8-10-90 Comments: Property is a vacant parcel behind a house on Powell Rd with no known access. Parcel is approximately 100' x 200'. Additional Disclosures: 7 (see key for full text) Summer Tax Due: \$15.19	S POWELL RD ESSEXVILLE	\$1,087.00
904	Parcel ID: 070-G10-006-028-00; Legal Description: LOT 28 BLK 6 & W 1/2 OF VACATED ADJ ALLEY GREEN AVE ADD. Comments: Two bedroom house pretty rough condition on inside but looks and feels structurally sound. Home was used for growing plants and shows many signs of deferred maintenance on both the interior and exterior. Will need significant decluttering and cleanup but has potential. Additional Disclosures: 21; 66 (see key for full text) Summer Tax Due: \$601.37	208 OXFORD ST BAY CITY	\$8,782.40
905	Parcel ID: 070-G10-012-009-00; Legal Description: LOT 9 BLK 12 GREEN AVE ADD. Comments: Property spans 50' on Harvard Street 100' deep. Large tree in back corner and fencing on two sides of property. Property previously had a house but it has since been demolished. SEV does not accurately reflect the value without the house. Additional Disclosures: 23; 42 (see key for full text) Summer Tax Due: \$375.68	405 HARVARD ST BAY CITY	\$17,297.32
906	Parcel ID: 080-002-200-075-00; Legal Description: N 110 FT OF S 245 FT OF N 1/2 OF NW 1/4 LYG E OF MC RR. SEC 2 T15N R4E Comments: Vacant wooded lot with 120 feet of frontage on Elevator road, 75 feet deep on the north side and 50 feet deep on the south. Property is adjacent to train tracks on West side and adjacent to Lot 907 to the south. Summer Tax Due: \$5.20	S ELEVATOR RD LINWOOD	\$647.83
907	Parcel ID: 080-002-200-080-00; Legal Description: S 135 FT OF N 1/2 OF NW 1/4 LYG E OF MC RR. SEC 2 T15N R4E Comments: Vacant wooded lot with 160 feet of frontage on Elevator road, 55' deep on the north side and 35' deep on the south. Lot 906 is adjacent to the north. Summer Tax Due: \$6.50	S ELEVATOR RD LINWOOD	\$667.05
908	Parcel ID: 080-036-400-105-00; Legal Description: COM 249.067 FT S OF NE COR OF SE 1/4 OF SE 1/4 TH N 50 FT TH W 233 FT TH S 50 FT TH E 233 FT TO BEG. SEC.36,T15N,R4E Comments: Property is a vacant 50' by 233' lot on 2 Mile Rd. Property used to have mobile home, but no pad. There is a pole with utilities and a small storage shed. There is a well head visible as well. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$104.78	2900 S 2 MILE RD BAY CITY	\$6,394.87

909	Parcel ID: 100-037-100-010-10; Legal Description: BEG @ SE COR LOT 1 WILLOW CREEK, TH ALG E LN LOT 1 N0Â°38'23"W 130.46 FT TO NE COR LOT 1, TH ALG S LN STONYBROOK PLACE S89Â°14'23"E 66 FT TO NW COR OF STORM WATER DETENTION AREA EAST, TH ALG W LN OF DET AREA S0Â°38'23"W 130.33 FT TO SW COR OF AREA, TH N89Â°21'21"W 66 FT TO POB, SEC 30 T14N R5E, 0.20 AC Comments: Property is approximately 66 by 135 feet, newer and decent neighborhood. Property is adjacent to a home and another vacant lot. This seems like it would be a good place to build but the lot looks smaller than the others around it and we do not know the lot requirements for building here. Please check with local zoning officials to find out if this lot is suitable for your intended use. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$57.15	STONYBROOK PLACE BAY CITY	\$1,114.44
910	Parcel ID: 100-B10-000-001-00; Legal Description: LOT 1 BERTHIAUME SUB, L5/P56 BCR Comments: This place is rough, heavy signs of deferred maintenance, lots of debris to sift through. Home is heavily damaged in some areas but other areas seem salvageable, it's hard to tell through the clutter. Garbage throughout the home causing some sanitation issues. I believe there are 2 bedrooms and one bathroom, but didn't get a great look due to the conditions. Additional Disclosures: 21; 63; 66 (see key for full text) Summer Tax Due: \$189.88	3280 S 2 MILE RD BAY CITY	\$4,335.91
911	Parcel ID: 110-014-300-015-04; Legal Description: COM 1279.77 FT E OF SW COR OF SEC TH N 436 FT TH E 405 FT TH S 259 FT TH W 25 FT TH S 62 FT TH E 25 FT TH S 115 FT TH W 405 FT TO BEG. SEC.14,T17N, R3E Comments: Single story ranch on ~4.0 acres with an attached garage. Home is occupied so inspection limited to pictures from the road. Property also has a pole barn that is visible in one of the pictures. Additional Disclosures: 6; 33; 21 (see key for full text) Summer Tax Due: \$917.66	856 W CODY ESTEY RD PINCONNING	\$14,994.52
912	Parcel ID: 120-L05-000-043-00; Legal Description: LOT 43 LAPAN SUB, L7/P4 BCR Comments: Property spans 100 feet on Mt Forest Rd. 200 feet deep Heavily wooded, ditch on 2 sides of property but property itself appears dry and flat. If you intend to build here please check with local zoning/building officials to determine if this property is suitable for your intended use prior to bidding. Summer Tax Due: \$45.93	E MT FOREST RD PINCONNING	\$1,044.93
913	Parcel ID: 130-003-300-330-05; Legal Description: COM 631.35 FT W OF S 1/4 COR OF SEC TH W 120 FT TH N 200 FT TH E 120 FT TH S 200 FT TO BEG. SEC.3,T13N,R5E 7-2-86 Comments: Property spans 120 feet by 200 feet, 120 foot road frontage on German road with a drainage ditch roughly 6 feet deep by the roadside. If you intend to build here please check with local zoning/building officials to determine if this property is suitable for your intended use prior to bidding. Property may have crops planted on it per our inspection. Additional Disclosures: 60 (see key for full text) Summer Tax Due: \$264.12	W GERMAN RD BAY CITY	\$1,843.88
914	Parcel ID: 160-017-439-008-00; Legal Description: LOT 3 BLK 7 B F PIERCES ADD TO W BC Comments: Property is a two story two bedroom home on King St. Last house at the end of a cul-de-sac. Detached garage. Very musty and mildewy inside home, probably mold in the basement. Lots of personal property, but not extensive. Back deck is caving in and many areas show signs of deferred maintenance, but overall looks very salvageable. Structure seems solid and good renovation project or investment property. Additional Disclosures: 66; 21; 32 (see key for full text) Summer Tax Due: \$1,279.95	615 KING ST BAY CITY	\$4,630.19
915	Parcel ID: 160-020-203-003-00; Legal Description: LOT 11 EXC A PAR 16 FT E & W BY 17 FT N & S IN SW COR BLK 2 MASON ADD OF W BC Comments: Property spans 60 feet on North Union, 120 ft deep with slightly irregular shape, nice little trees on property, fenced on three sides. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$100.96	402 E NORTH UNION ST BAY CITY	\$1,566.45
916	Parcel ID: 160-021-484-009-00; Legal Description: N 25 FT OF S 250 FT OF E 100 FT OF WALKERS SUB LYG W OF GRANT ST & N OF MCKINLEY AVE Comments: Property is a three bedroom home with some new renovation and some unfinished work. Overall this property seems to be in pretty decent condition. It's been cleared out and is ready to take to the finish line. Original wood trim throughout and some original leaded glass windows give this property some historical charm. There is a hole cut in the living room floor but we are not sure why. Roof has some life left in it and the block foundation looks to be in good condition. Basement is dry with an updated electrical panel and gas water heater, but the furnace has been removed. Great project house for someone with some handyman skills. This house is the Twin to Auction Lot# 917. Summer Tax Due: \$845.57	513 N GRANT ST BAY CITY	\$9,032.46

917	Parcel ID: 160-021-484-010-00; Legal Description: N 25 FT OF S 225 FT OF E 100 FT OF THAT PART OF WALKERS SUB LYG W OF GRANT ST & N OF MCKINLEY AVE Comments: Property is a two story house with three bedrooms, newer furnace water heater and breaker box. Floors upstairs in rough shape, no leaks, structurally sound. Needs a little work but could be fixed up relatively quickly, good investment property. It's been cleared out and is ready to take to the finish line. Original wood trim throughout and some original leaded glass windows give this property some historical charm. Roof has some life left in it and the block foundation looks to be in good condition. Updated electrical panel and gas water heater, and furnace in the basement. Great project house for someone with some handyman skills. This house is the Twin to Auction Lot# 916. Summer Tax Due: \$1,038.01	511 N GRANT ST BAY CITY	\$7,503.97
918	Parcel ID: 160-021-487-018-00; Legal Description: PART OF LOTS 12 & 13 WALKERS SUB VIZ: COM ON W LI SHERIDAN ST 174.94 FT NLY FROM THE N LI MCKINLEY AVE TH NLY ALG SD W LI SHERIDAN ST 62 FT TH W PAR TO N LI SD SUB 78.13 FT TH NLY PAR TO SD LOT LI COMMON 11.88 FT TH WLY 20 FT TH SLY PAR TO SD LI COMMON 50 FT TH ELY 20 FT TH SLY PAR TO SD LOT LI COMMON 23 FT TH ELY 73.42 FT TO POB (3-792, 3-792A L837 P 361) (CORRECT LEGAL FOR 2005) Comments: (Home is currently occupied) Two story home which appears to be solid for the most part. There are some cracks on one corner (pictured) but without being able to see it from inside the basement it is hard to know the extent of it. Roof looks like it has been updated somewhat recently and looks to have a lot of life left in it. Due to home being occupied we did not get interior pictures. Has two meters and two mailboxes, so we assume two apartment units. Additional Disclosures: 18; 33; 6 (see key for full text) Summer Tax Due: \$580.14	515 N SHERIDAN ST BAY CITY	\$6,332.46
919	Parcel ID: 160-028-209-021-00; Legal Description: LOT 1 BLK 124 ADD OF LOWER SAGINAW Comments: Handyman special! Two story home with two apartments (upstairs/downstairs). Upstairs apartment is two bedroom one bathroom, downstairs apartment 3 bedroom one bathroom. Home is in rough shape but could be fixed up for sure. Structurally the house seems solid with some localized roof leakage. Needs a lot of work but could be a good investment property. Additional Disclosures: 18; 5 (see key for full text) Summer Tax Due: \$878.52	221 N MONROE ST BAY CITY	\$10,314.66
920	Parcel ID: 160-028-210-018-00; Legal Description: LOT 5 BLK 118 LOWER SAGINAW PROPERTY EXEMPT FROM AD VALOREM TAXES AND ASSESSED ON THE SPECIAL ACT ROLL PURSUANT TO PA 261 OF 2003 EXPIRING 12/31/2025. Comments: This 2 story home on N Jackson in Bay city sits on an ~0.12 acre lot. The home itself has seen better days, and a lot of work would be required. The inspection was limited to mainly the exterior, and the conditions on the inside are not fully known. This property may not be salvageable and demolition may be required by the Local Governmental Unit. Please do thorough research and reach out to the Local Unit for more information. You should confirm the status of this parcel as well as the allocation of the cost of demolition if applicable prior to bidding. Additional Disclosures: 5; 66; 36; 33 (see key for full text) Summer Tax Due: \$923.72	245 N JACKSON ST BAY CITY	\$11,964.37
921	Parcel ID: 160-028-212-028-00; Legal Description: LOT 2 BLK 1 SUB OF OUT LOT 15 IN JOHN RILEYS RES T14NR5E Comments: 2 Story home located on Grant St in Bay City. This home appears to be in rough condition and the inspection was limited to the exterior only. Assessor card indicates this is a 2 bedroom 2 bath home. This will likely need a lot of work. This property may not be salvageable and demolition may be required by the Local Governmental Unit. Please do thorough research and reach out to the Local Unit for more information. You should confirm the status of this parcel as well as the allocation of the cost of demolition if applicable prior to bidding. Additional Disclosures: 36; 33 (see key for full text) Summer Tax Due: \$867.21	213 N GRANT ST BAY CITY	\$12,310.86
922	Parcel ID: 160-028-430-003-00; Legal Description: LOT 3 BLK 1 WM D FITZHUGH & HENRY J H SCHUTJES SUB PT Comments: Home appears to be occupied, two stories, stucco siding. Exterior shows many signs of deferred maintenance. Additional Disclosures: 21; 33; 6 (see key for full text) Summer Tax Due: \$1,322.88	313 S LINCOLN ST BAY CITY	\$7,155.74
923	Parcel ID: 160-028-457-005-00; Legal Description: LOT 14 BLK 9 H M BRADLEYS ADD TO BC Comments: Property spans 50' on road, 110' deep, fenced on two sides. Please contact local zoning/building officials to find out if this property is suitable for your intended use. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$104.46	907 S MADISON AVE BAY CITY	\$2,111.81

924	Parcel ID: 160-029-204-011-00; Legal Description: ELY 70 FT OF LOT 10 BLK 49 PLAN OF VILL OF SALZBURG Comments: Odd shaped vacant lot on the corner of Fisher and Henry, roughly 75 feet of frontage on Fisher and 50 feet of frontage on Henry. Additional Disclosures: 23; 9 (see key for full text) Summer Tax Due: \$50.07	700 S HENRY ST BAY CITY	\$1,072.74
925	Parcel ID: 160-033-160-001-00; Legal Description: W 100 FT LOT 1 BLK 154 DAGLISH DIV OF PORTSMOUTH Comments: Property spans 50 feet by 100 feet on corner of Stanton and 27th, fenced in with house next door. Please contact local zoning/building officials to find out if this property is suitable for your intended use. Additional Disclosures: 23; 44 (see key for full text) Summer Tax Due: \$28.71	601 STANTON ST BAY CITY	\$986.22
926	Parcel ID: 160-033-180-001-00; Legal Description: LOT 1 BLK 2 C A KENTS ADD TO BC Comments: Single story commercial building on Garfield with basement. Property appears to be in good condition and has had multiple uses in the past. Could be renovated to fit numerous business operations, generally decent shape with many older components. (1970's-80's fixtures and furnishings). Property is clean and has been cleared out. There is not much that would need to be done to occupy the space and essentially seems turn-key. Lots of space and could be renovated relatively easily from what can be seen. Structure appears sound and solid. We do not see many commercial properties come through our auctions in this good of condition. Great investment opportunity! Summer Tax Due: \$2,282.34	1600 GARFIELD AVE BAY CITY	\$8,988.72
927	Parcel ID: 160-033-235-010-00; Legal Description: LOT 9 BLK 2 THE DARDAS ADD Comments: Significant fire damage. The assessor card lists this as a 4 bedroom 1 bath house, however this property may not be salvageable and demolition may be required by the Local Governmental Unit. Please do thorough research and reach out to the Local Unit for more information. You should confirm the status of this parcel as well as the allocation of the cost of demolition if applicable prior to bidding. Additional Disclosures: 66; 46; 11; 36 (see key for full text) Summer Tax Due: \$556.28	1312 S FARRAGUT ST BAY CITY	\$9,004.40
928	Parcel ID: 160-033-354-002-00; Legal Description: LOT 12 BLK 139 DAGLISH DIV OF PORTSMOUTH Comments: Building looks fine from outside but has severe fire damage within. This property has gone through the dangerous building process with The City of Bay City and it has been determined that the structure may not be salvageable and demolition may be required by the Local Governmental Unit. Documentation about the dangerous building process on this parcel is linked below under 'Related Documents'. Please do thorough research and reach out to the Local Unit for more information. You should confirm the status of this parcel as well as the allocation of the cost of demolition prior to bidding. Additional Disclosures: 11; 46; 36 (see key for full text) Summer Tax Due: \$573.43	1200 STANTON ST BAY CITY	\$4,657.93

Gladwin

Lot #	Lot Information	Address	Min. Bid
2100	Parcel ID: 030-040-000-049-00; Legal Description: 17 1E SUPVS PLAT OF ALBERT WHITNEY SUB LOT 49 Comments: ~60 x 100 ft m/l. Frontage on Denton Rd to the north. There may be sewer assessment costs. Land is generally flat and clear, with some mature trees providing shade. Lawn is being mowed by a neighbor. The shed on the adjacent west parcel may be on or across the property line. Additional Disclosures: 37; 39 (see key for full text) Summer Tax Due: \$42.22	1416 DENTON CREEK RD BEAVERTON	\$3,573.67
2101	Parcel ID: 030-040-000-062-00; Legal Description: 17 1E SUPVS PLAT OF ALBERT WHITNEY SUB LOT 62 Comments: ~60 x 80 m/l. Road frontage on Denton Creek Rd to the NW. There may be a sewer assessment balance. The half of the property is fairly flat and clear, with a paved walkway leading to concrete pad. Rear half of the property is wooded, descending towards Denton Creek. Additional Disclosures: 37; 62 (see key for full text) Summer Tax Due: \$38.97	1290 DENTON CREEK RD BEAVERTON	\$3,555.74
2102	Parcel ID: 030-040-000-139-00; Legal Description: 17 1E SUPVS PLAT OF ALBERT WHITNEY SUB LOT 139 Comments: ~85.7 x 106 ft, frontage on Estey Rd to the south. Improved vacant land, generally flat and clear. Grass is several feet high. Looks to be a former camper/mobile site. There is a concrete pad in the west and, approximately 6' x 16'. Sewer is at the road, and well house is on site. Additional Disclosures: 37; 62 (see key for full text) Summer Tax Due: \$109.13	1425 ESTEY RD BEAVERTON	\$5,359.35
2103	Parcel ID: 030-070-000-030-00; Legal Description: 17 1E APPLE-BLOSSOM SUB LOT 30 ASSESSOR'S PLAT OF Comments: ~85.7 x 106 ft, frontage on Lutzke Rd to the west. Generally flat and clear, with numerous personal possessions, mostly in the form of trailers. A neighbor claims ownership of these, and states he's getting them moved. Additional Disclosures: 42; 21; 37 (see key for full text) Summer Tax Due: \$55.22	3865 LUTZKE RD BEAVERTON	\$4,292.69
2104	Parcel ID: 030-070-000-052-01; Legal Description: 17 1E APPLE-BLOSSOM SUB LOT 51 & 52 ASSESSOR'S PLAT OF. COMBINED ON 02/04/2014 FROM 030-070-000-051-00, 030-070-000-052-00; Comments: ~100 ft road frontage on Popular Dr to the south, 122 ft on McCollum Rd to the east. These roads are awful. Improved land, generally flat and clear, lined by mature trees. Numerous pieces of personal property, debris, and outright trash on the property. Paved parking pad on McCollum, right in front of the mobile. Mobile is older, and kind of beat. That being said; it's intact, has no apparent roof leaks, and looks functional. Bedrooms are still packed full of contents. Additional Disclosures: 17; 37; 21 (see key for full text) Summer Tax Due: \$127.87	3938 MCCOLLUM RD BEAVERTON	\$8,503.44
2105	Parcel ID: 030-115-019-020-00; Legal Description: 17 1E HIGHLAND SHORES SUB BLK 19 LOTS 20-21-22-23- 24-25 Comments: ~75 x 240 ft. Vacant wooded lot. Additional Disclosures: 8 (see key for full text) Summer Tax Due: \$48.72	1031 BEECH ST BEAVERTON	\$1,632.30
2106	Parcel ID: 030-145-000-008-13; Legal Description: 17 1E LAUREL SUB LOTS 8-9 EXC N 25 FT OF LOT 8 Comments: ~90 ft frontage on Wieman Rd to the east, 130 deep m/l. Slightly "L" Shaped. Gated at road side, formerly. Looks like this was utilized as a camp site in the past. Interior of the parcel is somewhat cleared, but overgrown. Plenty of mature trees keep this shaded and hidden from the roadside. Additional Disclosures: 21 (see key for full text) Summer Tax Due: \$87.71	3755 WIEMAN RD BEAVERTON	\$3,428.14
2107	Parcel ID: 030-210-000-049-06; Legal Description: 17 1E THOMPSON SUB LOT 49-D COM NE COR TH W 196FT TH S 154FT TH W 100FT FOR TRUE POB TH W 100FT TH S 100FT TH E 100FT TH N POB Comments: ~100 x 100. Land is fairly flat and clear, being thinned for a former structure. A 17' x 21' concrete pad remains. Numerous mature trees line the property. South of E Beech St, on Ringo Dr (Private). Summer Tax Due: \$71.46	3670 S LAKEVIEW DR	\$3,748.46

2108	Parcel ID: 040-018-200-003-00; Legal Description: EC 18 20 2E N 400FT OF E 200FT OF E 1/2 OF W FRL 1/2 OF NW 1/4 Comments: ~200 ft road frontage on Drummond Rd to the north, ~400 ft deep. Cleared through the center. Wrapped by mature trees. What looks like a house is... not quite that. This looks to have been attached to a mobile home. That mobile home is now a pile of rubble. The addition is leaning, has bare decking over another layer of shingle, and that's really just the highlights. It doesn't seem like the construction here was done to any real standard. It appears that this addition did not get plumbing. Plenty of rubble and debris to be found on the property, including several burn pits, as well as camper trailer. The single car garage looks to be solid. Additional Disclosures: 17; 21; 50; 5; 22 (see key for full text) Summer Tax Due: \$173.25	2172 DRUMMOND RD ALGER	\$2,916.83
2109	Parcel ID: 050-002-200-002-07; Legal Description: SEC 2 18 1W PART OF NW 1/4 OF NW 1/4 COM 264FT S OF NW COR TH E 264FT TH S 211FT TH W 264FT TH N 211FT TO POB Comments: ~211 ft road frontage on N Littletown Rd to the west, ~264 ft deep. Mostly clear land, wooded perimeter. Improved land, generally flat, and well cared for. Some chickens were milling about near the roadside at the time of visit. Personal property all over the place, but it's not a mess. Structures are a pole barn near roadside, with mobile home set behind. Both of these appear in fair to good condition, with no glaring issues. Shingle roof on the mobile home may be nearing end of life. Additional Disclosures: 17; 21; 33; 6 (see key for full text) Summer Tax Due: \$776.10	460 N LITTLE TOWN RD GLADWIN	\$5,919.21
2110	Parcel ID: 060-080-000-083-00; Legal Description: 20 1W FAIRFIELD REALM SUB LOT 8 3 Comments: ~0.30 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$83.73	ST ANDREWS DR GLADWIN	\$1,726.88
2111	Parcel ID: 060-080-000-097-00; Legal Description: 20 1W FAIRFIELD REALM SUB LOT 9 7 Comments: ~0.36 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$94.90	1287 DUNDEE DR GLADWIN	\$1,639.44
2112	Parcel ID: 060-080-000-148-00; Legal Description: 20 1W FAIRFIELD REALM SUB LOT 14 8 Comments: ~0.33 acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$44.93	PICKERING DRIVE GLADWIN	\$2,499.01
2113	Parcel ID: 060-080-000-170-00; Legal Description: 20 1W FAIRFIELD REALM SUB LOT 17 0 Comments: ~0.32 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$92.11	FAIRFIELD WAY GLADWIN	\$1,765.55
2114	Parcel ID: 060-080-000-194-00; Legal Description: 20 1W FAIRFIELD REALM SUB LOT 19 4 Comments: ~0.50 Acre Vacant Lot located in sugar Springs Association. Utility access in the SE corner. More information on the Association can be found in the related links section below. Additional Disclosures: 16; 30 (see key for full text) Summer Tax Due: \$108.86	PRESTON DR GLADWIN	\$1,881.42
2115	Parcel ID: 060-085-000-059-00; Legal Description: 20 1W HAMILTON REALM LOT 59 Comments: ~0.44 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$83.73	CAMBRIDGE WAY GLADWIN	\$1,726.88
2116	Parcel ID: 060-085-000-060-00; Legal Description: 20 1W HAMILTON REALM LOT 60 Comments: ~0.41 acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$89.32	CAMBRIDGE WAY GLADWIN	\$1,536.98
2117	Parcel ID: 060-085-000-095-00; Legal Description: 20 1W HAMILTON REALM LOT 95 Comments: ~0.30 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$56.42	HAMILTON WAY GLADWIN	\$1,445.87
2118	Parcel ID: 060-090-000-005-00; Legal Description: 20 1W HIGHLANDER REALM LOT 5 Comments: ~0.47 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$92.11	LINKSVIEW WAY	\$1,778.49

2119	Parcel ID: 060-090-000-038-00; Legal Description: 20 1W HIGHLANDER REALM LOT 38 Comments: ~0.32 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$97.69	BRASSIE CT GLADWIN	\$1,812.83
2120	Parcel ID: 060-091-000-293-00; Legal Description: 20 1W HIGHLANDER REALM NO 2 LOT 293 Comments: ~0.35 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$106.08	TRACK IRON TRL GLADWIN	\$1,864.25
2121	Parcel ID: 060-091-000-329-00; Legal Description: 20 1W HIGHLANDER REALM NO 2 LOT 329 Comments: ~0.47 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$136.78	5689 BRUNTSFIELD LN GLADWIN	\$2,053.12
2122	Parcel ID: 060-091-000-330-00; Legal Description: 20 1W HIGHLANDER REALM NO 2 LOT 330 Comments: ~0.33 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$103.28	5699 BRUNTSFIELD LN GLADWIN	\$1,622.79
2123	Parcel ID: 060-091-000-500-00; Legal Description: 20 1W HIGHLANDER REALM NO 2 LOT 500 Comments: ~0.40 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$86.53	1622 HIGHLANDERS WAY GLADWIN	\$1,519.78
2124	Parcel ID: 060-091-000-502-00; Legal Description: 20 1W HIGHLANDER REALM NO 2 LOT 502 Comments: ~0.40 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$86.53	1606 HIGHLANDERS WAY GLADWIN	\$1,744.01
2125	Parcel ID: 060-093-000-550-00; Legal Description: 20 1W HIGHLANDER REALM NO 4 LOT 550 Comments: ~0.33 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$92.11	HOCKADAY RD & DORMIE DR GLADWIN	\$1,778.49
2126	Parcel ID: 060-093-000-560-00; Legal Description: 20 1W HIGHLANDER REALM NO 4 LOT 560 Comments: ~0.42 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$106.08	PERTH CT & DORMIE DR GLADWIN	\$1,864.25
2127	Parcel ID: 060-093-000-564-00; Legal Description: 20 1W HIGHLANDER REALM NO 4 LOT 564 Comments: ~0.47 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$111.65	BAFFY DR & SUG RIV RD GLADWIN	\$1,898.61
2128	Parcel ID: 060-093-000-568-00; Legal Description: 20 1W HIGHLANDER REALM NO 4 LOT 568 Comments: ~0.33 acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$94.90	ABERDEEN & DORMIE DR GLADWIN	\$1,795.60
2129	Parcel ID: 060-093-000-569-00; Legal Description: 20 1W HIGHLANDER REALM NO 4 LOT 569 Comments: ~0.42 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$89.32	ABERDEEN DR GLADWIN	\$1,536.98
2130	Parcel ID: 060-110-000-033-00; Legal Description: 20 1W HUNTINGTON REALM SUB LOT 33 Comments: ~0.55 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$94.90	HUNTINGTON CIR GLADWIN	\$1,571.39
2131	Parcel ID: 060-110-000-153-00; Legal Description: 20 1W HUNTINGTON REALM SUB LOT 153 Comments: ~0.48 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$44.93	WELLINGTON RD GLADWIN	\$1,398.16

2132	Parcel ID: 060-110-000-189-00; Legal Description: 20 1W HUNTINGTON REALM SUB LOT 189 Comments: ~0.34 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$69.78	LEXINGTON AVE GLADWIN	\$1,640.94
2133	Parcel ID: 060-110-000-190-00; Legal Description: 20 1W HUNTINGTON REALM SUB LOT 190 Comments: ~0.50 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$80.95	LEXINGTON AVE GLADWIN	\$1,485.47
2134	Parcel ID: 060-110-000-213-00; Legal Description: 20 1W HUNTINGTON REALM SUB LOT 213 Comments: ~0.46 acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16; 41 (see key for full text) Summer Tax Due: \$92.11	SUGAR RIVER RD GLADWIN	\$1,778.49
2135	Parcel ID: 060-130-000-228-00; Legal Description: 20 1W KINGS REALM SUB LOT 228 Comments: ~0.29 acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$69.78	KINGS WAY GLADWIN	\$1,416.69
2136	Parcel ID: 060-130-000-246-00; Legal Description: 20 1W KINGS REALM SUB LOT 246 Comments: ~0.33 Acre Vacant Lot located in sugar Springs Association. Right across the street from Sugar Springs Realty. This looks like a drain collection. More information on the Association can be found in the related links section below. Additional Disclosures: 16; 41 (see key for full text) Summer Tax Due: \$80.95	KINGS WAY & SUG RIV RD GLADWIN	\$1,709.69
2137	Parcel ID: 060-140-000-032-00; Legal Description: 20 1W LAKE FOUR HEIGHTS SUB LOT 32 Comments: Frontage on Lake Four and Lagoon drives. ~233 ft road frontage on Lake Four to the east, roughly 300 on Lagoon to the south and east. Lake is roughly 200 ft east, with DNR boat launch under a half mile drive. Vacant, unimproved land. Thickly wooded along the perimeter, the interior opens up into tall reeds. Additional Disclosures: 41 (see key for full text) Summer Tax Due: \$13.35	LAKE FOUR RD GLADWIN	\$1,013.68
2138	Parcel ID: 060-160-000-179-00; Legal Description: 20 1W QUEENS REALM SUB LOT 179 Comments: ~0.34 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16; 10 (see key for full text) Summer Tax Due: \$92.11	QUEENS WAY GLADWIN	\$1,778.49
2139	Parcel ID: 060-165-000-095-00; Legal Description: 20 1W SALISBURY REALM LOT 95 Comments: ~0.42 Acre Vacant Lot located in Sugar Springs Association. Cleared camp site, with electrical service. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$113.25	SALISBURY DR GLADWIN	\$1,832.33
2140	Parcel ID: 060-195-000-011-00; Legal Description: 20 1W NORTH-WESTCHESTER REALM LOT 11 Comments: ~0.41 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$103.28	WESTCHESTER DR GLADWIN	\$1,847.02
2141	Parcel ID: 060-195-000-012-00; Legal Description: 20 1W NORTH-WESTCHESTER REALM LOT 12 Comments: ~0.36 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$92.11	WESTCHESTER DR GLADWIN	\$1,554.28
2142	Parcel ID: 060-195-000-075-00; Legal Description: 20 1W NORTH-WESTCHESTER REALM LOT 75 Comments: ~0.37 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$108.86	WESTCHESTER DR GLADWIN	\$1,871.37
2143	Parcel ID: 060-200-000-140-00; Legal Description: 20 1W WINCHESTER REALM SUB LOT 140 Comments: ~0.35 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$80.95	WINCHESTER WAY GLADWIN	\$1,709.67

2144	Parcel ID: 060-200-000-141-00; Legal Description: 20 1W WINCHESTER REALM SUB LOT 141 Comments: ~0.36 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$86.53	WINCHESTER WAY GLADWIN	\$1,519.77
2145	Parcel ID: 060-200-000-216-00; Legal Description: 20 1W WINCHESTER REALM SUB LOT 216 Comments: ~0.37 Acre Vacant Lot located in sugar Springs Association. More information on the Association can be found in the related links section below. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$89.32	DORCHESTER WAY GLADWIN	\$1,761.19
2149	Parcel ID: 080-101-000-030-00; Legal Description: 19 1W PARKWAY BEACH ESTATES NO 2 LOT 30 Comments: ~120 ft road frontage on Birwood Ct to the north, ~102 ft deep. Canal frontage to the south. Former mobile home site. Land is generally flat and clear, but overgrown. A few smaller trees near the roadside. Some debris and rubble are left over. Some paved walkways and/footings can be found in the growth. A rickety old shed can be found in the NE corner. Additional Disclosures: 62 (see key for full text) Summer Tax Due: \$38.09	2635 BIRWOOD CT GLADWIN	\$1,374.42
2150	This lot is a "bundle" comprised of 6 parcels <i>(1 of 6)</i> Parcel ID: 100-104-000-283-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 283 Comments: Bundled parcels combine for ~360 ft road frontage and ~1.64 acres. Each of these six bundled parcels have ~60 ft road frontage on Wild Cherry Dr to the west, and are ~200 ft deep. Assessor indicates these are wet/unbuildable. There appears to be access cut in for a vehicle, but is overgrown and a muddy mess. Land is unimproved, generally level and wooded. Land is quite walkable; it did not seem damp during the time of visit. Fairly large pile of brush near the "driveway". Additional Disclosures: 41; 16 (see key for full text) <i>(2 of 6)</i> Parcel ID: 100-104-000-284-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 284 Comments: ~60 ft road frontage on Wild Cherry Dr to the west, ~200 ft deep. Assessor indicates this parcel is wet/unbuildable. Additional Disclosures: 41; 9 (see key for full text) <i>(3 of 6)</i> Parcel ID: 100-104-000-285-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 285 Comments: ~60 ft road frontage on Wild Cherry Dr to the west, ~200 ft deep. Assessor indicates this parcel is wet/unbuildable. Additional Disclosures: 41; 9 (see key for full text) <i>(4 of 6)</i> Parcel ID: 100-104-000-286-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 286 Comments: ~60 ft road frontage on Wild Cherry Dr to the west, ~200 ft deep. Assessor indicates this parcel is wet/unbuildable. Additional Disclosures: 41; 9 (see key for full text) <i>(5 of 6)</i> Parcel ID: 100-104-000-287-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 287 Comments: ~60 ft road frontage on Wild Cherry Dr to the west, ~200 ft deep. Assessor indicates this parcel is wet/unbuildable. Additional Disclosures: 41; 9 (see key for full text) <i>(6 of 6)</i> Parcel ID: 100-104-000-288-00; Legal Description: T18N R2W KERSWILL LAKE NO 4 LOT 288 Comments: ~60 ft road frontage on Wild Cherry Dr to the west, ~200 ft deep. Assessor indicates this parcel is wet/unbuildable. Additional Disclosures: 41; 9 (see key for full text) Summer Tax Due: \$117.12	WILD CHERRY DR GLADWIN; WILD CHERRY DR GLADWIN; WILD CHERRY DR GLADWIN; WILD CHERRY DR GLADWIN; WILD CHERRY DR GLADWIN	\$6,516.14
2157	Parcel ID: 120-033-200-002-05; Legal Description: SEC 33 19 2W PARCEL IN NW 1/4 OF NW 1/4 COM AT NW COR OF SEC TH E ALONG N SEC LINE 154.4FT TO W ROW LINE OF PINE RD TH SWLY ALONG SD ROW LINE 254.15FT TO W SEC LINE TH N ALONG SD SEC LINE TO POB Comments: Triangular parcel between Sullivan, N Shearer, and White Pine. ~323 ft road frontage on White Pine, ~285 tall, ~150 wide at the north. Summer Tax Due: \$4.83	WHITE PINE RD GLADWIN	\$981.74
2158	Parcel ID: 140-076-000-124-00; Legal Description: 20 2W GRASS LAKE SUB NO TWO LOT 124 Comments: ~75 ft road frontage on Morrow Rd to the south, ~150 deep. Improved land, generally flat and clear, with a smattering of mature trees providing shade. Grounds are maintained. Property is very occupied. Moderate amount of debris in the rear and side yards. Garage is open and full of personals. Many windows are boarded, and there is the appearance of some degree of vandalism. It's believed that the former owner is occupying the adjacent camper to the west. Additional Disclosures: 33; 6; 21 (see key for full text) Summer Tax Due: \$233.13	5356 MORROW RD GLADWIN	\$5,201.05

2160	<p>Parcel ID: 140-080-000-041-00; Legal Description: 20 2W GRASS LAKE ESTATES LOT 4 1</p> <p>Comments: ~100 ft road frontage on Parkwood Dr to the north, ~120 ft deep. Overgrown driveway at NE corner. Lot is lined with mature trees. Cottage on parcel, with an old camper trailer parked next to it. The cottage does not look great on the outside. There's some holes poking through to the interior, roof looks past end of life. It's probably not as bad as it looks. Outside of the porch addition, the roof structure looks in good shape from the outside. The low slopes need some immediate attention. Some floors are soft; this may not be on slab, or has raised decking. Some personal property inside, as well as an actual hornet's nest. The size of the hole in the porch indicates that some critters take refuge in here from time to time. No indication of a septic system. Additional Disclosures: 5; 63; 21 (see key for full text)</p> <p>Summer Tax Due: \$83.09</p>	5583 PARKWOOD DR GLADWIN	\$2,064.44
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Midland DNR

Lot #	Lot Information	Address	Min. Bid
10062	<p>Parcel ID: 110-024-300-050-00; Legal Description: Commencing 396 ft E of W 1/4 corner thence S 247.5 ft E 132 ft N 247.5 ft W 132 ft Comments: East of the Beamish and Stark Road intersection Landlocked by private landowners Property dimensions are 247.5' (north-south) X 132' (east-west). Aprox. 0.75 Acres Additional Disclosures: 75; 7 (see key for full text)</p> <p>Summer Tax Due: TBA</p>		\$950.00
10063	<p>Parcel ID: 080-005-300-000-00, Part of 080-005-300-150-00; Legal Description: NE1/4 of the SW1/4 AND All that part the SE1/4 of the SW1/4 which lies Northeasterly of a line 103 feet Northeasterly of (measured at right angles) and parallel to a line described as: beginning at a point on the South line of said Section 5 which is S 88deg 32' 01 E a distance of 1029.44 feet from the South 1/4 corner of said Section 5; thence N 41deg56' 25 E a distance of 2000 feet to a point of ending. SUBJECT TO a highway easement described as all that part of the NE ¼ of SW ¼ of Sec. 5, T15N, R1W, Jerome Twp., Midland County, Mich., lying SW¼ly of a line 103 ft. NE¼ly of (measured at right angles) and parallel to the survey line of the W Bound land of Hwy. US-10 relocated. Containing 16.7 acres of land m/l. ALSO SUBJECT TO the following restrictive covenants which shall be construed as covenants running with the land, and shall be binding upon the Grantee named herein and assigns thereof: 1) There shall be no right of direct ingress and egress from Highway US-10 from or the lands herein described. 2) No billboards, signboards, or advertising devises, other than those advertising articles, products, or services, sold or manufactured on the premises, shall be erected, permitted, or maintained in or upon the lands herein described. 3) The right to maintain public utility facilities existing on, under or over the land herein described is hereby reserved unto the owners, their successors and assigns, together with the right to go upon said lands for the purpose of maintaining said utility facilities. Comments: The subject property is in Jerome Township and consists of a 40+ acre parcel located on the north side of US-10, around 2 miles West of the Castor Road exit, about 6 miles West of Sanford, MI. The property is surrounded by 1 private landowner (north) and DNR managed lands (east). The State of MI plans on retaining this adjacent property. The landscape is flat and moderately well drained with sandy-loam soils. The property is within the E Agricultural zoning district, which requires a minimum of 1 acre and 132 ft. of width to build. The property is 40+ acres in size but is encumbered by ~16.7 acres of US-10 ROW, which the DNR has provided MDOT an easement for. About 23.4 acres is non-encumbered by the US-10 ROW. Aprox. 40.06 Acres Additional Disclosures: 75; 30 (see key for full text)</p> <p>Summer Tax Due: TBA</p>		\$14,100.00

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.

8: The roads which are shown on plat or tax maps for this parcel do not appear to exist or may be located in a different location than shown on such maps. While a legal right to build such roads may remain, this construction would likely be very expensive. However, in some instances these unimproved roads have been vacated or abandoned by action of the local government and no such right to construct the roads remains. Issues surrounding unimproved roads can be complicated and expensive to resolve. You should investigate the existence of any roads and the ability to access this parcel thoroughly before bidding.

9: This parcel is too small to be practically useful under most circumstances. Many times such parcels are the result of survey or property transfer errors which create small orphaned slivers of land. These parcels are frequently too small to allow construction or any other practical use. They often have no road frontage or legal means of access. These parcels can often lead to **adverse claims or encroachments by neighboring land owners** which can be complicated legal issues to resolve. Please investigate this parcel thoroughly prior to bidding.

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. 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.

18: The building on this property appears to have been used for multi-family occupancy in the past based upon indicators such as multiple mailboxes, entrances, numbering, layout, or other such factors. Modifications to the property may NOT have been legally made and may NOT conform to local zoning. Prospective bidders should verify with local officials that multi-family use is permitted under existing zoning. In many areas, once a multi-family use has been discontinued, it cannot be reinstated unless in conformance with local zoning and code.

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.

22: This parcel has substantial structural issues caused by poor design, insufficient maintenance, or both. Such buildings may be subject to condemnation orders which we were unable to locate during our inspection. All such buildings should be brought into compliance with local building regulations prior to use. We **strongly** recommend that you contact the local building code official and consider consulting a competent structural engineer to assess the condition of this property before to bidding.

23: This parcel is located within a municipality which monitors property maintenance and condition. You may be assessed fees and fines if you fail to mow the grass or do not otherwise properly maintain the property after purchase. One advantage to these parcels is that they typically have infrastructure nearby (water, sewer, power). However, you should confirm the availability of such utilities as well as the connection costs prior to bidding. It is your responsibility to

determine whether a parcel is suitable for your desired purpose.

30: This parcel may be subject to utility, road, driveway right-of-way, or other easements which could allow third parties access to the property. Easements are not extinguished by tax foreclosure and foreclosed parcels are sold subject to these preexisting rights, if any. You should conduct your own investigation into the existence of any such easements prior to bidding.

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.

37: This property includes an outstanding special assessment. Local units of government often borrow money for projects such as streets, water/sewer, lighting, and other public infrastructure improvements. These costs are then assessed to the owners of affected property over a period of years in installments added to the annual tax bill. All past installments of these assessments are included in the minimum bid price. **The purchaser assumes liability for all future installments of these assessments.** We would advise prospective bidders to investigate the balance due on all special assessments as well as the ongoing annual cost *before bidding*.

39: This parcel appears that it may be subject to encroachments or may encroach on neighboring property. This assessment is based upon our visual inspection. Not everyone is a surveyor and sometimes buildings, roads, septic systems, wells, or other improvements are built across property lines and may lie partially or wholly upon neighboring parcels. Please consider a survey and conduct thorough research before bidding on this parcel. All property is sold "as-is, where-is" without warranty based upon the assessed legal description.

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. It is your responsibility to determine if this parcel is suitable for your desired use.

42: Our review of this parcel indicates that the noted State Equalized Value (SEV) does not appear to reflect the current value of the property. This is often due to buildings or other improvements being demolished or fire damaged or other similar items included in the SEV being removed from the property. It can also be due to market changes in the area in which the property is located. It should be further noted that the SEV/assessed value of the parcel as noted in this listing may be several years old. You should consult a local real estate professional or appraiser to help you assess the current market value of this property before bidding and **should not base your valuation on the stated SEV.**

44: This property appears as if it may be a side-yard parcel. Frequently homes are located on one parcel and the associated back or side-yard is located on a separate adjacent parcel. These side-yards are sometimes foreclosed while the home is not. This can create unfortunate situations where fenced boundaries, septic tanks, out buildings, garages, and other improvements that were previously associated with the home next door are sold on their own. Such parcels may have value to the adjacent owners but often have little to no value on their own. You should investigate this parcel carefully and understand what you are purchasing before you bid.

46: One or more structures was boarded when we conducted our assessment of this parcel. Properties may be boarded for a variety of reasons. For example, properties are often boarded to prevent trespassers from harvesting copper plumbing, wiring, and other fixtures. Buildings may also be boarded by fire or other officials when they present a safety hazard. We generally do not enter boarded structures and limit our observations to the building's exterior. Likewise, you should limit any inspection of this property to its exterior **only**. You are not permitted to remove any boarding to view building interiors under any circumstances. Public property records or polite inquiries to neighbors may reveal additional information about a property's history.

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 considered incomplete nonetheless. The local building code enforcement official may be able to offer additional insight as to why the project was never completed.

60: A visual inspection of this parcel indicates that it contains a crop or planting which may have been made by a third party. These can range from single year crops like corn or grain to items such as Christmas trees or other nursery stock which require more than one year to mature before harvest. Any third party lease has been voided through the foreclosure process. However, these situations can become points of potential litigation. In an effort to prevent dispute, the Foreclosing Governmental Unit will often grant single year farmers the right to harvest their crop as a condition of sale.

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.

63: Pet and/or wild animal waste was observed within this property. Potential bidders should consider that urine stains/odors can be difficult to remove from porous surfaces such as wood floors or underlayment.

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.