Public Land Auction

Antrim, Charlevoix, Otsego

August 31st, 2022

Antrim, Antrim (Dnr), Charlevoix, Charlevoix (Dnr), and Otsego 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:

- o **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*)	Northwestern Lower Peninsula (Benzie, Grand Traverse*, Lake, Leelanau, Manistee*, Mason*, Wexford))	Kent, Oceana, Ottawa, Muskegon
8/13/2024	8/14/2024	8/15/2024
Oakland	City of Highland Park	Branch, Hillsdale, Jackson
8/16/2024	8/19/2024	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.

- Antrim
- Charlevoix
- Otsego

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:

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• "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.

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3. Bidding

A. Overview

Live Bidding Auctions:

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

i. Advance Bidding

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

ii. Active Bidding

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

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

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

Sealed Bid Auctions:

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

B. Starting Bid Price

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

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

C. Bid Increments

Bids will only be accepted in the following increments:

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

G. Bids are Binding

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

H. Limitations on Bidding

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

I. Attempts to Bypass These Rules and Regulations

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

4. Terms of Sale

A. Payment

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

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

B. Refund Checks

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

C. Dishonored Payment

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

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

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

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

D. Eligible Buyers

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

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

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

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

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

E. Sale to Entities

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

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

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

F. Cancellation Policy

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

G. Property Transfer Affidavit

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

5. Purchase Receipts

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

6. Title Being Conveyed

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

7. Special Assessments

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

8. Possession of Property

A. Possession Pending Deed Delivery

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

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/eqle/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. Please Note: Properties being sold in Antrim county EXCLUDE all mineral rights.

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.

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V06062022

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:

- Antrim (DNR)
- Charlevoix (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 1

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

ii. Active Bidding

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

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

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

Sealed Bid Auctions:

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

B. Starting Bid Price

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

C. Bid Increments

Bids will only be accepted in the following increments:

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

D. Eligible Bidders

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

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

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

E. Absentee Bidding

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

F. Auction Location

Auctions are conducted online through 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.

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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
- i. 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

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

E. Cancellation Policy

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

F. Property Transfer Affidavit

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

5. Purchase Receipts

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

6. Title Being Conveyed

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

7. Special Assessments

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

8. Possession of Property

A. Possession Pending Deed Delivery

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

I. Securing the Property

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

II. Assessing Potential Contamination

Buyer may immediately wish to conduct a Baseline Environmental Assessment (BEA) to assess the condition of potentially contaminated properties. More information about BEAs can be found at 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-liable purchaser may be required to provide access to the liable party to conduct response activities at the property in the future. Section 20116 of the NREPA requires that a person who has knowledge that their property is contaminated provide a written notice to the purchaser or other person to whom the property is transferred which discloses the general nature and extent of the release. Additional disclosure obligations may also apply at the time the property, or an interest in the property, is transferred. Accordingly, the DNR recommends that a person who is interested in acquiring

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

10. Deeds

A. Deed Execution and Delivery

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

11. Property Taxes & Other Fees

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

12. Other

A. Personal Property

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

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

B. Applicability of These Rules and Regulations

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

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

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

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Antrim

Lot #	Lot Information	Address	Min. Bid
400	Parcel ID: 05-04-135-010-00; Legal Description: LOT 10 CEDAR RIVER VILLAGE CONDOMINIUM SEC 4 T29N R7W Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$53.66		\$1,457.42
401	Parcel ID: 05-04-350-026-00; Legal Description: LOT 68 PLAT OF KLAFFENDORF NO 2 SEC 3 T29N R7W Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$78.52		\$1,016.03
402	Parcel ID: 05-04-375-005-00; Legal Description: LOT 5 LAKE OF THE WOODS ESTATES. SEC 17 T29N R7W Comments: Lake of the Woods Estates Vacant Lot. Summer Tax Due: \$107.11		\$1,145.68
403	Parcel ID: 05-04-375-021-00; Legal Description: LOT 21 LAKE OF THE WOODS ESTATES SEC 17 T29N R7W Comments: Lake of the Woods Estates Vacant Lot. Summer Tax Due: \$135.67		\$1,113.13
404	Parcel ID: 05-04-375-022-00; Legal Description: LOT 22 LAKE OF THE WOODS ESTATES. SEC 17 T29N R7W Comments: Lake of the Woods Estates Vacant Lot. Summer Tax Due: \$135.67		\$1,113.13
405	Parcel ID: 05-04-390-091-00; Legal Description: UNIT 104 THE LEGEND CONDOMINIUM SEC 5 T29N R7W Comments: Sites at the Legend Condominium. Close to the Legends Golf Course. The Legend is a Arnold Palmer designed course rated one of the best in Michigan and Shanty Creek resort with 4 beautiful courses is rated one of the top golf destinations in the United States. Association fees are low and include privileges at the Lake Bellaire beach club. Here you will find 200' of frontage on Lake Bellaire, swimming, social building, grills pavilion, games etc. lake Bellaire flows into Clam Lake through Grass River giving you boat access to Torch Lake, Skegemog Lake & Elk Lake. Please investigate the Yearly Association Dues. Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$268.40		\$1,540.91
406	Parcel ID: 05-04-390-107-00; Legal Description: UNIT 120 THE LEGEND CONDOMINIUM SEC 5 T29N R7W Comments: Sites at the Legend Condominium. Close to the Legends Golf Course. The Legend is a Arnold Palmer designed course rated one of the best in Michigan and Shanty Creek resort with 4 beautiful courses is rated one of the top golf destinations in the United States. Association fees are low and include privileges at the Lake Bellaire beach club. Here you will find 200' of frontage on Lake Bellaire, swimming, social building, grills pavilion, games etc. lake Bellalire flows into Clam Lake through Grass River giving you boat access to Torch Lake, Skegemog Lake & Elk Lake. Please investigate the Yearly Association Dues. Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$268.40		\$1,540.91
407	Parcel ID: 05-10-155-086-00; Legal Description: LOT 86CEDAR RIVER VILLAGE CONDOMINIUM Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 68; 16 (see key for full text) Summer Tax Due: \$56.19		\$1,541.61
408	Parcel ID: 05-10-155-125-00; Legal Description: LOT 125 CEDAR RIVER VILLAGE CONDOMINIUM Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$37.43		\$1,397.68
409	Parcel ID: 05-10-155-127-00; Legal Description: LOT 127 CEDAR RIVER VILLAGE CONDOMINIUM Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$37.43		\$1,397.68
410	Parcel ID: 05-10-155-128-00; Legal Description: LOT 128 CEDAR RIVER VILLAGE CONDOMINIUM Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$37.43		\$1,397.68
411	Parcel ID: 05-10-155-210-00; Legal Description: LOT 210 CEDAR RIVER VILLAGE CONDOMINIUM Comments: Cedar River Village Association website: http://www.cedarrivervillage.com Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$56.19		\$1,541.61
412	Parcel ID: 05-10-235-024-00; Legal Description: UNIT 24 HAWK'S EYE GOLF CLUB CONDOMINIUM Additional Disclosures: 68; 16 (see key for full text) Summer Tax Due: \$48.00		\$1,412.80

413	Parcel ID: 05-10-235-260-00; Legal Description: UNIT 260 HAWK'S EYE GOLF CLUB CONDOMINIUM Additional Disclosures: 16; 68 (see key for full text) Summer Tax Due: \$48.00	\$1,884.20
414	Parcel ID: 05-11-121-003-85; Legal Description: COM AT THE E 1/4 COR OF SEC 21; TH S 89 DEG W 2610.10 FT ALG E-W 1/4 LINE & C/L OF FIRETOWER RD TO THE N-S 1/4 LINE; TH S 00 DEG W 1980.60 FT TO POB; TH CONT S 00 DEG W 665.45 FT; TH N 89 DEG E 655.74 FT; TH N 00 DEG E 665.42 FT; TH S 89 DEG W 654.92 FT TO POB; BEING PT OF THE W 1/2 OF SE 1/4 SEC 21 T29N R6W 10.01 A M/L Comments: Nice 10 acre parcel located off a two track (Tower Court). Rolling terrain, natural gas pipe line on land, mostly wooded expect for an area that was used for camping or deer camp. Summer Tax Due: \$388.44	\$2,120.24
415	Parcel ID: 05-11-200-046-00; Legal Description: LOT 46 COUNTRY CLUB MANOR Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Summer Tax Due: \$23.49	\$717.36
416	Parcel ID: 05-11-200-068-00; Legal Description: LOT 68 COUNTRY CLUB MANOR Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$747.04
417	Parcel ID: 05-11-375-064-00; Legal Description: LOT 64 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Summer Tax Due: \$22.74	\$745.73
418	Parcel ID: 05-11-375-246-00; Legal Description: LOT 246 PLAT OF LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Summer Tax Due: \$22.74	\$745.73
419	Parcel ID: 05-11-375-334-00; Legal Description: LOT 334 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Summer Tax Due: \$22.74	\$745.73
420	Parcel ID: 05-11-375-339-00; Legal Description: LOT 339 LAKE OF THE NORTH VILLA. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
421	Parcel ID: 05-11-375-549-00; Legal Description: LOT 549 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$655.08
422	Parcel ID: 05-11-375-551-00; Legal Description: LOT 551 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$35.33	\$397.45

423	Parcel ID: 05-11-375-578-00; Legal Description: LOT 578 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
424	Parcel ID: 05-11-375-629-00; Legal Description: LOT 629 LAKE OF THE NORTH VILLA Comments: Single wide mobile home in un-savable condition! Nice wooden setting. Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 5; 17; 36; 16 (see key for full text) Summer Tax Due: \$27.47	\$3,122.10
425	Parcel ID: 05-11-375-637-00; Legal Description: LOT 637 LAKE OF THE NORTH VILLA Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
426	Parcel ID: 05-11-425-245-00; Legal Description: LOT 245 MANISTEE HTS.NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
427	Parcel ID: 05-11-425-324-00; Legal Description: LOT 324 MANISTEE HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
428	Parcel ID: 05-11-425-393-00; Legal Description: LOT 393 MANISTEE HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
429	Parcel ID: 05-11-450-017-00; Legal Description: LOT 556 MANISTEE HTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
430	Parcel ID: 05-11-450-018-00; Legal Description: LOT 557 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
431	Parcel ID: 05-11-450-019-00; Legal Description: LOT 558 MANISTEE HTS.NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05

432	Parcel ID: 05-11-450-149-00; Legal Description: LOT 704 PLAT OF MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	716.05
433	Parcel ID: 05-11-450-235-00; Legal Description: LOT 790 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	'45.73
434	Parcel ID: 05-11-450-236-00; Legal Description: LOT 791 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	745.73
435	Parcel ID: 05-11-450-273-00; Legal Description: LOT 828 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	45.73
436	Parcel ID: 05-11-450-283-00; Legal Description: LOT 838 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	745.73
437	Parcel ID: 05-11-450-309-00; Legal Description: LOT 864 MANISTEE HTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	716.05
438	Parcel ID: 05-11-450-320-00; Legal Description: LOT 875 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$5	558.26
439	Parcel ID: 05-11-450-332-00; Legal Description: LOT 887 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	45.73
440	Parcel ID: 05-11-450-336-00; Legal Description: LOT 891 MANISTEE HTS. NO. 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$7	45.73

441	Parcel ID: 05-11-450-491-00; Legal Description: LOT 1046 MANISTEE HTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
442	Parcel ID: 05-11-450-558-00; Legal Description: LOT 1113 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
443	Parcel ID: 05-11-450-559-00; Legal Description: LOT 1114 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
444	Parcel ID: 05-11-450-620-00; Legal Description: LOT 1175 MANISTEE HTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
445	Parcel ID: 05-11-450-634-00; Legal Description: LOT 1189 MANISTEE HTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$743.67
446	Parcel ID: 05-11-475-017-00; Legal Description: LOT 17 SOUTHWOOD HEIGHTS Comments: Parcel buts up to Lakes of the North Landing Strip! Wooded and seems to be road grade. Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$127.81	\$518.69
447	Parcel ID: 05-11-475-106-00; Legal Description: LOT 106 SOUTHWOOD HEIGHTS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$719.45
448	Parcel ID: 05-11-475-116-00; Legal Description: LOT 116 SOUTHWOOD HEIGHTS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$747.04
449	Parcel ID: 05-11-475-206-00; Legal Description: LOT 206 SOUTHWOOD HEIGHTS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$747.04

450	Parcel ID: 05-11-500-029-00; Legal Description: LOT 29 VALLEYRIDGE HEIGHTS EAST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
451	Parcel ID: 05-11-500-064-00; Legal Description: LOT 64 VALLEYRIDGE HEIGHTS EAST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
452	Parcel ID: 05-11-500-229-00; Legal Description: LOT 229 VALLEYRIDGE HEIGHTS EAST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
453	Parcel ID: 05-11-500-231-00; Legal Description: LOT 231 VALLEYRIDGE HEIGHTS EAST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
454	Parcel ID: 05-11-500-267-00; Legal Description: LOT 267 VALLEYRIDGE HEIGHTS EAST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
455	Parcel ID: 05-11-525-205-00; Legal Description: LOT 205 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
456	Parcel ID: 05-11-525-215-00; Legal Description: LOT 215 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
457	Parcel ID: 05-11-525-228-00; Legal Description: LOT 228 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
458	Parcel ID: 05-11-525-238-00; Legal Description: LOT 238 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05

459	Parcel ID: 05-11-525-247-00; Legal Description: LOT 247 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$743.67
460	Parcel ID: 05-11-525-327-00; Legal Description: LOT 327 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$743.67
461	Parcel ID: 05-11-525-352-00; Legal Description: LOT 352 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
462	Parcel ID: 05-11-525-367-00; Legal Description: LOT 367 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
463	Parcel ID: 05-11-525-368-00; Legal Description: LOT 368 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
464	Parcel ID: 05-11-525-401-00; Legal Description: LOT 401 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
465	Parcel ID: 05-11-525-428-00; Legal Description: LOT 428 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$397.45
466	Parcel ID: 05-11-525-484-00; Legal Description: LOT 484 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$743.67
467	Parcel ID: 05-11-525-528-00; Legal Description: LOT 528 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73

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468	Parcel ID: 05-11-525-550-00; Legal Description: LOT 550 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$427.13
469	Parcel ID: 05-11-525-560-00; Legal Description: LOT 560 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
470	Parcel ID: 05-11-525-573-00; Legal Description: LOT 573 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
471	Parcel ID: 05-11-525-585-00; Legal Description: LOT 585 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$716.05
472	Parcel ID: 05-11-525-616-00; Legal Description: LOT 616 VALLEYRIDGE HEIGHTS WEST Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
473	Parcel ID: 05-11-575-007-00; Legal Description: LOT 7 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$22.74	\$745.73
474	Parcel ID: 05-11-575-044-00; Legal Description: LOT 44 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$717.36
475	Parcel ID: 05-11-575-062-00; Legal Description: LOT 62 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$747.04
476	Parcel ID: 05-11-575-065-00; Legal Description: LOT 65 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49	\$747.04

477	Parcel ID: 05-11-575-143-00; Legal Description: LOT 143 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$747.04
478	Parcel ID: 05-11-575-169-00; Legal Description: LOT 169 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$747.04
479	Parcel ID: 05-11-575-170-00; Legal Description: LOT 170 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$747.04
480	Parcel ID: 05-11-575-204-00; Legal Description: LOT 204 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$747.04
481	Parcel ID: 05-11-575-219-00; Legal Description: LOT 219 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$717.36
482	Parcel ID: 05-11-575-362-00; Legal Description: LOT 362 WHISPERING PINES Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$23.49		\$717.36
483	Parcel ID: 05-11-600-018-00; Legal Description: LOT 18 WINDMILL FARMS OF MANCELONA Comments: Vacant Lot in Mancelona Summer Tax Due: \$22.74	3064 ELLIE LN MANCELONA	\$745.73
484	Parcel ID: 05-13-019-011-00; Legal Description: N 10 RDS OF S 50 RDS OF W 8 RDS OF E 32 RDS OF SW FRL 1/4 OF SW FRL 1/4 SEC 19 T30N R5W .50 A. Comments: ~1/2 Acre Vacant Lot Summer Tax Due: \$5.63		\$744.15
485	Parcel ID: 05-13-150-019-00; Legal Description: LOTS 49 50 AND 51 PLAT OF VANWERT AND DIBBLE'S 2ND ADD TO THE VILL OF ALBA. Comments: Older Mobile home in the city of Alba. Did not view interior. Exterior appears to be in decent outside. Additional Disclosures: 17 (see key for full text) Summer Tax Due: \$5.63		\$1,542.03
486	Parcel ID: 05-13-200-024-00; Legal Description: LOT 586 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$66.12		\$716.35

Parcel ID: 05-13-200-026-00; Legal Description: LOT 617 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$716.35
Parcel ID: 05-13-200-027-00; Legal Description: LOT 618 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$716.35
Parcel ID: 05-13-250-142-00; Legal Description: LOT 142 PLAT OF NORTHERN HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$1,074.82
This lot is a "bundle" comprised of 2 parcels	;	\$1,874.36
Comments: Wooded parcel in Lakes of the North. Has an old collapsed building on parcel.	TIMBERLANE DR	
(2 of 2) Parcel ID: 05-13-250-230-00; Legal Description: LOT 230 NORTHERN HTS NO 1 Summer Tax Due: \$41.22		
Parcel ID: 05-13-250-270-00; Legal Description: LOT 270 NORTHERN HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$747.85
Parcel ID: 05-13-250-299-00; Legal Description: LOT 299 NORTHERN HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$747.85
Parcel ID: 05-13-275-026-00; Legal Description: LOT 328 NORTHERN HEIGHTS NO.2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$739.51
Parcel ID: 05-13-275-189-00; Legal Description: LOT 491 PLAT OF NORTHERN HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63		\$747.85
	Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 1.6 (see key for full text) Summer Tax Due: \$5.63 Parcel ID: 05-13-200-027-00; Legal Description: LOT 618 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 Parcel ID: 05-13-250-142-00; Legal Description: LOT 142 PLAT OF NORTHERN HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 This lot is a "bundle" comprised of 2 parcels 1. of 2) Parcel ID: 05-13-250-229-00; Legal Description: LOT 229 NORTHERN HTS.NO 1 Comments: Wooded parcel in Lakes of the North. Has an old collapsed building on parcel. Grade is lower than road. Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16	Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antim county line. Amenites include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 Parcel ID: 05-13-200-027-00; Legal Description: LOT 618 MANISTEE HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 Parcel ID: 05-13-250-142-00; Legal Description: LOT 142 PLAT OF NORTHERN HTS NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 This lot is a "bundle" comprised of 2 parcels (2 of 2) Parcel ID: 05-13-250-229-00; Legal Description: LOT 229 NORTHERN HTS.NO 1 LORD Comments: Wooded parce in Lakes of the North. Has an old collapsed building on parcel. Timber Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63 Parcel ID: 05-13-250-29-00; Leg

496	Parcel ID: 05-13-275-286-00; Legal Description: LOT 588 PLAT OF NORTHERN HEIGHTS NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
497	Parcel ID: 05-13-300-051-00; Legal Description: LOT 51 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
498	Parcel ID: 05-13-300-152-00; Legal Description: LOT 152 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
499	Parcel ID: 05-13-300-153-00; Legal Description: LOT 153 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
500	Parcel ID: 05-13-300-220-00; Legal Description: LOT 220 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$414.17
501	Parcel ID: 05-13-300-301-00; Legal Description: LOT 301 PLAT OF NORTHOVER HILLS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739.51
502	Parcel ID: 05-13-300-320-00; Legal Description: LOT 320 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
503	Parcel ID: 05-13-300-447-00; Legal Description: LOT 447 PLAT OF NORTHOVER HILLS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.85
504	Parcel ID: 05-13-300-580-00; Legal Description: LOT 580 PLAT OF NORTHOVER HILLS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739.51

505	Parcel ID: 05-13-300-637-00; Legal Description: LOT 637 PLAT OF NORTHOVER HILLS Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$	\$747.85
506	Parcel ID: 05-13-325-078-00; Legal Description: LOT 82 PLAT OF PINE VIEW NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	Ş	\$747.85
507	Parcel ID: 05-13-325-105-00; Legal Description: LOT 110 PLAT OF PINE VIEW NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	Ş	\$753.09
508	Parcel ID: 05-13-325-147-00; Legal Description: LOT 154 PLAT OF PINE VIEW NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$	\$1,289.28
509	Parcel ID: 05-13-325-149-00; Legal Description: LOT 156 PLAT OF PINE VIEW NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	4	\$723.71
510	Parcel ID: 05-13-325-173-00; Legal Description: LOT 180 PLAT OF PINE VIEW NO 1 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$	\$747.85
511	Parcel ID: 05-13-325-256-00; Legal Description: LOT 263 PINE VIEW NO. 1. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$	\$739.51
512	Parcel ID: 05-13-350-139-00; Legal Description: LOT 416 PLAT OF PINE VIEW NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	4	\$702.47
513	Parcel ID: 05-13-350-140-00; Legal Description: LOT 417 PLAT OF PINE VIEW NO 2 Summer Tax Due: \$5.63	4	\$702.47
514	Parcel ID: 05-13-350-225-00; Legal Description: LOT 502 PLAT OF PINE VIEW NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	4	\$747.85

515	Parcel ID: 05-13-350-296-00; Legal Description: LOT 573 PINE VIEW NO. 2. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739	.51
516	Parcel ID: 05-13-350-424-00; Legal Description: LOT 701 PINE VIEW NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$723	.71
517	Parcel ID: 05-13-350-425-00; Legal Description: LOT 702 PINE VIEW NO. 2. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$723	.71
518	Parcel ID: 05-13-350-445-00; Legal Description: LOT 722 PINE VIEW NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747	.85
519	Parcel ID: 05-13-350-458-00; Legal Description: LOT 735 PINE VIEW NO. 2. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747	.85
520	Parcel ID: 05-13-400-037-00; Legal Description: LOT 37 SNOWCREST HEIGHTS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$428	.25
521	Parcel ID: 05-13-400-181-00; Legal Description: LOT 181 SNOWCREST HEIGHTS. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747	.85
522	Parcel ID: 05-13-450-018-00; Legal Description: LOT 18 PLAT OF WINTERHAVEN. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747	.32
523	Parcel ID: 05-13-450-019-00; Legal Description: LOT 19 PLAT OF WINTERHAVEN. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747	.32

524	Parcel ID: 05-13-450-020-00; Legal Description: LOT 20 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
525	Parcel ID: 05-13-450-034-00; Legal Description: LOT 34 PLAT OF WINTERHAVEN. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
526	Parcel ID: 05-13-450-035-00; Legal Description: LOT 35 PLAT OF WINTERHAVEN. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
527	Parcel ID: 05-13-450-036-00; Legal Description: LOT 36 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
528	Parcel ID: 05-13-450-037-00; Legal Description: LOT 37 PLAT OF WINTERHAVEN. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
529	Parcel ID: 05-13-450-071-00; Legal Description: LOT 71 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$419.91
530	Parcel ID: 05-13-450-178-00; Legal Description: LOT 178 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
531	Parcel ID: 05-13-450-409-00; Legal Description: LOT 409 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32
532	Parcel ID: 05-13-450-555-00; Legal Description: LOT 555 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$747.32

533	Parcel ID: 05-13-450-620-00; Legal Description: LOT 620 PLAT OF WINTERHAVEN Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$428.25
534	Parcel ID: 05-13-475-063-00; Legal Description: LOT 63 WINTERSET NO. 1. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739.51
535	Parcel ID: 05-13-500-074-00; Legal Description: LOT 284 WINTERSET NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739.51
536	Parcel ID: 05-13-500-245-00; Legal Description: LOT 455 WINTERSET NO 2 Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$5.63	\$739.51
537	Parcel ID: 05-45-010-049-10; Legal Description: LOT 24, BLK E PLAT OF MANCELONA Comments: Vacant Lot in Mancelona Summer Tax Due: \$66.73	\$911.97
538	Parcel ID: 05-45-235-015-00; Legal Description: LOT 49 PLAT OF PLEASANT VIEW NO 2 Comments: Vacant Lot in Mancelona Summer Tax Due: \$41.08	\$763.68

Antrim (DNR)

Lot #	Lot Information	Address	Min. Bid
99009	Parcel ID: 05-09-020-014-00; Legal Description: Beg at the int of S 1/8 line with NE'ly line of former RR R/W E alg 1/8 line 412.65 ft to SW'ly line of Martinson Dr NW'ly alg sd Dr 110.89ft W parl with S 1/8 line to NE'ly line of former RR R/W th SEly alg NEly line of RR r/w to POB. Pt of NE1/4 of SW1/4 Comments: The subject property is not zoned and consists of vacant residential property on Martinson Drive located north of the Old State Road intersection. The subject is near the Jordan River and is surrounded by rural private parcels about 9 miles south of East Jordan MI. 1 Acre Additional Disclosures: 75 (see key for full text) Summer Tax Due: TBA		\$4,500.00
99010	Parcel ID: 05-11-125-026-00; Legal Description: NW1/4 of the NE1/4 of the NE1/4 of SE1/4 Comments: Property is located south of a two-track on the west side of Cinder Hill Road (south of the Cinder Hill Road & Soderquist Road intersection) the property consists of mostly open land cover there may be a gate on the two-track near the Cinder Hill Road intersection; Mancelona Township is not zoned. 2.5 Acres Additional Disclosures: 75; 74 (see key for full text) Summer Tax Due: TBA		\$8,800.00

Charlevoix

Lot #	Lot Information	Address	Min. Bid
1400	Parcel ID: 012-001-024-00; Legal Description: BEG AT A POINT 323 FT W OF E LI & 100 FT N OF S LI OF NW 1/4 OF SW 1/4 OF SEC 1 BEING IN LOT 3 OF SAID SEC RUNNING E PARA WI S LI 150 FT S PARA WI E LI 100 FT W ON S LI 150 FT N PARA WI SD W LI TO POB LOTS 6 TO 11 INCL BLK 12 OF CITIZENS REALTY CO PLAT SEC 1 T37N R10W. Comments: Vacant Lot ~.34 Acres Beaver Island Summer Tax Due: \$9.49		\$605.55
1401	Parcel ID: 013-707-602-00; Legal Description: PORT ST. JAMES #7 LOT 602. Comments: Triangular Vacant Lot ~.37 Acres Beaver Island. Created in the late 1960's, The Port of St. James Association (PSJA) started as a summer residential subdivision consisting of slightly over 1,000 individual properties, located on Beaver Island, an island in Northern Lake Michigan near the Straits of Mackinac. Over the years the character of PSJA has not changed greatly. While some island residents have become members and have built year round homes in the Association (and recently more and more formerly summer only members have chosen to "retire" here and become permanent Island residents as well), many members are still simply summer residents. The common thread among all these groups is a love of nature, Lake Michigan, and the island itself, one of the truly magical places to be found anywhere in the Great Lakes. Please call and ask what Association Fees are. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.34		\$731.55
1402	Parcel ID: 013-708-681-00; Legal Description: PORT ST. JAMES #8 LOT 681. Comments: Wooded Vacant Lot ~.33 acres Beaver Island. Created in the late 1960's, The Port of St. James Association (PSJA) started as a summer residential subdivision consisting of slightly over 1,000 individual properties, located on Beaver Island, an island in Northern Lake Michigan near the Straits of Mackinac. Over the years the character of PSJA has not changed greatly. While some island residents have become members and have built year round homes in the Association (and recently more and more formerly summer only members have chosen to "retire" here and become permanent Island residents as well), many members are still simply summer residents. The common thread among all these groups is a love of nature, Lake Michigan, and the island itself, one of the truly magical places to be found anywhere in the Great Lakes. Please call and ask what Association Fees are. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$16.34	BEAVER ISLAND	\$731.55

Charlevoix (DNR)

Lot #	Lot Information	Address	Min. Bid
99019	Parcel ID: 002-003-012-00; Legal Description: SW1/4 of the SE1/4 Comments: The subject property is zoned Residential-Vacant and consists of vacant residential property between Hetrick Road and US-131 north of the Skop Road intersection. The subject is surrounded by rural private parcels about 2 miles north of Boyne Falls MI. The subject is a forested landlocked 40-acre parcel. Additional Disclosures: 75 (see key for full text) Summer Tax Due: TBA	Off Hetrick Rd	\$89,100.00
99020	Parcel ID: Part of 008-026-007-00; Legal Description: W 1/2 of the NW 1/4 Comments: The subject property is zoned Agricultural - Vacant and consists of vacant landlocked forested property between Bows Lake Road and Coash Road. The property is a hillside. The subject is surrounded by mostly rural private parcels about 6 miles west of Vanderbilt MI. The State of MI owns the parcel adjacent to the subject to the east. That adjacent parcel provides access to Coash Road, but the State of MI is not willing to provide an access easement to the subject. In addition the West Branch Sturgeon River must be crossed to access the subject from Coash Road. 80 Acres. Additional Disclosures: 75; 74 (see key for full text) Summer Tax Due: TBA		\$127,260.00
99021	Parcel ID: 012-012-006-00; Legal Description: Beg 708 ft S of N li and 133 ft E of W li of NWfrl1/4 of SW1/4 in what is known as Lot 3 running E parallel with N line 125 ft S parallel with W line 100 ft. W parallel with N line 125 ft N parallel with W line to beg. Lots known on Citizen's Realty Records as Lots 33-34-35-36-37 Blk 4 Citizens Realty Co. Plat. Comments: The subject property is zoned Residential-Vacant and consists of vacant residential property near East Side Drive. The subject is surrounded by rural private parcels on the SE side of Beaver Island. The subject does not have road access to East Side Drive. Property dimensions are 125' (east-west) X 100' (north-south). 0.28 Acres Additional Disclosures: 75; 74 (see key for full text)		\$1,260.00
99022	Parcel ID: 015-009-004-00; Legal Description: SE1/4 of the NE1/4 Comments: The subject property is zoned Residential-Vacant and consists of vacant residential property near Anderson Road. The subject is landlocked and surrounded by rural private parcels about 3 miles SW of Boyne City. The subject does not have road access to Anderson Road. There is a small creek running through the northern part of the property. 40 Acres Additional Disclosures: 75 (see key for full text) Summer Tax Due: TBA	Off Anderson Rd	\$71,950.00

Otsego

Lot #	Lot Information	Address	Min. Bid
5501	, ,		\$571.80
5502	Parcel ID: 011-520-000-795-00; Legal Description: LOT 795. MICHAYWE NO. 3 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$6.66	GAYLORD MI	\$454.53
5503	Parcel ID: 011-520-000-858-00; Legal Description: LOT 858. MICHAYWE NO. 3 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$6.66	ALGONQUIN GAYLORD MI	\$454.53
5504	Parcel ID: 011-520-000-924-00; Legal Description: LOT 924. MICHAYWE NO. 3 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$6.66	GAYLORD MI	\$444.57
5505	Parcel ID: 011-560-001-495-00; Legal Description: LOT 1495. MICHAYWE NO. 12 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$6.66	PORCUPINE PATH GAYLORD	\$444.57
5506	Parcel ID: 011-570-003-011-00; Legal Description: LOT 11, BLK 3, MOOSEHURST. Comments: Vacant Lot in Gaylord Summer Tax Due: \$4.03	OFF LYNDHURST ST GAYLORD MI	\$430.58
5507	Parcel ID: 011-750-000-005-00; Legal Description: N½ OF LOT 5. SKI VIEW. Comments: Vacant Lot in Gaylord Summer Tax Due: \$22.34	OFF SKI VIEW TRAIL GAYLORD MI	\$569.41
5508	This lot is a "bundle" comprised of 2 parcels (1 of 2) Parcel ID: 023-180-002-157-00; Legal Description: LOT 157 BLK. 2 LITTLE BEAR LAKE SUB Comments: Vacant Lot in the Little Bear Lake Assoc. Please investigate any Association due with the link at the bottom of screen. Additional Disclosures: 16 (see key for full text) (2 of 2) Parcel ID: 023-180-002-158-00; Legal Description: LOTS 158 & 159 BLK. 2 LITTLE BEAR LAKE SUB Summer Tax Due: \$85.33	MI; OFF BEACH RD JOHANNESBURG	\$1,229.94
5510	Parcel ID: 023-260-000-066-00; Legal Description: LOT 66 PLAT OF TOMAHAWK TRAILS Comments: Vacant Lot in Charlton Township Summer Tax Due: \$31.17	OFF CHEROKEE TRL CHARLTON TOWNSHIP MI	\$560.72

5511	Parcel ID: 032-140-000-068-00; Legal Description: LOT 68 HAVENWOOD SUB. Comments: Vacant Lot in Johannesburg Summer Tax Due: \$29.88	OFF HOLLYBROOK DR JOHANNESBURG MI	\$539.63
5512	Parcel ID: 032-140-000-081-00; Legal Description: LOT 81 HAVENWOOD SUB. Comments: Vacant Lot in Johannesburg Summer Tax Due: \$29.88	OFF HOLLYBROOK DR JOHANNESBURG MI	\$539.63
5513	Parcel ID: 042-005-300-010-00; Legal Description: W 1/2 OF E 1/2 OF SW 1/4 SEC. 5 T32N R3W Comments: Very nice piece of land on Thumb Lake Rd. 40 slightly rolling acres. Mostly clear except for a few trees here and there and a strip of woods at the back of property. Would make a nice place to build a home! Summer Tax Due: \$804.15		\$4,687.07
5515	Parcel ID: 050-033-300-025-00; Legal Description: BEG AT SW COR OF SW 1/4, TH N 16 RDS, E 10 RDS, S 6 RD, E 6 RDS, S 10 RDS, W 16 RDS TO POB SEC 33 T31N R2W Comments: Wooded low lying wooded parcel on Wilkinson Rd. Could be wet in the spring. Summer Tax Due: \$70.79	GAYLORD	\$639.18
5516	Parcel ID: 061-100-000-099-00; Legal Description: LOT 99 VILLAGE OF ELMIRA Comments: This one is a real fixer upper. Needs lots of help! Situated near the railroad tracks in Elmira. Please note: The county is requiring that this property be cleaned up and brought to code immediately after purchase. If the clean up does not take place in a timely manner after purchase, the county will perform the clean up and bill the new owner for any associated expenses. Please be aware of this prior to bidding. Additional Disclosures: 66 (see key for full text) Summer Tax Due: \$197.54	RD ELMIRA	\$2,345.49
5517	This lot is a "bundle" comprised of 2 parcels	GAYLORD;	\$7,237.42
	(1 of 2) Parcel ID: 071-023-300-015-00; Legal Description: N 1/2 OF N 1/2 OF S 1/2 OF NW 1/4 OF SW 1/4 SEC 23 T30N R4W Comments: Older mobile home with and addition and a two car garage. Home is save-able but needs some work. Additional Disclosures: 32; 5; 17; (see key for full text) (2 of 2) Parcel ID: 071-023-300-020-00; Legal Description: S 1/2 OF N 1/2 OF S 1/2 OF	TOWER RD GAYLORD	
	NW 1/4 OF SW 1/4 SEC 23 T30N R4W Summer Tax Due: \$514.28		
5519	Parcel ID: 072-100-000-150-00; Legal Description: LOT 150 ARROW SHORES T30N R4W SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$12.80		\$480.39
5520	Parcel ID: 072-270-000-082-00; Legal Description: LOT 82 OKEMOS TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$13.89	GAYLORD MI	\$512.77
5521	Parcel ID: 072-280-000-210-00; Legal Description: LOT 210 PENCIL LAKE NORTH SEC 31 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$19.86	DR ELMIRA MI	\$584.21

5522	Parcel ID: 072-280-000-298-00; Legal Description: LOT 298 PENCIL LAKE NORTH SEC 31 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$19.86		\$559.21
5523	Parcel ID: 072-280-000-452-00; Legal Description: LOT 452 PENCIL LAKE NORTH SEC 31 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$19.86		\$559.21
5524	Parcel ID: 072-280-000-513-00; Legal Description: LOT 513 PENCIL LAKE NORTH. SEC 31 T30N R4W. Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$19.86		\$559.21
5525	Parcel ID: 072-300-000-121-00; Legal Description: LOT 121 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$25.81		\$595.43
5526	Parcel ID: 072-300-000-225-00; Legal Description: LOT 225 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$21.85		\$574.51
5527	Parcel ID: 072-300-000-277-00; Legal Description: LOTS 277 & 278 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$43.73		\$672.93
5528	Parcel ID: 072-300-000-345-00; Legal Description: LOT 345 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$21.85	PUEBLO TRL GAYLORD MI	\$574.51
5529	Parcel ID: 072-300-000-364-00; Legal Description: LOT 364 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$12.80		\$480.39
5530	Parcel ID: 072-300-000-366-00; Legal Description: LOT 366 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$12.80	PUEBLO TRL GAYLORD MI	\$499.51

5531	Parcel ID: 072-300-000-370-00; Legal Description: LOTS 370 & 371 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$43.73	GAYLORD MI	\$672.93
5532	Parcel ID: 072-300-000-372-00; Legal Description: LOT 372 SOUTHERN TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$21.85		\$538.91
5533	Parcel ID: 072-320-000-164-00; Legal Description: LOTS 164 & 165 TUSCOLA TRAILS SEC 32 T30N R4W Comments: Lakes of the North is a group of 19 subdivisions that straddles the Otsego-Antrim county line. Amenities include camping, a private airport, clubhouse (with pool) equestrian stables and a winter sports area. See their linked website for information on these features, as well as info on association fees and other association requirements. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$27.81	TRL GAYLORD MI	\$620.90
5534	Parcel ID: 080-036-200-005-02; Legal Description: PARCEL B COMM AT THE N 1/4 COR OF SEC, TH S 01DEG 35MIN 34SEC W 1065.30FT TO POB; TH CONT. S 01DEG 35MIN 34SEC W 233.35FT, TH N 88DEG 20MIN 23SEC W 466.87FT TH N 01DEG 36MIN 52SEC E 234.49FT, TH S 88DEG 12MIN 00SEC E 466.79FT TO POB, CONT. 2.51 ACRES M/L SEC 36, T31N R3W. Comments: Older home on Goslow Rd, close to downtown Gaylord. Has good bones just needs updating and cleaned up. Has hardwood floors under carpet. Summer Tax Due: \$723.29	764 GOSLOW RD GAYLORD	\$5,749.49
5535	Parcel ID: 091-190-000-117-00; Legal Description: LOT 117 ENCHANTED FOREST Comments: Enchanted Forest is a very nice development in the Guthrie Lakes area about halfway between Gaylord and Grayling. Private paved roads. Nicely wooded parcels and a clubhouse for recreational activities. Community boat launch. Please see the linked website for association fees and other requirements of purchasers. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$20.80	FREDERIC MI	\$563.87
5536	Parcel ID: 091-190-000-129-00; Legal Description: LOT 129 ENCHANTED FOREST Comments: Enchanted Forest is a very nice development in the Guthrie Lakes area about halfway between Gaylord and Grayling. Private paved roads. Nicely wooded parcels and a clubhouse for recreational activities. Community boat launch. Please see the linked website for association fees and other requirements of purchasers. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$20.80	FREDERIC MI	\$453.04
5537	Parcel ID: 091-310-000-216-00; Legal Description: LOT 216 MICHAYWE NO. 2 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	MICHAYWE DR GAYLORD MI	\$505.96
5538	Parcel ID: 091-310-000-317-00; Legal Description: LOT 317 MICHAYWE NO. 2 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	DOGWOOD CT GAYLORD MI	\$531.62
5539	Parcel ID: 091-310-000-520-02; Legal Description: LOT 521 MICHAYWE NO. 2 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	MICHAYWE DR GAYLORD MI	\$502.54

5540	Parcel ID: 091-310-000-563-00; Legal Description: LOT 563 MICHAYWE NO. 2 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	MOUNTAIN LN GAYLORD MI	\$531.62
5541	Parcel ID: 091-390-001-603-00; Legal Description: LOT 1603 MICHAYWE NO. 13 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88		\$537.91
5542	Parcel ID: 091-390-001-692-00; Legal Description: LOT 1692 MICHAYWE NO. 13 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	GAYLORD MI	\$510.62
5543	Parcel ID: 091-390-001-702-00; Legal Description: LOT 1702 MICHAYWE NO. 13 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$17.87	GAYLORD MI	\$547.37
5544	Parcel ID: 091-390-001-731-00; Legal Description: LOT 1731 MICHAYWE NO. 13 Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	WAY GAYLORD	\$489.29
5545	Parcel ID: 091-391-001-741-01; Legal Description: LOT 1741 & 1742 MICHAYWE NO 14 T29N R3W Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$35.35	WHITE WAY	\$675.06
5546	Parcel ID: 091-391-001-750-00; Legal Description: LOT 1750 MICHAYWE NO 14 T29N R3W Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$15.88	WAY GAYLORD MI	\$531.62
5547	Parcel ID: 091-392-002-022-00; Legal Description: LOT 2022 MICHAYWE NO 15 T29N R3W Comments: Michaywe' is a large, all season resort community just south of Gaylord off I-75. Please see the linked website for a full listing of amenities. Be aware that there are ASSOCIATION FEES of \$480 per lot (adjacent lots can be combined for a discount) and deed restrictions for purchasers of these parcels. Additional Disclosures: 16 (see key for full text) Summer Tax Due: \$20.80		\$531.55
5548	Parcel ID: 091-460-000-084-00; Legal Description: LOTS 84 & 85 SUPERVISORS PLAT OF WATERS Comments: vacant Lot in Gaylord Summer Tax Due: \$29.81	PASSENHEIM RD GAYLORD MI	\$435.86

9995517	This lot is a "bundle" comprised of 2 parcels	GAYLORD;	\$7,237.42
	(1 of 2) Parcel ID: 071-023-300-015-00; Legal Description: N 1/2 OF N 1/2 OF S 1/2 OF NW 1/4 OF SW 1/4 SEC 23 T30N R4W Comments: Older mobile home with and addition and a two car garage. Home is save-able but needs some work. Additional Disclosures: 32; 5; 17; (see key for full text)	TOWER RD	
	(2 of 2) Parcel ID: 071-023-300-020-00; Legal Description: S 1/2 OF N 1/2 OF S 1/2 OF NW 1/4 OF SW 1/4 SEC 23 T30N R4W Summer Tax Due: TBA		

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.
- **16:** This parcel is likely subject to ASSOCIATION FEES which are assessed to cover maintenance and other costs associated with the development in which the parcel is located. Interested parties should verify the existence and extent of association fees and costs prior to bidding.
- **17:** Mobile homes (and some modular homes) can be separately titled and considered personal property. In these instances, there may be third parties that have the legal right to remove that mobile home from the parcel whether or not it has been assessed as part of the property in the past. We make no representations or warranties as to whether such mobile or modular homes are included with the real property offered for sale. It is the buyer' s responsibility to conduct their own research as to the state of title. As a preliminary step, it may be useful to determine if an Affidavit of Affixture of Manufactured Home has been executed and recorded as outlined in MCL 125.2330i. You may wish to consult a licensed attorney or title company to assist in this research.
- **21:** This parcel appears to contain "personal property" that may be of value. Property tax foreclosure affects **only "real property."** In general, real property includes the land and those things physically attached to it. **This sale includes only such real property.** However, some parcels also contain personal property such as cars, furniture, clothing, and other things which aren't physically attached to the land. Such **personal property is not included as part of this sale.** It is strongly suggested that the purchaser of this parcel contact the former owner and provide them the opportunity to remove this personal property before disposing of it. Minimum reasonable steps could include sending a letter by certified and first class mail to the former owner at their last known address. However, it is the responsibility of the winning bidder to determine what personal property is present on the parcel and the appropriate measures for handling such personal property.
- **32:** This building contains evidence of *mold*. Mold is an indication of excess moisture which can come from a variety of sources including high ground water, improper sealing of foundation walls, damaged roofs, and other conditions which can be expensive to correct. Mold can pose significant health risks and, if extensive, may require a complete renovation which could exceed the value of the building. Please conduct your own research and bid accordingly.
- **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.
- **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.
- **68:** This parcel is part of a site condominium development. A condominium "unit" is a form of land ownership which is similar to a traditional subdivision "lot" but is also different in some important respects. Each condominium development is laid out in a document called the **master deed** which outlines the extent and nature of each condominium unit. The master deed also contains rules and restrictions related to construction and permitted use. Construction requirements can include everything from the size or design of buildings to color and orientation on the site. Condominium developments also include "common elements" like streets and sidewalks which are shared across all units. Some developments include amenities like golf courses, clubhouses, beaches, pools, and parks whereas others include only basic infrastructure like roads and sidewalks. Site condominiums also *include association fees* which can be significant. Prospective bidders should *carefully review and understand the master deed and investigate association fees prior to bidding.*
- **74:** The State of Michigan reserves all rights to mineral, coal, oil and gas lying on, within or under the sale properties except sand, gravel, clay or other non-metallic minerals along with associated rights as provided under Article 1, Part 5 of PA 451 of 1994 as amended.
- **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.