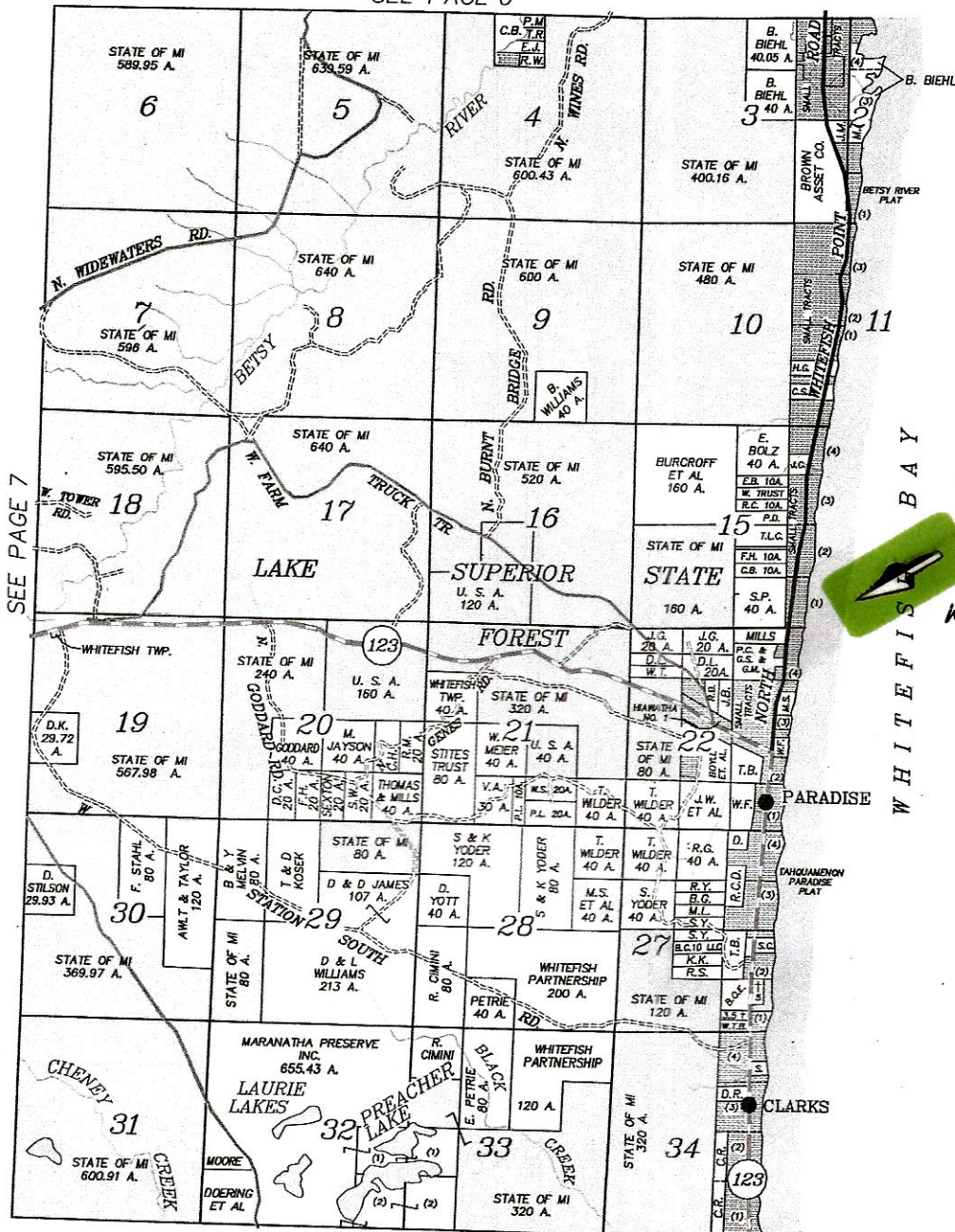




SEE PAGE 6



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WFH-781

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GARTH
MACMASTER JR.
ASSOCIATE BROKER, GRI



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SELLER'S DISCLOSURE STATEMENT

Property Address: 9010 N. whitefish Pt Rd Paradise whitefish, Michigan
Street City Township

Purpose of Statement: This statement is a disclosure of the condition and information concerning the property, known by the Seller, and in compliance with the Seller Disclosure Act. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related to the construction or condition of the improvements on the property or the land. Also unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. This statement is not a warranty of any kind by the Seller or by any Agent representing the Seller in this transaction and is no a substitute for any inspections or warranties the Buyer may wish to obtain. Seller is responsible for accurate physical location of property boundaries.

Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representation based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy of it to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of the property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. **THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT BETWEEN BUYER AND SELLER.**

Instructions to the Seller: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete the form yourself. (5) If some items do not apply, check N/A (not applicable). If you do not know the facts, check UNKNOWN. FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.

Appliances/Systems/Services: The items below are in working order (the items below are in the sale of property only if the purchase agreement so provides):

	Yes	No	Unknown	N/A		Yes	No	Unknown	N/A
Range/Oven	✓				Sauna / Hot Tub		✓		
Dishwasher	✓				Sprinkler System		✓		
Refrigerator	✓				Water Heater	✓			
Hood/Fan					Plumbing System	✓			
Disposal	✓				Well & Pump	✓			
TV Antenna, Controls	✓				Sump Pump		✓		
Electrical System	✓				Septic Tank & Drain Field	✓			
Garage Door Opener/Remote		✓			Water Softener / Conditioner		✓		
Alarm System		✓			City Water System		✓		
Intercom		✓			City Sewer System		✓		
Central Vacuum		✓			Central Air Conditioning		✓		
Attic Fan	✓				Central Heating System	✓			
Dryer	✓				Wall Furnace		✓		
Microwave	✓				Humidifier		✓		
Trash Compactor		✓			Electronic Air Filter		✓		
Ceiling Fans	✓				Solar Heating System		✓		
Washer	✓				Fireplace & Chimney		✓		
Pool Heater, Wall Liner & Equip					Wood Burning System	✓			

Explanations (attach additional sheets, if necessary):

UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER EXCEPT AS NOTED, WITHOUT WARRANTY, BEYOND DATE OF CLOSING.

Property Conditions, Improvements & Additional Information:

1. **Basement/Crawl space:** Is/has there been evidence of water? Yes ___ No
If yes, please explain: _____
2. **Insulation:** Describe $R = 3.6(\text{SHEATH}) + 11(\text{F.C.}) + 1.4(\text{SIDING} + \text{DRYWALL}) = 16$
Is Urea Formaldehyde Foam Insulation (UFFI) installed? Unknown ___ Yes ___ No ___
3. **Roof:** Age METAL ROOF 2009
Are there any leaks? Yes ___ No ___
4. **Well:** Type (depth/diameter, age, and repair history) 53 ft deep 5/26/89
Date of last test and results: _____
5. **Septic Tanks/Drain Fields:** Any known problems no
6. **Heating System:** Type/age/known problems Electric Baseboards / Wood Burning Stove
7. **Plumbing System:** Type (copper, galvanized, or other) Copper
Any known problems _____
8. **Electrical System:** Any known problems no
9. **History of Infestation:** (termites, carpenter ants, etc) no
10. **Environmental Problems:** Are you aware of any substances, materials, or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel, or chemical storage tanks and contaminated soil on the property? Unknown ___ Yes ___ No
If yes, please explain _____
11. **Flood Insurance:** Do you have flood insurance on the property? Unknown ___ Yes ___ No
12. **Mineral Rights:** Do you own the mineral rights? Unknown ___ Yes ___ No

The Seller has lived in the residence on the property from _____ to _____. The Seller has owned the property since _____ and makes representation only since that date. The Seller has indicated the history and condition of all items based on the information known to the Seller. If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to the Buyer. In no event shall the parties hold the Broker liable for any representations not directly made by the Broker or Broker's Agent.

Seller certifies that the information in this statement is true and correct to the best of the Seller's knowledge as of the date of the Seller's signature.

THE BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL ALLERGENS INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD, MILDEW, AND BACTERIA.

BUYER IS ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY, PRINCIPAL RESIDENCE EXEMPTION INFORMATION, AND OTHER REAL PROPERTY TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S OFFICE. **BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS. UNDER MICHIGAN LAW, REAL PROPERTY TAX OBLIGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.**

Seller David L. Elliott Date 6-7-2014
Seller Mary L. Elliott Date 6/7/2014

Buyer has read and acknowledges receipt of this statement.

Buyer _____ Date _____

Buyer _____ Date _____

Chippewa County Equalization Office

generated on 6/7/2014 4:34:50 PM EDT

Parcel Detail

Parcel ID	Tax Unit	Tax Unit Name	Tax Year
016-215-012-00	016	WHITEFISH	2014

Property Location

9010 N WHITEFISH POINT RD
PARADISE MI 49768

School District

17160 WHITEFISH SCHOOLS

OWNER

ELLIOT DAVID L & MARY L H/W
PO BOX 42099
INDIANAPOLIS IN 46242-0099

Taxes Billed

Year	Season	Amount
2013	Winter	\$2,814.49
2013	Summer	\$1,238.18
2012	Winter	\$3,016.48
2012	Summer	\$1,346.17
2011	Winter	\$2,970.71
2011	Summer	\$1,389.03
2010	Winter	\$2,911.78
2010	Summer	\$1,363.10
2009	Winter	\$3,033.96
2009	Summer	\$1,418.21
2008	Winter	\$2,880.84
2008	Summer	\$1,358.43
2007	Winter	\$2,685.69
2007	Summer	\$1,328.98
2006	Winter	\$2,776.73
2006	Summer	\$1,050.61
2005	Winter	\$1,365.57
2005	Summer	\$384.49

Valuations	2013	2014
Property Class	401 RESIDENTIAL	401 RESIDENTIAL
Assessed Value	100,900	102,200
State Equalized Value	100,900	102,200
Capped Value	0	102,514
Taxable Value	100,900	102,200

Exemptions

No Current Exemptions

Property Description

434-1GG 994/1413-DC SEC 15 T49N R6W S 100 FT OF GOV'T LOT 1 LYING E OF WIRE RD.

Records	Date	Liber	Page	Document Type
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