

Appendix "A"
Michigan Disclosure Regarding Real Estate Agency

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of agency relationship you have with that licensee. A real estate transaction is a transaction involving the sale or lease of any legal or equitable interest in real estate consisting of not less than 1 or not more than 4 residential dwelling units or consisting of a building site for a residential unit on either a lot as defined in section 102 of the Land Division Act, 1967 PA 288, MCL 560.102, or a condominium unit as defined in Section 4 of the Condominium Act, 1978 PA 59, MCL 559.104.

Michigan law requires real estate licensees who are acting as agents of sellers or buyers of real property to advise potential sellers or buyers with whom they work of the nature of their agency relationship.

Seller's Agent

A seller's agent, under a listing agreement with the seller, acts solely on behalf of the seller. A seller can authorize a seller's agent to work with subagents, buyers' agents, and/or transaction coordinators. A subagent is one who has agreed to work with the listing agent, and who, like the listing agent, acts solely on behalf of the seller. Sellers' agents and subagents will disclose to the seller known information about the buyer which may be used to the benefit of the seller.

Buyer's Agent

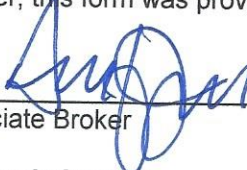
A buyer's agent, under a buyer's agency agreement with the buyer, acts solely on behalf of the buyer. Buyer's agents and subagents will disclose to the buyer known information about the seller which may be used to benefit the buyer.

Dual Agents

A real estate licensee can be the agent of both the seller and the buyer in a transaction, but only with the knowledge and informed consent, in writing, of both the seller and the buyer. In such a dual agency situation, the licensee will not be able to disclose all known information to either the seller or the buyer. The obligations of a dual agent are subject to any specific provisions set forth in any agreement between the dual agent, the seller, and the buyer.

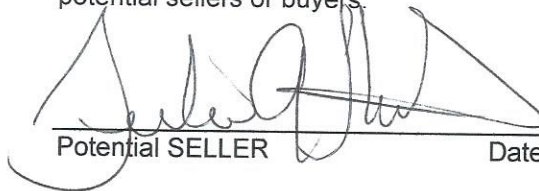
Licensee Disclosure

Jerdon Real Estate, Inc. hereby discloses that the agency status of the licensee named below is that of a **SELLER'S AGENT** with all affiliated licensees having the same agency relationship as the licensee named below. Further, this form was provided to the buyer or seller before disclosure of any confidential information.

By:  Date: 8/11/26
Associate Broker

Acknowledgment

By signing below, the parties confirm that they have received and read the information in this agency disclosure statement and that this form was provided to them before the disclosure of any confidential information specific to the potential sellers or buyers.

 _____
Potential SELLER Date

8/11/26 _____
Potential SELLER Date

Potential BUYER Date

Potential BUYER Date

Seller's Disclosure Statement

appendix 'b'

Property Address

31643 Frost St., Dowagiac Mi

Street

City, Village or Township

MICHIGAN

Purpose of Statement: This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. 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 not a substitute for any inspections or warranties the Buyer may wish to obtain.**

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 representations 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 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 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 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 this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. 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 listed below are included in the sale of the property only if the purchase agreement so provides.)

	Yes	No	Unknown	Not Available
Range/oven	X			
Dishwasher				X
Refrigerator	X			
Hood/fan	X			
Disposal				X
TV antenna, TV rotor & controls				X
Electrical system	X			
Garage door opener & remote control	X			
Alarm system				X
Intercom				X
Central vacuum				X
Attic fan			X	
Pool heater, wall liner & equipment				X
Microwave	X			
Trash compacter				X
Ceiling fan	X			
Sauna/hot tub	X			

	Yes	No	Unknown	Not Available
Washer	X			
Dryer	X			
Lawn sprinkler system				X
Water heater	X			
Plumbing system	X			
Water softener/conditioner	X			
Well & pump	X			
Septic Tank & drain field	X			
Sump pump				X
City water system				X
City sewer system				X
Central air conditioning				X
Central heating system				X
Wall furnace				X
Humidifier				X
Electronic air filter				X
Solar heating system				X
Fireplace & chimney	X			
Wood burning system				X

Explanation (attach additional sheets if necessary): new well + bladder tank installed April 2006 5 yr warranty. water test back

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

Property conditions, improvements and additional information:

- Basement/Crawl/space:** Has there been evidence of water? If yes, please explain: NA yes no
- Insulation:** Describe, if known: Blown in ceilings foam walls Urea formaldehyde Foam Insulation (UFFI) is installed? yes unknown X yes no
- Roof:** Leaks? living + workshop Approximate age if known: 2011 + 2006 - pole barn yes no X
- Well:** Type of well (depth/diameter, age and repair history, if known): 5" PEX Has the water been tested? Well drilled in 2011; Pump + bladder tank 2006 yes X no no
- Septic tanks/drain fields:** Condition, if known: 2006
- Heating system:** Type/approximate age: boiler 2011 - Base board - heat in floor
- Plumbing system:** Type: copper galvanized other X PEX Any known problems? none known
- Electrical system:** Any known problems? none known
- History of infestation,** if any: (termites, carpenter ants, etc.) Termite inground protection

JAF

Seller's Initials

Buyer's Initials

Seller's Disclosure Statement

APPENDIX "B"

Property Address:

Street

City, Village or Township

MICHIGAN

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 property?

If yes, please explain:

11. Flood Insurance: Do you have flood insurance on the property?

12. Mineral Rights: Do you own the mineral rights?

Other items: Are you aware of any of the following:

- Features of the property shared in common with the adjoining landowners, such as walls, fences, roads and driveways, or other features whose use or responsibility for maintenance may have an effect on the property?
- Any encroachments, easements, zoning violations or nonconforming uses?
- Any "common areas" (facilities like pools, tennis courts, walkways, or other areas co-owned with others), or a homeowners' association that has any authority over the property?
- Structural modifications, alterations, or repairs made without necessary permits or licensed contractors?
- Settling, flooding, drainage, structural, or grading problems?
- Major damage to the property from fire, wind, floods, or landslides?
- Any underground storage tanks?
- Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.
- Any outstanding utility assessments or fees, including any natural gas main extension surcharge?
- Any outstanding municipal assessments or fees?
- Any pending litigation that could affect the property or the Seller's right to convey the property?

unknown ☒	yes _____	no _____
unknown ☒	yes _____	no ☒
unknown _____	yes _____	no ☒
unknown _____	yes _____	no ☒
unknown _____	yes _____	no ☒
unknown _____	yes ☒	no _____
unknown _____	yes _____	no ☒
unknown _____	yes _____	no ☒
unknown _____	yes _____	no ☒

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary:

unknown scrap pile debris metal scrap misc. etc. Farming in vicinity
 The Seller has lived in the residence on the property from 1984 (date) to current (date).
 The Seller has owned the property since 1984 (date) to current (date).

The Seller has indicated above the condition of all the items based on 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 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 Seller's knowledge as of the date of Seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THESE 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 CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28.721 TO 28.732 IS AVAILABLE TO THE PUBLIC. BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

BUYER IS ALSO 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 _____

Date

8/11/26

Seller _____

Date

Buyer has read and acknowledges receipt of this statement.

Buyer _____

Date

Time

Buyer _____

Date

Time

Disclaimer: This form is provided as a service of the Michigan Association of REALTORS®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. The Michigan Association of REALTORS® is not responsible for use or misuse of the form for misrepresentation for for warranties made in connection with the form.

800.336.3201
fax 888.336.3201
services@garrettlabs.com



APPENDIX "C"

garrett laboratories, inc.

p.o. box 645 niles, michigan 49120
garrettlabs.com since 1971

WATER ANALYSIS

CLIENT: JULIE FRYMAN

LAB#: W10125

SAMPLE ADDRESS: 31643 FROST ST, DOWAGIAC MI 49047

COLLECTION DATE/TIME: 2026-06-04 - 01:00:00PM

COLLECTION BY: JULIE FRYMAN

RESULTS

SAMPLE TYPE: ROUTINE DISTRIBUTION SYSTEM

SAMPLE SITE: 31643 FROST ST, DOWAGIAC MI 49047

COLIFORMS: NEGATIVE /100mL

E COLI: NEGATIVE /100mL

NITRATE/NITRITE NITROGEN: <1.0 mg/L

4154

SUBMITTED BY: Carol Morris

Digitally signed by Carol Morris
DN: cn=Carol Morris, o=Garrett Laboratories, ou,
email=services@garrettlabs.com, c=US
Date: 2026.06.08 08:43:53 -0400

REPORT DATE: 06/08/2026

FEDERAL & STATE STANDARDS: COLIFORMS NEGATIVE PER 100mL

CERTIFICATION # 8003 NITRATE NITROGEN <10.0 mg/L

ARSENIC AND LEAD TEST PERFORMED BY
LABORATORY IN-C-71-01 MI-9926

ARSENIC: <0.010 mg/L (10 ug/L)
LEAD: <0.012 mg/L (12 ug/L)

Coliforms Date Time: 06/04/2026 3:30 PM

Colitag

By: AGR

E Coli Date Time: 06/04/2026 3:30 PM

Colitag

By: AGR

Nitrate/Nitrites Date Time Tested: 06/06/2026 1725

Easy Chem Analyzer

By: CEJ

THIS IS NOT A TAX BILL

L-4400

Notice of Assessment, Taxable Valuation, and Property Classification

This form is issued under the authority of Public Act 206 of 1893, Sec. 211.24c and Sec. 211.34c, as amended. This is a model assessment notice to be used by the local assessor.

FROM POKAGON TOWNSHIP WILLIAM J KAYS ASSESSOR 72883 CR 687 HARTFORD, MI 49057	PARCEL IDENTIFICATION PARCEL NUMBER: 14-110-009-166-03 PROPERTY ADDRESS: 31643 FROST ST DOWAGIAC, MI 49047 SCHOOL DISTRICT CODE: 14020															
OWNER'S NAME & ADDRESS/PERSON NAMED ON ASSESSMENT ROLL: FISHER-FRYMAN JULIA A 31643 FROST ST DOWAGIAC MI 49047	EXEMPTIONS % Exempt As "Homeowners Principal Residence": 100.00% % Exempt As "Qualified Agricultural Property": .00% % Exempt As "MBT Industrial Personal": .00% % Exempt As "MBT Commercial Personal": .00% Exempt As "Disabled Veteran or Surviving Spouse": ☐ Yes ☒ No Exempt As "Qualified Forest Property": ☐ Yes ☒ No Exempt As "Development Property": ☐ Yes ☒ No															
LEGAL DESCRIPTION: 166 W 3/4 E 1/2 NW 1/4. ALSO W 1/2 NW 1/4 LYING E OF DOWAGIAC RIVER DRAIN. EX N 416 FT OF E 209 FT OF W 3/4 E 1/2 NW 1/4. ALSO EX COM 230 FT W OF NE COR W 1/2 E 1/2 NW 1/4, TH S 416 FT, W 100 FT, S 410 FT, W 960 FT M/L TO DOWAGIAC RIVER DRAIN, NELY ALG DRAIN TO N LN SEC, E TO BEG. SEC 9 83 A. M/L																
ACCORDING TO MCL 211.34c THIS PROPERTY IS CLASSIFIED AS: 401 Residential																
PRIOR YEAR'S CLASSIFICATION IF DIFFERENT: 401 Residential																
The change in taxable value will increase/decrease your tax bill for the 2026 year by approximately: \$106																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">PRIOR AMOUNT YEAR: 2025</th> <th style="width: 20%;">CURRENT TENTATIVE AMOUNT YEAR: 2026</th> <th style="width: 30%;">CHANGE FROM PRIOR YEAR TO CURRENT YEAR</th> </tr> </thead> <tbody> <tr> <td>1. TAXABLE VALUE:</td> <td>168,526</td> <td>173,076</td> </tr> <tr> <td>2. ASSESSED VALUE:</td> <td>378,800</td> <td>357,200</td> </tr> <tr> <td>3. TENTATIVE EQUALIZATION FACTOR: 1.000</td> <td></td> <td>-21,600</td> </tr> <tr> <td>4. STATE EQUALIZED VALUE (SEV): 378,800</td> <td>357,200</td> <td>-21,600</td> </tr> </tbody> </table>	PRIOR AMOUNT YEAR: 2025	CURRENT TENTATIVE AMOUNT YEAR: 2026	CHANGE FROM PRIOR YEAR TO CURRENT YEAR	1. TAXABLE VALUE:	168,526	173,076	2. ASSESSED VALUE:	378,800	357,200	3. TENTATIVE EQUALIZATION FACTOR: 1.000		-21,600	4. STATE EQUALIZED VALUE (SEV): 378,800	357,200	-21,600
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3. TENTATIVE EQUALIZATION FACTOR: 1.000		-21,600														
4. STATE EQUALIZED VALUE (SEV): 378,800	357,200	-21,600														
5. WAS THERE A TRANSFER OF OWNERSHIP IN 2025 THAT RESULTED IN A TAXABLE VALUE UNCAPPING? ☐ Yes ☒ No																
6. Assessor Change Reason(s):																

The 2026 Inflation rate Multiplier is: 1.027

Questions regarding the Notice of Assessment, Taxable Valuation, and Property Classification may be directed to the Following:

Name: WILLIAM J. KAYS	Telephone Number: (269) 621-3604	Email Address: kayswj@gmail.com
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March Board of Review Appeal Information. The Board of Review will meet at the following dates and times:

THE 2026 BOARD OF REVIEW WILL MEET TO HEAR ASSESSMENT APPEALS, ON MONDAY, MARCH 9TH, 2026, FROM 9:00 AM TO 12:00 NOON AND 1:00 PM TO 4:00 PM. THURSDAY, MARCH 12TH 2026, FROM 1:30 PM TO 4:30 PM & 6:00 PM TO 9:00 PM. POKAGON TOWNSHIP HALL, 30683 PEAVINE ST. DOWAGIAC, MI 49047. RESIDENTS AND NON-RESIDENTS MAY SEND LETTERS OF PROTEST, THEY MUST BE RECEIVED BY THURSDAY MARCH 12, 2026. SEND LETTERS OF PROTEST TO: WILLIAM J. KAYS, 72883 CR 687, HARTFORD, MI 49057. THE 2026 PROPERTY TAXES ARE BASED ON TAXABLE VALUE LINE #1. WITH PROPOSAL A IN EFFECT THE TAXABLE VALUES, EXCLUDING NEW CONSTRUCTION AND CHANGE OF OWNERSHIP ARE CAPPED AT THE RATE OF INFLATION, 2.7%.

4154