

the sale and leasing of lots in this Subdivision, and his promotion and development of said Subdivision.

It is agreed that the Parks in said Subdivision as now and hereafter Platted, shall be for the exclusive use and enjoyment of the "back", or non-lake-front lots thereof, and that such non-lake-front lot owners shall have the right to access to and egress from the waters of the lake, and full riparian rights at the shore of said Parks, in common with each other; provided, however, that the owner or owners of any such non-lake-front lot shall have the right to keep one boat only at one Park only, which shall be the park which is nearest to such lot. No Park shall be used by any person, owner of property in said Plat, or not, for parking purposes.

~~IN WITNESS WHEREOF, the parties to this Agreement, who are owners~~ of title to, or an interest in the title to, lots in this Subdivision, have hereunto set hands and seals this 14th day of August, 1954.

Jack L. Pollock
W. R. Lyon Jr.

Harry E. Adams

Ack...23rd day of August 1954...Harry E. Adams...

Executed before Jack L. Pollock, Notary Public, Cass County, Michigan
My commission expires Nov. 17, 1956
(N.P.Seal)

TERDON

CONDITIONS, RESTRICTIONS, and RESERVATIONS

of the

PLAT OF SISTER-CABLE LAKE SHORES NO. 3 & 4

In the Northeast fractional quarter of Section 5, Town 5 South Range 16 West, Silver Creek Township, Cass County, Michigan.

KNOW ALL MEN BY THESE PRESENTS, that I, Harry E. Adams, as proprietor of the lands within the boundaries of the Plat of Sister-Cable Lake Shores, No. 3 & 4, covenant and agree hereafter sell all or portions of the same, subject to the following conditions, restrictions, and reservations which shall run with the land and be binding upon the grantors and grantees thereof, their heirs, representatives and assigns, forever, to-wit:

LAND USE

1. All lots 80 through 154 shall be known as single family residential lots. No structure shall be erected, altered, built, placed or permitted to remain on any lot other than a single private dwelling with carport or garage attached or detached from a house. A plat plan, and all building plans of proposed buildings must be submitted to and approved by the owner of the said subdivision or architectural committee appointed by owner. Application for a township building permit must be made before commencement or construction.

2. No trailer, basement, tent, shack, garage, barn, or other outbuilding shall be used as a residence temporarily or permanently, nor shall any structure of like character be used as a residence or permitted on a lot.

3. No lot shall be used or maintained as a dumping ground and rubbish, trash, garbage or other waste shall not be permitted to accumulate on the premises. All garbage or other waste shall be collected in sanitary containers and promptly disposed of. All incinerators and similar equipment shall be kept in a safe and clean manner. No dismantled automobiles or junk shall be allowed to accumulate on any lot.

4. No house of less than 1000 square feet of living space on the ground or first floor shall be constructed.

RESERVATIONS

5. Lake front lots 80 through 86. No building shall be erected on any lake front lot closer to the lake front lot line of said lot than 75 feet, nor nearer than 8 feet from the side lot line.

6. All off lake or back lots. No structure shall be erected closer than 35 feet from the front of the lot line nor 10 feet from the side of lot line except a boat house may be constructed on lake front lots in such a manner as not to interfere with the view from contiguous lots. The height of boat house shall not exceed 6 feet over-all height.

7. Outlot A shall be used for commercial purposes.

8. All building alterations, improvements, remodeling and reconstruction shall be done in full compliance with the Silver Creek Township building codes and ordinances, with Township Building Permit.

9. All construction, reconstruction, remodeling shall be completed and exterior wood surfaces painted promptly after completion of the work.

10. Location of wells, septic tanks, drywells, or field tile, must be located to meet the approval of owner of Sub-division or committee approved by owner of Sub-division.

11. No obnoxious or offensive trade or activity shall be carried on upon any lot or part thereof nor shall anything be done which may be or become an annoyance or nuisance to the neighborhood.

12. An easement is reserved over the front five (5) feet of each lot for utilities installation and maintenance. These covenants and restrictions shall be embodied in and upon the Original Plat of the Sub-division, and all further Sections thereof and do and shall restrict the same. On lake front lots the easements shall be to the rear of the lot.

13. No commercial boat rentals or retail commercial business shall be conducted on any lot in said Sub-division. There shall be no real estate rentals in said Sub-division other than any lot owner's own residence (and boat therewith).

14. It is agreed that Harry E. Adams, his heirs and assigns, he being the promoter and developer of this Sub-division, shall freely have and use on lots of his own in said Sub-division, such office and other buildings and facilities as he shall deem necessary in his business of the sale of lots in this Sub-division, and his promotion and development of said Sub-division.

15. It is agreed that the Park in said sub-division as now and hereafter Platted, shall be for the exclusive use and enjoyment of the "back" or non-lake-front lots thereof, and that such non-lake-front owners shall have the right to access to and egress from the waters of the lake, the full riparian rights at the shore of said Parks, in common with each other; provided, however, that the owner or owners of any such non-lake-front lot shall have the right to keep one boat only at the Park. No Park shall be used by any person, owner of property in said Plat, or not, for parking purposes. The Park shall be under control of the owner or a Committee appointed by Association of Home Owners.

If the parties hereto or any of them, or their heirs and assigns, shall violate any of said restrictions, or attempt to do so, it shall be lawful for any other person or persons owning any land in said Sub-division to prosecute any proceedings at law or in equity against the violating persons or person and against those attempting to violate any such covenant and restriction, either to prevent violation or to recover damages or pursue any other available remedy at law or in equity.

Invalidation of any one of these covenants by judgment, Order or Decree of Court shall in no wise affect any of the other valid provisions which shall remain in full force and effect.

The work "plot" as used herein means any area in said Sub-division whether of lot size, or larger, or smaller.



ESTABLISHED 1950

32502 M-62 West
Dowagiac, Michigan 49047
616/782-5864

LIBER 312 PAGE 363

IN WITNESS WHEREOF, I have hereunto set my hand and seal this
19 day of May 1967.

Harry E. Adams
Harry E. Adams

Betty J. Schendelman
Betty J. Schendelman

Marian A. Hildebrand
Marian A. Hildebrand

STATE OF MICHIGAN)
COUNTY OF CASS) SS

On this 19th day of May 1967, before me, a Notary Public, in and for said County, personally appeared Harry E. Adams to me known to be the same person described in and who executed the within instrument, who has acknowledged the same to be his free act and deed.

Hazel G. McAvoy
HAZEL G. MCAVOY
Notary Public, Cass County, Mich.
My Commission Expires May 26, 1970

Prepared by:
Harry E. Adams
Box 117
Sister Lakes, Michigan

Page Three

1967 MAY 19 PM 4 26
STATE OF MICHIGAN
CASS COUNTY
RECEIVED FOR RECORD
Marian A. Hildebrand
REGISTER OF DEEDS

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: Sept 8, 2026
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.

Signed by: 
Potential SELLER Date

Signed by: John C. Schmitt
Potential SELLER Date

Potential BUYER Date

Potential BUYER Date

Seller's Disclosure Statement

Property Address 32745 HALEY RD. Street DOWAGIAC 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	✓			
Dishwasher	✓			
Refrigerator	✓			
Hood/fan	✓			
Disposal				✓
TV antenna, TV rotor & controls				✓
Electrical system	✓			
Garage door opener & remote control	✓			
Alarm system				✓
Intercom				✓
Central vacuum				✓
Attic fan				✓
Pool heater, wall liner & equipment				✓
Microwave	✓			
Trash compacter				✓
Ceiling fan	✓			
Sauna/hot tub				✓

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

Explanation (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 and additional information:

- Basement/Crawlspace:** Has there been evidence of water? yes _____ no ✓
If yes, please explain: _____
- Insulation:** Describe, if known: _____
Urea formaldehyde Foam Insulation (UFFI) is installed? unknown ✓ yes _____ no _____
- Roof: Leaks?** _____
Approximate age if known: 3 YEARS yes _____ no ✓
- Well:** Type of well (depth/diameter, age and repair history, if known): 5 inch with submersible pump water samples
Has the water been tested? yes ✓ no _____
If yes, date of last report/results: _____
- Septic tanks/drain fields:** Condition, if known: none on municipal sewer system with utility bill
- Heating system:** Type/approximate age: HVAC natural gas forced air
- Plumbing system:** Type: copper _____ galvanized _____ other pex copper
Any known problems? NO
- Electrical system:** Any known problems? NO
- History of infestation, if any:** (termites, carpenter ants, etc.) NO

gs gs Seller's Initials

Buyer's Initials

Seller's Disclosure Statement

Property Address: 32745 HALEY RD. DOWAGIAC MICHIGAN
Street City, Village or Township

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.

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

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

1. 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?

unknown yes no

2. Any encroachments, easements, zoning violations or nonconforming uses?

unknown yes no

3. 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?

unknown Private Parks yes no

4. Structural modifications, alterations, or repairs made without necessary permits or licensed contractors?

unknown yes no

5. Settling, flooding, drainage, structural, or grading problems?

unknown yes no

6. Major damage to the property from fire, wind, floods, or landslides?

unknown yes no

7. Any underground storage tanks?

unknown yes no

8. Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.

unknown yes no

9. Any outstanding utility assessments or fees, including any natural gas main extension surcharge?

unknown yes no

10. Any outstanding municipal assessments or fees?

unknown yes no

11. Any pending litigation that could affect the property or the Seller's right to convey the property?

unknown yes no

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

The Seller has lived in the residence on the property from 2022 (second home) (date) to _____ (date).

The Seller has owned the property since _____ (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 Josh C. Schmitt Date 3/17/26

Seller Janet Schmitt Date 3/17/26

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



garrett laboratories, inc.

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

WATER ANALYSIS

CLIENT: JERDON REAL ESTATE

LAB#: W9341

SAMPLE ADDRESS: 32745 HALEY ROAD, DOWAGAIC MI

COLLECTION DATE/TIME: 2026-03-23 - 01:30:00PM

COLLECTION BY: THOMAS F JERDON

RESULTS

SAMPLE TYPE: ROUTINE DISTRIBUTION SYSTEM

SAMPLE SITE: BATH SINK FAUCET

COLIFORMS: NEGATIVE /100mL

E COLI: NEGATIVE /100mL

NITRATE/NITRITE NITROGEN: 3.7 mg/L

SUBMITTED BY: Carol Morris

Digitally signed by Carol Morris
DN: cn=Carol Morris, o=Garrett Laboratories, ou,
email=carol@garrettlabs.com, c=US
Date: 2026.03.26 08:10:15 -0400

REPORT DATE: 03/26/2026

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: 03/23/2026 3:40 PM Colitag	E Coli Date Time: 03/23/2026 3:40 PM By: AMS Colitag	Nitrate/Nitrites Date Time Tested: 03/25/2026 1336 Easy Chem Analyzer	By: CEJ
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THIS IS NOT A TAX BILL

Notice of Assessment, Taxable Valuation, and Property Classification

This form is issued under the authority of Public Act 206 of 1993, Sec. 211.24c and Sec.211.34c, as amended. This is a model assessment notice to be used by the local assessor.

FROM SILVER CREEK TOWNSHIP ASSESSOR PO BOX 464 DOWAGIAC, MI 49047	<b style="text-align: center;">PARCEL IDENTIFICATION PARCEL NUMBER: 14-130-364-094-00 PROPERTY ADDRESS: 32745 HALEY RD DOWAGIAC, MI 49047 SCHOOL DISTRICT CODE: 14020															
OWNER'S NAME & ADDRESS/PERSON NAMED ON ASSESSMENT ROLL: SCHMITT JOHN C & JENNIFER L 10426 S HAMLIN CHICAGO IL 60655	<b style="text-align: center;">EXEMPTIONS % Exempt As "Homeowners Principal Residence": .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": <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Exempt As "Qualified Forest Property": <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Exempt As "Development Property": <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No															
LEGAL DESCRIPTION: 484-1049 1781 5S-16W LOT 94 SISTER-CABLE LAKE SHORES NO 4.																
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: \$94	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">PRIOR AMOUNT YEAR: 2025</th> <th style="width: 33%;">CURRENT TENTATIVE AMOUNT YEAR: 2026</th> <th style="width: 33%;">CHANGE FROM PRIOR YEAR TO CURRENT YEAR</th> </tr> </thead> <tbody> <tr> <td>1. TAXABLE VALUE:</td> <td style="text-align: right;">83,248</td> <td style="text-align: right;">85,495</td> </tr> <tr> <td>2. ASSESSED VALUE:</td> <td style="text-align: right;">84,000</td> <td style="text-align: right;">89,600</td> </tr> <tr> <td>3. TENTATIVE EQUALIZATION FACTOR: 1.000</td> <td></td> <td></td> </tr> <tr> <td>4. STATE EQUALIZED VALUE (SEV):</td> <td style="text-align: right;">84,000</td> <td style="text-align: right;">89,600</td> </tr> </tbody> </table>	PRIOR AMOUNT YEAR: 2025	CURRENT TENTATIVE AMOUNT YEAR: 2026	CHANGE FROM PRIOR YEAR TO CURRENT YEAR	1. TAXABLE VALUE:	83,248	85,495	2. ASSESSED VALUE:	84,000	89,600	3. TENTATIVE EQUALIZATION FACTOR: 1.000			4. STATE EQUALIZED VALUE (SEV):	84,000	89,600
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2. ASSESSED VALUE:	84,000	89,600														
3. TENTATIVE EQUALIZATION FACTOR: 1.000																
4. STATE EQUALIZED VALUE (SEV):	84,000	89,600														
5. WAS THERE A TRANSFER OF OWNERSHIP IN 2025 THAT RESULTED IN A TAXABLE VALUE UNCAPPING? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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: ANNE M RICHMOND	Telephone Number: (269) 424-3025 2	Email Address: ASSESSOR@SILVERCREEKTWPMI.GOV
--------------------------	------------------------------------------	-------------------------------------------------

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 AT THE SILVER CREEK TOWNSHIP HALL AT 32764 DIXON STREET ON MONDAY MARCH 9TH FROM 9:00 AM TO 12:00 PM & 1:00 PM TO 4:00 PM, WEDNESDAY MARCH 11TH FROM 2:00 PM TO 5:00 PM & 6:00 PM TO 9:00PM & SATURDAY MARCH 14TH FROM 9:00 AM TO 12 NOON. APPEALS ARE BY APPOINTMENT ONLY. CALL ANNE RICHMOND 269-870-4587. RESIDENT AND NON-RESIDENT TAXPAYERS MAY APPEAL BY LETTER AND MUST BE RECEIVED BY MARCH 14TH, 2026.