

MORTGAGE LOAN INSPECTION

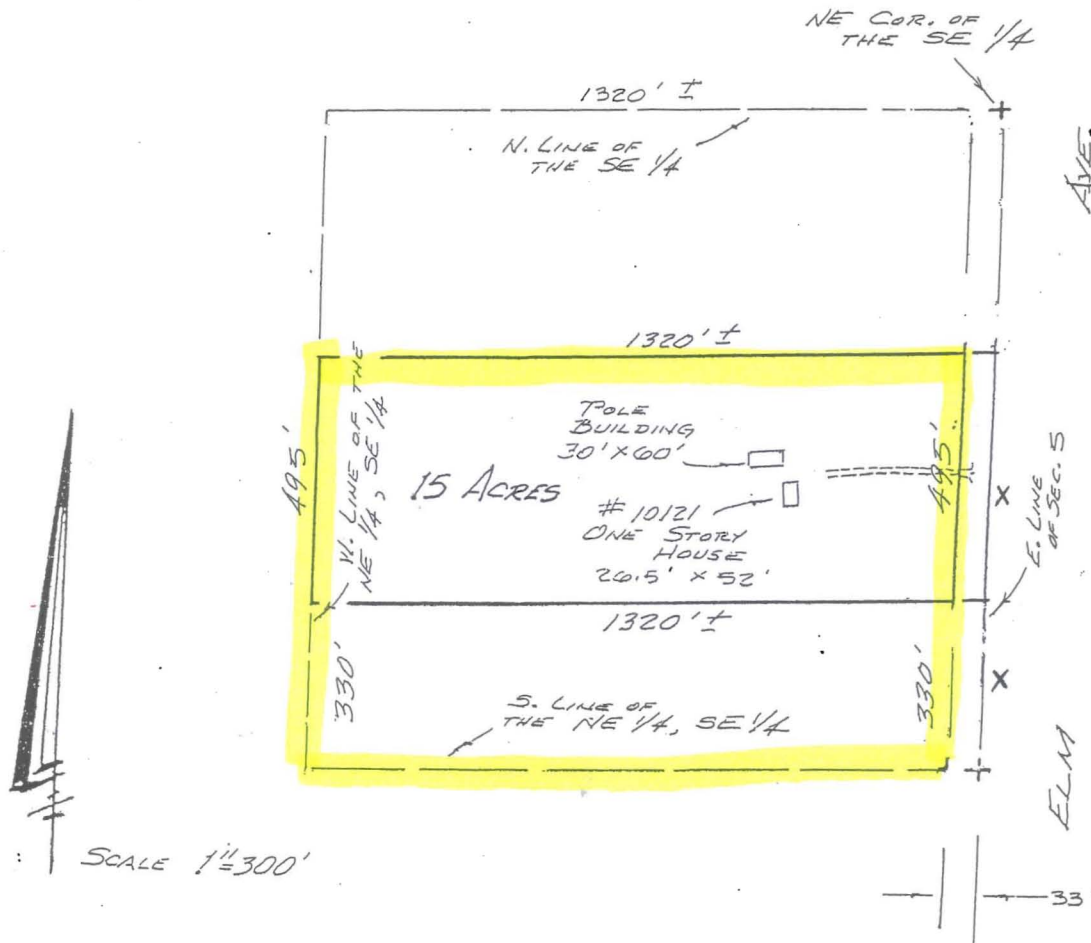
#1

PREPARED FOR: Independent Mortgage Co. and Mr. and Mrs. Robert H. St. Amour

DATE: October 25, 2002

DESCRIPTION:

The North 495 feet of the South 825 feet of the Northeast 1/4 of the Southeast 1/4 of Section 5,
Town 11 North, Range 11 West, Ensley Township, Newaygo County, Michigan.



I hereby certify to the persons named above that I have examined the premises shown and described hereon and there are no encroachments either way across the boundaries except as shown hereon.

This Mortgage Loan Inspection is not intended or represented to be a land survey and is not to be relied upon for the establishment of any fence, building, or other improvements.

The description shown above was given to us as a complete description of the property. Both map and description should be compared with the Abstract of Title or Title Insurance Policy for any exceptions, easements, or differences in description.

Charles E. Fricke

Charles E. Fricke
Professional Surveyor No. 21781
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