CEC 17 M. 9-39 CENTRAL MICHIGAN RAILWAY COMPANY

PRIVATE CROSSING AGREEMENT (LEASE NO. 20104)

91 OCT 18 Pi 3: 25

THIS AGREEMENT made this Am day of September, 1991, by and between CENTRAL MICHIGAN RAILWAY COMPANY, a Michigan railroad corporation, whose address is 120 Oak Street, Tawas City, Michigan (hereinafter referred to as "Railroad") and THORNAPPLE CLUB CONDOMINIUM ASSOCIATION, a Michigan non-profit corporation, whose address is 1 Federal Square Building, Grand Rapids, Michigan 49503 (hereinafter referred to as "User", and including any members, now or hereafter, therein).

WITNESSETH:

WHEREAS, Railroad owns and operates over and across certain railroad operating property located in Kent County, Michigan, as more fully described in the print attached hereto as Exhibit A (such print being hereinafter referred to as the "Drawing", and the railroad operating property hereinafter referred to as "Property"); and

WHEREAS, User desires to use the Property to construct, install, operate, repair and maintain (such activity by User hereinafter sometimes referred to as "Work") an improved road right-of-way (such property of User hereinafter referred to as "User's Improvements") within the boundaries of said Property, and to use said User Improvements ("Use") for the purposes of ingress and egress to adjacent property described on Exhibit C.

NOW THEREFORE, IT IS AGREED AS FOLLOWS:

FIRST: Granting of Rights. (a) For and in consideration of

^{**} THIS DOCUMENT IS BEING RE-RECORDED -1- TO INCLUDE TWO ACKNOWLEDGEMENTS AND CONSENTS.

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the sum of Ten Thousand and 00/100 (\$10,000.00) Dollars to it paid by User, the receipt of which is acknowledged, and annually thereafter the sum of Five Hundred and 00/100 (\$500.00) Dollars, Railroad does hereby grant to User and User accepts subject to the terms and conditions hereinafter stated, the nonexclusive right to perform all Work regarding all of User's Improvements, as they are described in the attached Exhibit B hereto, and pursuant to the Drawing specifying the precise location for User's Improvements, and to Use said User's Improvements. At the end of each ten (10 year period, the annual rate of Five Hundred and 00/100 (\$500.00) Dollars shall be increased or decreased to correspond with the changes in the Consumer Price Index since the date of the execution of the Agreement, or the last adjustment to the annual rate.

(b) Railroad makes no warranty or representations to User regarding its rights, title and interest in or to Property, or the need for other consents or approvals. User shall have no recourse against Railroad from any costs or damages as a result of any action by any third party regarding use, removal or relocation of User's Improvements.

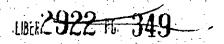
SECOND: Construction of User's Improvements. (a) All Work shall be performed solely by User, and at User's cost and shall be done by User in a good, safe and workmanlike manner, and under such general conditions as shall be satisfactory to, and approved by, the duly authorized officers of Railroad. All Use and Work shall be undertaken so as not to interfere with the normal and safe operation, use and enjoyment of Property by Railroad in its general railroad operation and any other assignee, grantee or user

authorized by Railroad.

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- (b) User shall, after completing all and any part of Work, promptly restore Property to as good a condition as it was prior to the commencement of Work.
- (c) User shall reimburse Railroad for all of its reasonable costs and expenses incurred by Railroad in reviewing and supervising User's Work and any future Work repair, maintenance or construction to Property.
- (d) User shall be responsible for obtaining any and all third party and governmental permits and approvals necessary for Work and construction of User's Improvements.
- (e) Railroad makes no warranties or representations whatsoever regarding Property, its use or suitability for the purposes intended by User, and shall not be responsible for any costs associated with its condition, use or title.
- (f) User shall always and forever keep Property free and clear of liens and encumbrances resulting directly or indirectly from Work or User's Improvements.
- (g) User may install signs within Property, giving notice of the presence of the User's Improvements, subject to the approval of Railroad.

THIRD: Repair, Maintenance and Taxes. (a) User shall, at it sole cost and expense, repair, renew and maintain User's Improvements in a safe and suitable manner. Whenever it may be necessary to make any repairs to or renewals of said User's Improvements, in or upon the Property or other premises of Railroad, such repairs or renewals shall only be made with the



prior approval of Railroad and under its supervision and control and in such a manner as to interfere as little as possible with the Railroad's use of Property, or on other premises and business of Railroad, or that of its authorized users.

- (b) (i) User shall, upon completion of any such Work, restore Property to as good a condition as it was prior to the making of such User's Improvements.
- (ii) If User fails or refuses for any reason whatsoever to undertake any Work or repairs necessary for the continuous safe business operation of Railroad, Railroad may, but is not required to make, and undertake such necessary repairs, renewals and maintenance to Property and bill User for such costs which User shall properly pay.

FOURTH: Alternations and Improvements. (a) From time to time, Railroad may alter, or make changes in and to, including the location of, its tracks, structures, roadbed or other facilities on Property or adjacent to Property, or other alterations or changes whatever, in, to, upon, over or under Property which may affect User's Improvements. If requested to do so by Railroad, User shall, at its own cost and upon thirty (30) days' notice, make any and all changes in the location or construction of said User's Improvements, as in the sole reasonable judgment of Railroad is necessary to allow for such changes to Property.

- (b) Only User's Improvements as specifically detailed and included in the Drawing shall be installed on Property without express written permission of Railroad.
 - (c) If, at any time during the continuance of this

Agreement, User abandons, (other than temporary stoppages) the use of User's Improvements, this Agreement and all rights hereby conferred to User shall be deemed to be abrogated and terminated as of the date of such abandonment, without further action on the part of either party. Abandonment must be determined by clear and unequivocal action by the User. User shall, within ninety (90) days' after such abandonment, remove all User's Improvements from Property. If, after the expiration of said ninety (90) days, User's Improvements are not actually removed, Railroad or its agents may, but is not required, to remove and scrap User's Improvements, at the risk and expense of User, and User covenants and agrees to pay to Railroad the cost of such removal.

FIFTH: Governmental Regulations. User shall comply with all city, county, state and federal laws and regulations regarding its Use, protection of the environment and shall do everything necessary to protect Property, and that of any adjacent property, from any and all damages, contamination and pollution of any nature whatsoever which arises from User's use of Property. Further, and as stated below, User shall indemnify and hold harmless Railroad from any and all claims arising from User's Improvements, or the Use thereof, causing or contributing to the contamination or pollution of Property and watercourses and ground water which are served or associated with Property for any matters herein indemnified, User will properly settle, adjust and defend the same at its sole cost and expense.

SIXTH: (a) Notice. (i) User shall give Railroad twenty-four (24) hours notice of any Work to be performed on Property.

Prior to performing any Work, User and its contractor shall obtain, and provide to Railroad, a Railroad Protective Liability Insurance Policy, with Railroad as the insured, and shall keep it in effect until Work is completed and accepted by Railroad. The policy shall have limits of liability in the amount of Two Million and 00/100 (\$2,000,000.00) Dollars combined single limit per occurrence for bodily injury, death or property damage with an aggregate limit of Six Million and 00/100 (\$6,000,000.00) Dollars applying separately to each annual period. The policy of insurance specified in this section shall be with a company authorized to do business in the State of Michigan. All insurance policies must require a thirty (30) day cancellation notice to all named insured.

- (ii) Thereafter, User will maintain a general liability insurance of not less than One Million and 00/100 (\$1,000,000.00) Dollars per occurrence naming Railroad as an additional insured. User will furnish proof of insurance coverage to Railroad.
- (b) <u>Indemnification</u>. Railroad shall not be liable or responsible, in any way, or for any reason, for liability or damages, directly or indirectly, and User agrees to indemnify, protect and save harmless Railroad (including all its officers, agents, employees and assigns) at all times hereinafter, from and against any personal injury or injuries, death(s), damages, or losses to any person(s), or property, or that may be suffered or sustained by User (or any of its owners, respective agents, servants, employees, patrons, customers, assignees, invitees, visitors, licensees, departments and concessionaires) or by any

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other person or persons, in, on or about the Property or any part thereof, arising wholly or in part by reason of the Use or Work, or the location, construction, maintenance, Use or presence of said User's Improvements, or from the Use or occupancy of User's Improvements by User's subtenant(s), their respective agents, servants, employees, patrons, customers, invitees, visitors, and concessionaires.

(c) User understands, and fully accepts the risks of. using and doing Work and operating User's Improvements adjacent to the general railroad operation of Railroad, and the damage that can result to Work or to the owners, respective agents, servants, employees, patrons, customers, assignees, invitees, visitors, licensees, departments and concessionaires, and to User's Improvements as a result of such operations. User assumes full and complete risk and responsibility for any Railroad costs, expenses, injuries, damages or losses to User's Improvements, or which may be imposed upon, incurred by, or asserted against Railroad as a result of its general railroad operations, including, but not limited to any costs, expenses, losses, damages or injuries resulting from its negligence or gross negligence. Assumption of this risk by User specifically, directly and absolutely, and unconditionally waives for itself and its assigns, any and all claims or remedies User may have, whether granted by any statute, contract or other principle of law or equity.

SEVENTH: <u>Taxes</u>. User shall be fully responsible for any assessment, taxes or charges of any kind, liens or charges against Railroad or its properties as a result of Work or User's

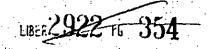
Improvements.

but only so long as User complies with the terms of this Agreement, and is not—in default, or if in default, corrects such default within ninety (90) days after receipt of notice of such default from Railroad and recordation of a Proof of Service of such notice by the Railroad in the Office of the Kent County Register of Deeds.

NINTH: Non-Exclusivity. Railroad reserves the right to grant other additional rights to Property and to sell or otherwise transfer or encumber Property at any time and without restriction, except for User's use of Property as provided herein.

TENTH: General. (a) This Agreement shall be binding upon the successors and assigns of the parties hereto. This Agreement shall be recorded in the office of the Kent County, Michigan Register of Deeds and shall be considered a part of any property owners' condominium or homeowners' association documents, of which the improvements shall directly or indirectly provide access for or be a part of the Plat or condominium documents that this Agreement is intended to benefit and shall be binding against them. The easement rights for Use granted hereunder shall be deemed to be appurtenant to the land described in Exhibit C and shall run with the land.

- (b) The headings inserted at the beginning of the articles are inserted only as a matter of convenience and for reference and in no way define, limit, enlarge or describe the scope of this Agreement or the intent of any provision thereof.
 - (c) The construction, interpretation and performance of



this Agreement and all transactions under it shall be governed by the domestic law of the State of Michigan.

- (d) If any of the provisions of this Agreement shall be invalid or unenforceable under the laws of the jurisdiction applicable to the entire Agreement, such invalidity or unenforceability shall invalidate the entire Agreement, and User's rights hereunder shall terminate except that its duties, responsibilities and obligations hereunder, including but not limited to, removal of User's Improvements, and indemnification of Railroad against losses shall continue, and the rights and obligations of Railroad and User shall be construed and enforced accordingly.
- (e) This Agreement shall be recorded and made a part of the public property record of the applicable counties. All notices permitted or required under this Agreement shall be in writing, and shall be deemed properly delivered when deposited in the United States Mail, postage prepaid, certified or registered mail, return receipt requested, or by a nationally recognized courier service, addressed to the parties at their respective addresses set forth below or as they may otherwise specify by written notice delivered in accordance with this Paragraph:

As to User:

Thornapple Club Condominium Association 1 Federal Square Building Grand Rapids, Michigan 49503

As to Railroad:

Central Michigan Railway Company 120 Oak Street Tawas City, Michigan 48763

LIBER 2922 TE 355

With a copy to:

Michael J. Biber Stone, Biber, Young & O'Toole, P.C. 2701 Troy Center Drive Suite 400 Troy, Michigan 48084

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement in duplicate, the day and year first above written.

WITNESS:	CENTRAL MICHIGAN RAILWAY COMPANY		
James Keaver	By: Roger C. Moffatt, Executive Vice President		
(See Notary)	THORNAPPLE CLUB CONDOMINIUM ASSOCIATION, a Michigan non-profit corporation		
Lyula on Louisn	ву: Д. С.		
yauta iii aanaaa	Its: President		
Karen M. Giacoletti	And:		
	Its:		
STATE OF MICHIGAN)			
COUNTY OF IOSCO			
This Private Crossing Agreement was acknowledged before me on September 30, 1991, by ROGER C. MOFFATT, Executive Vice President of Central Michigan Railway Company, on behalf of said corporation.			
	Wend & Marra		
	Weddy LYMNA , Notary Public Iosco County, Michigan		

WERDY L. YANNA NOTARY PUBLIC STATE OF MICHIGAN IOSCO COUNTY MY COPPISSION EXP. JAM. 51,1995

My commission expires:

LIBER 2922 FG 356

STATE OF MICHIGAN)

COUNTY OF KENT)

This Private Crossing Agreement was acknowledged before me on September 27, 1991, by WILLAW HEFFERAL and , who hold the offices of PRESIDENT and , respectively, of Thornapple Club Condominium Association, on behalf of said corporation.

County acting a Kent County, Michigan
My commission expires: 8/8/95

Instrument Drafted By:
Michael J. Biber
Stone, Biber, Young & O'Toole, P.C.
2701 Troy Center Drive
Suite 400
Troy, Michigan 48084

LIBER 2922 16 357

LIBER 2951 PC 772

LEASE #20104 EXHIBIT A

DRAWING
AND
LEGAL DESCRIPTION

A Parcel of land described as follows:

Starting at Station #7708+80, Mile Post 146 of Central Michigan Railway Company's Grand Rapids Subdivision North R.O.W. Line in Sec. 2, T6N-R10-W Cascade Twp.; thence 2,825' West along North R.O.W. Line keeping 60' North of Center Line of CMR Tracks to Point of Beginning; thence 100' South to South R.O.W. Line of CMR; Thence West 100' keeping 40' South of Centerline of CMR Tracks; thence North 100'; Thence East 100' keeping 60' North of Center Line of CMR Tracks to P.O.B.; all in Sec. 2, T6N-R10W Cascade Twp. and Sec. 34, T7N-R10W, Ada Twp., Kent County, Michigan.

LIBER 2951 PG 773 7750 CENTRAL MICHIGAN RAILWAY COMPANY TAWAS CITY, MICHIGAN 43763 LEASE # 20104 THORNAPPLE VALLEY FRESURTE CROSSINGS 1736+86 P.C. 100×100 7720

LEASE #20104 EXHIBIT B

USER'S IMPROVEMENTS

Legal description for road entrance easement:

Part of Sec. 2, T6N, R1OW, Cascade Township, and part of sections 34 and 35, T7N, R1OW, Ada Township, Kent County, Michigan, described as commencing at the South 1/4 corner of said Sec. 2, thence N 88 degrees 16' 54" W 445.50 feet along the South line of said Sec. 2, thence N 21 degrees 29' 42" E 2836.78 feet to the North line of the Grand Trunk Western Railroad Right-of-Way, said point being N 49 degrees 00' 00" W 777.30 feet along said North line of the Grand Trunk Western Railroad Right-of-Way from the Southwest corner of Brandau Grand River Farms in Sections 1 and 2 of Cascade Township, thence N 49 degrees 00' 00" W 4002.80 feet along said North line of the Grand Trunk Western Railroad Right-of-Way to the Point-of-Beginning of this easement description, thence S 30 degrees 00' 00" W 134.47 feet, thence N 60 degrees 00' 00" W 200.00 feet, thence N 30 degrees 00' 00" E 173.34 feet to the North line of the Grand Trunk Western Railroad, thence S 49 degrees 00' 00" E 203.74 feet along said North line to the Point-of-Beginning of this easement description.

LEASE #20104 EXHIBIT #C#

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Parcel 1:

That part of the South 1/2 of Section 34, Town 7 North, Range 10 West, Ada Township, Kent County, Michigan, described as: Commencing at a point on the Northerly line of Fase Street 34.0 feet Southeasterly of the Southeasterly corner of Lot 1, Block 3, Village of South Ada (a recorded plat); thence Northeasterly 260.75 feet parallel with and 34.0 feet Southeasterly from the Southeasterly line of said Lot 1; thence Southeasterly parallel with Fase Street 66.0 feet; thence Southwesterly 260.75 feet parallel with and 100.0 feet Southeasterly from the Southeasterly line of said Lot 1 to the Northerly line of Fase Street; thence Northwesterly along said Northerly line of Fase Street 66.0 feet to the place of beginning.

Parcel 2:

That part of Sections 34 and 35; Town 7 North, Range 10 West, Ada Township, Kent County, Michigan, described as: Commencing at a point on the Northerly line of the Grand Trunk Railroad right-ofway 1145.5 feet Northwesterly along the Northerly line of said right-of-way from the South line of said Section; thence N49'W along the Northerly line of said right-of-way to a point 535.0 feet 549°E along said right-of-way from the most Southerly corner of Lot 12, Block 2, Village of South Ada, (a recorded plat); thence N41°E 400.0 feet parallel with the Southeasterly line of said Plat; thence N49'W 435.0 feet parallel with the Northerly line of said right-of-way; thence S41'W 194.75 feet parallel with the Southeasterly line of said Plat to the Northerly line of Fase Street; thence N49 W 66.0 feet along the Northerly line of Fase Street to a point 34.0 feet S49 E from the most Southerly corner of Lot 1, Block 3 of said plat; thence N41'E 260.75 feet parallel with the Southeasterly line of said plat and the extension thereof; thence S49°E 156.0 feet parallel with the Northerly line of said right-of-way; thence N41°E perpendicular to the Northerly line of said right-of-way to the East/West 1/4 line of Section 34; thence East along the East/West 1/4 line of Sections 34 and 35 to the Westerly bank of the Grand River; thence Southeasterly along the Grand River to a line bearing N41'E from the place of beginning; thence S41'W 2300.0 feet to the place of beginning. Except that part of the South 1/2 of Section 34, Town 7 North, Range 10 West, Ada Township, Kent County, Michigan, described as: Commencing at a point on the Northerly line of Fasé Street 34.0 feet Southeasterly of the Southeasterly corner of Lot 1, Block 3, Village of South Ada (a recorded plat); thence Northeasterly 260.75 feet parallel with and 34.0 feet Southeasterly from the Southeasterly line of said Lot 1; thence Southeasterly parallel

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LIBER 2922 PT 362

with Fase Street 66.0 feet; thence Southwesterly 260.75 feet parallel with and 100.0 feet Southeasterly from the Southeasterly line of said Lot 1 to the Northerly line of Fase Street; thence Northwesterly along said Northerly line of Fase Street 66.0 feet to the place of beginning.

Together with a right-of-way for driveway purposes over that part Commencing at a point on the Northerly line of described as: Fase Street 34.0 feet S49°E along the Northerly line of said Street from the most Southerly corner of Lot 1, Block 3 of the Village of South Ada (Plat), thence N41°E 260.75 feet parallel with the Southeasterly line of said plat and the extension thereof to a point which is 466.0 feet N41°E from the Northerly right-of-way line of said Railroad, thence S49°E 156.0 feet parallel with the Northerly right-of-way line of said Railroad, thence S41'W 66.0 feet, thence N49'W 90.0 feet, thence S41'W 194.75 feet to the Northerly line of Fase Street, thence N49°W 66.0 feet along the Northerly line of Fase Street, to the place of beginning.

Parcel 3:

That part of Sections 34 and 35, Town 7 North, Range 10 West, Ada Township, Kent County, Michigan, described as: Commencing at the intersection of the South line of Section 35 and the Westerly bank of the Grand River; thence West along the South line of Section 35 to the Northerly line of the Grand Trunk Railroad right-of-way; thence Northwesterly along the Northerly line of said right-of-way 1145.5 feet; thence Northeasterly perpendicular to the Northerly line of said right-of-way 2300.0 feet to the Westerly bank of the Grand River; thence Southeasterly along said Westerly bank to the point of beginning.

Parcel 4:

The North 1/2 of the Northwest 1/4, Section 2, Town 6 North, Range 10 West, Cascade Township, Kent County, Michigan, except that part lying Southwesterly of the Northerly line of the Grand Trunk Railroad right-of-way.

Parcel 5:

Part of the East 1/2 of Section, commencing 445.5 feet West of South 1/4 corner, thence North 30° East to South line of Grand Trunk Railroad, right-of-way, thence North 17° East to North line of said right-of-way to the beginning of this description, thence Northeasterly along North line of said right-of-way to North and South 1/4 line; thence North to left bank of Grand River, thence Southeasterly along said River bank 1336 feet more or less to a point North 17. East from beginning, thence South 17. West to beginning of Section 2, Town 6 North, Range 10 West.

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Parcel 6:

The South 1/2 of the Northwest 1/4, lying Northeasterly of the Grand Trunk Railroad right-of-way, Section 2, Town 6 North, Range 10 West, Cascade Township, Kent County, Michigan, together with an easement for ingress and egress as disclosed in Liber 89 of Surveys, on Page 44.

Parcel 7:

All that part of the North 1/2 of Section 34, Town 7 North, Range 10 West, Ada Township, Kent County, Michigan, and the Northwest 1/4 of Section 35, Town 7 North, Range 10 West, Ada Township, Michigan, described as: commencing at the County, intersection of the East and West 1/4 line of Section 34, with the center line of Thornapple Street, thence North 54' West on the center line of Thornapple Street 326.85 feet, thence North East 375.5 feet, thence N70'30'E 2284.78 feet to the left bank of Grand River thence Southeasterly on said river bank 1565 feet to the East and West 1/4 line of Section 35, thence West on the East and West 1/4 line of Sections 34 and 35, 3335 feet to beginning (Except commencing at a point on the East and West 1/4 line of Section 34 which is 573.1 feet East of the intersection the East and West 1/4 line of Section 34 with the center line of Thornapple Street, thence West on said East and West 1/4 line 573.1 feet to intersection of said line and center of Thornapple Street, thence North 54 West on the center line of Thornapple Street 246.85 feet thence North 36° East 375.5 feet, thence Southeasterly 679.8 feet to the point of beginning. Except part of North 1/2 of Section 34, described as: Commencing on centerline of Thornapple Street 246.85 feet North 54' West along said centerline from East and West 1/4 line of Section 34, thence North 54° West 80 feet thence North 36° East 375.51 feet, thence Southeasterly 80 feet, thence Southwesterly 375.5 feet to beginning all in Section 34, Town 7 North, Range 10 West.

Included in the above legal descriptions is Thornapple Club established by the Master Deed dated November 8, 1990, recorded November 9, 1990 in Liber 2806, Pages 647 through 717, Kent County, Michigan records and designated as Kent County Condominium Subdivision Plan No. 201.

EXHIBIT "B" TO THE MASTER DEED OF: KENT COUNTY CONDOMINIUM SUBDIVISION PLAN NO.

THORNAPPLE CLUB

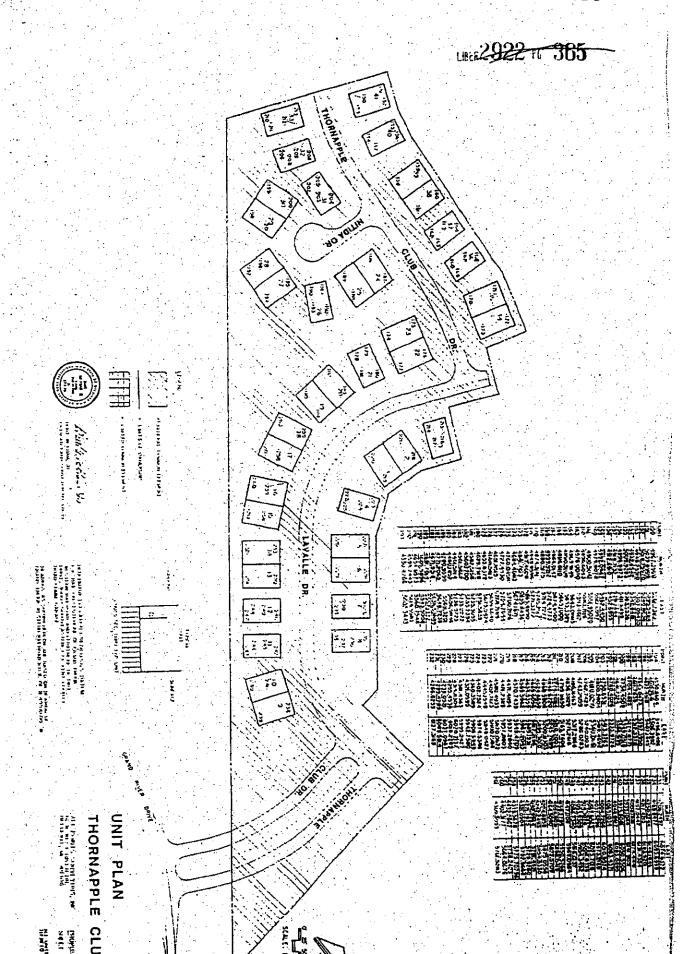
CASCADE AND ADA TOWNSHIP, KENT COUNTY, MI.

BELMONT, MI. 49306

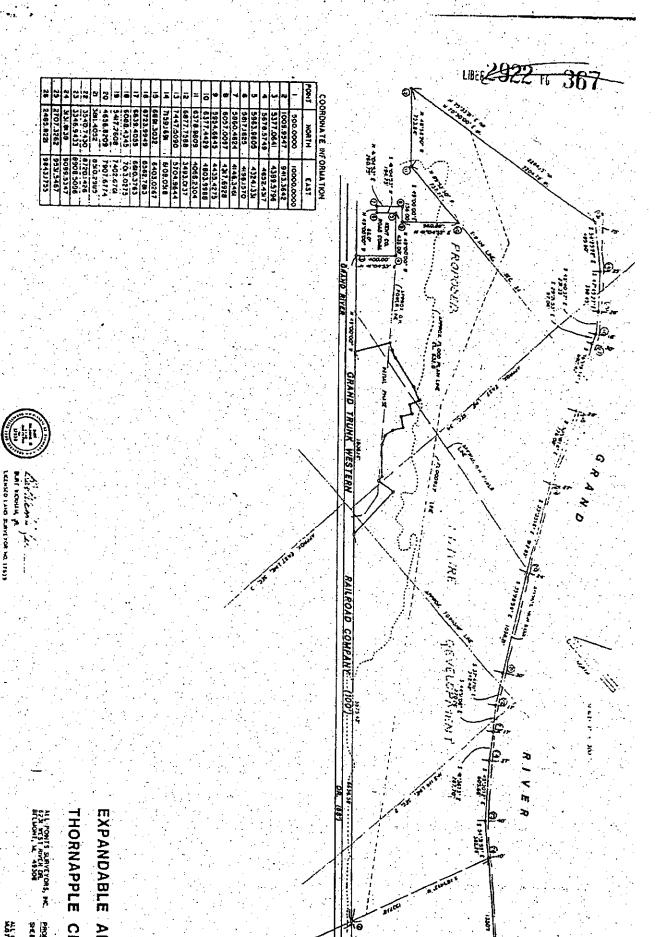
8257 LAMPLIGHT JENISON, M. 49428

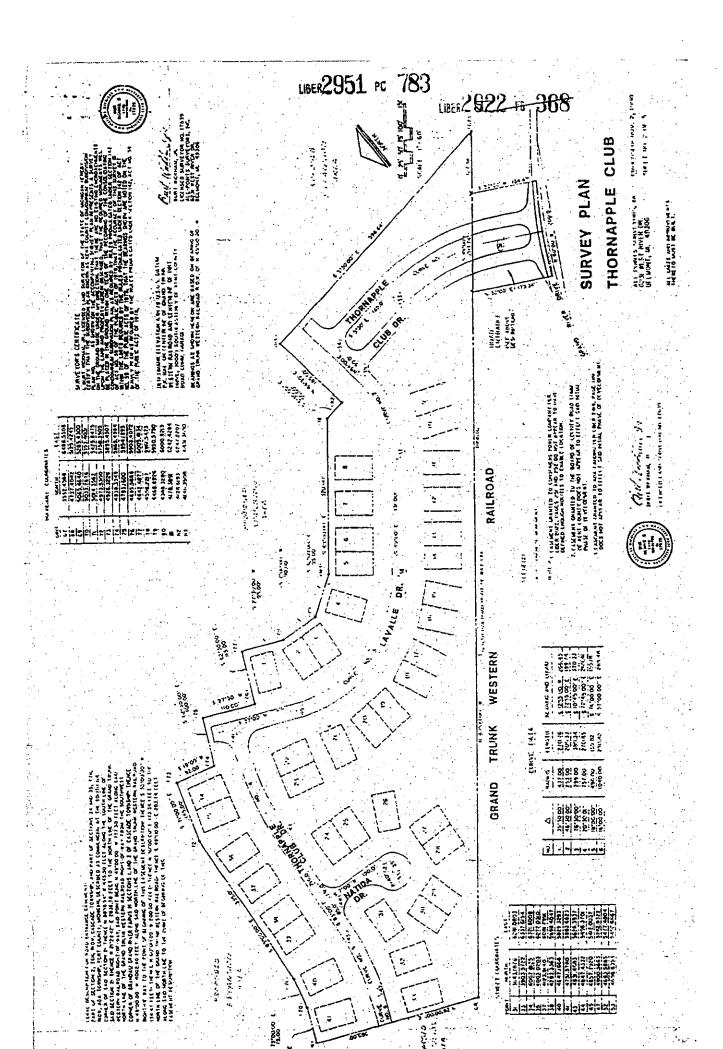
FAMILS IN SECTIONS I AND 2 OF CASCADE TOWNSHIP, THENCE IN 49'00'00' W 3875.42 FEET ALONG SAID NORTH LINE OF THE GRAND TRUNK WESTERN RAILROAD RIGHT-OF-WAY TO THE PONT-OF-BEGINNING, THENCE CONTINUNG IN 48'00'00' W 1808US FEET ALONG SAID NORTH LINE OF THE GRAND TRUNK WESTERN RAILROAD RIGHT-OF-WAY, THENCE IN 26'00'00' E 36.0 FEET, THENCE IN 15'00'00' E 56'00'00' E 335.00 FEET, THENCE IN 15'00'00' E 145.0 FEET, THENCE IN 15'00'00' W 92.0 FEET, THENCE IN 15'00'00' W 93.0 FEET, THENCE IN 15'00'00' W 110.0 FEET, THENCE ling of the grand trunk western railroad right of way from the southwest corner of Brandau grand river 445.50 FEET ALONG THE SOUTH LINE OF SAID SECTION 2, THENCE H 21'29'42' E 2836,78 FEET TO THE NORTH LINE OF





		LIBER 2922 EL 366
LEGEND LEGEND OFFICE OF ALL POINTS SURVEYORS FIRE HYDRAIN CATCH BASIN 8° SANITARY SEWER SANITARY SEWER AND CATY LINES LOCATION AND SIZE IS SHOWN AT A LINES ON A AS BUILT BASIS. BENCH MARK EL 638.78 USGS, PK MAIL & GRAND TRUNK BESTERN R.R. B & DIRT DRIVE 3000; SE KCRC GARAGE		
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ACKNOWLEDGEMENT AND CONSENT TO THE CENTRAL MICHIGAN RAILWAY COMPANY PRIVATE CROSSING AGREEMENT WITH THORNAPPLE CLUB CONDOMINIUM ASSOCIATION

THAT NBD Bank, N.A. (formerly named National Bank of Detroit), a national banking association of Detroit, Michigan, hereby acknowledges and consents to the creation of the Central Michigan Railway Private Crossing Agreement to which this Acknowledgement and Consent is attached and agrees that all right, title and interest held by NBD Bank, N.A., including all right, title and interest under a certain Mortgage dated January 11, 1990, recorded February 2, 1990 in Liber 2710, Page 213, Kent County, Michigan records, will be subject and subordinated to the Private Crossing Agreement.

subordinated to the Private (Crossing Agreement.
Dated: This _ lbTH day of _	OCTOBER , 1991.
WITNESSES:	NBD BANK, N.A.
KAREN M. HOHENSHIL	By: John H. WERT, JR.
/ IACEO IVI HOREFOSTI L	Its: VICE PRESIDENT
	And
GELAIDING DESANTS	BY: AUSELL H. LIEBETRAU JA
	Its: SECOND VICE PRESIDENT
STATE OF MICHIGAN)	
COUNTY OF)	
The foregoing instr	ument was acknowledged before me this, 1991 by John H, WERT, JR. SELL H. LIEBETRY, WELL SECOND VICE PRESIDENT
of NBD Bank, N.A., on behalf	of such hank
or noo bunky with, on behalf	
	Notary Public World
	Notary Public, WAYNE County, MI
	My commission expires: 5.1.95
This Instrument Drafted By:	
Terry J. Mroz, Esq. McShane & Bowie	DEBORAH T. WILLIAMS
540 Old Kent Building	Notary Public, Wayne County, Michigan My Commission Expires May 1, 1995

PED/00007/1747/DS5/1

ACKNOWLEDGEMENT AND CONSENT TO THE CENTRAL MICHIGAN RAILWAY COMPANY PRIVATE CROSSING AGREEMENT WITH THORNAPPLE CLUB CONDOMINIUM ASSOCIATION

THAT Grand Trunk Western Railroad Company as mortgagee pursuant to mortgage hereinafter specified, hereby acknowledge and consents to the creation of the Central Michigan Railway Company Private Crossing Agreement to which this Acknowledgement and Consent is attached and agrees that all rights, title and interest held by Grand Trunk Western Railroad Company, including all right, title and interest under a certain Mortgage dated, September 4, 1987, recorded September 4, 1987 in Liber 2325, Page 1314, Kent County, Michigan records, will be subject and subordinated to the Private Crossing Agreement.

22nd	e Ogtober
Dated: This 22nd day	of October 1991.
WITNESSES:	GRAND TRUNK WESTERN RAILROAD
Wand Date 1	By: A prior
Robert I. Schellig, Jr.	Jerome & Corcoran Its Vice President, Finance
Karen P. Terrace	And
Robert I. Schelligg Jr.	By: William J. McKnight
Haren P. Terrace	Its Corporate Secletary
STATE OF MICHIGAN	
COUNTY OF WAYNE	
22nd day of October	t was acknowledged before me this
Western Railroad on behalf of	. Mcknight , of the Grand frunk
	Ali 8. Combu
	Notary Public, Wayne County, MI
	My commission expires:
This Instrument Drafted by: Terry J. Mroz, Esq. McShane & Bowie	GLORIA R. COMBE Notary Public, Wayna County, MI My Commission Expires Jan. 26, 1994
540 Old Kent Building	

Grand Rapids, MI 49503

110,170-469/kmg