CITY of NOVI CITY COUNCIL



Agenda Item H December 17, 2012

SUBJECT: Acceptance of Wilshire Abbey Subdivision streets and adoption of Act 51 New Street Resolution accepting Cheltenham Drive, Sarnia Drive, and Donnington Court as public, adding 2,711 linear feet or 0.51 miles of roadway to the City's street system.

AA)

SUBMITTING DEPARTMENT: Department of Public Services, Engineering Division 610

CITY MANAGER APPROVAL:

BACKGROUND INFORMATION:

Mirage Development, LLC, developers for the Wilshire Abbey Subdivision has requested the dedication of Cheltenham Drive, Sarnia Drive, and Donnington Court and also requests that the City of Novi accept these streets as public assets. The right-of-way widths for each of the above streets are sixty (60) feet. These streets were proposed as public on the approved plat. (Portions of Cheltenham Drive and Sarnia Drive extend into an adjacent development and were previously dedicated and accepted as public streets.)

Wilshire Abbey streets have been constructed in accordance with City Standards, and according to the City Attorney's office, the related acceptance documents are in a form so as to permit acceptance by Council (October 4, 2012 letter from Beth Saarela, attached). According to the city's consulting engineer, the streets meet city design and construction standards (Spalding DeDecker & Associates, Inc. July 10, 2012 letter, attached). The attached Resolution satisfies the Michigan Department of Transportation requirement for adding 2,711 linear feet or 0.51 miles of roadway to Act 51 funding.

RECOMMENDED ACTION: Acceptance of Wilshire Abbey Subdivision streets and adoption of Act 51 New Street Resolution accepting Cheltenham Drive, Sarnia Drive, and Donnington Court as public, adding 2,711 linear feet or 0.51 miles of roadway to the City's street system.

	1	2	Y	N		1	2	Y	N
Mayor Gatt					Council Member Margolis	- 100			
Mayor Pro Tem Staudt					Council Member Mutch	-			
Council Member Casey					Council Member Wrobel				
Council Member Fischer			1.53						0



Map Author: Aaron J. Staup Date: November 29, 2012 Project: Wilshire Abbey Subdivision Version #: 1

Cheltenham Drive, Donnington Court & Samla Drive

MAP INTERPRETATION NOTICE

Map Legend Novi Tax Parcel BSA Novi 2010 Aerial Photograph



City of Novi Boundary



City of Novi Engineering Division Department of Public Services 26300 Delwal Drive Novi, MI 48375 cityofnovi.org

0 55 110 220 330 1 inch = 290 feet

440

CITY OF NOVI

COUNTY OF OAKLAND, MICHIGAN

RESOLUTION

NEW STREET ACCEPTANCE

WILSHIRE ABBEY SUBDIVISION Cheltenham Drive, Sarnia Drive, and Donnington Court

Minutes of a Meeting of the City Council of the City of Novi, County of Oakland, Michigan, held in the City Hall of said City on December 17, 2012, at 7:00 o'clock P.M. Prevailing Eastern Time.

PRESENT: Councilmembers_____

ABSENT: Councilmembers_____

The following preamble and Resolution were offered by Councilmember

_____and supported by Councilmember _____

WHEREAS; the City's Act 51 Program Manager is requesting formal acceptance of Cheltenham Drive, Sarnia Drive, and Donnington Court, local streets within Wilshire Abbey Subdivision, and,

WHEREAS; that said are located within a City right-of-way that is under the control of the City of Novi;

WHEREAS; that said streets were open to the public since 2004.

NOW THEREFORE, IT IS THEREFORE RESOLVED that the Mayor and Novi City Council hereby accept Cheltenham Drive, Sarnia Drive, and Donnington Court and direct such be included in the City's public street system.

AYES:

NAYS:

RESOLUTION DECLARED ADOPTED.

Maryanne Cornelius, City Clerk

CERTIFICATION

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council of the City of Novi, County of Oakland, and State of Michigan, at a regular meeting held this 17th day of December, 2012, and that public notice of said meeting was given pursuant to and in full compliance with Act No. 267, Public Acts of Michigan, 1976, and that the minutes of said meeting have been kept and made available to the public as required by said Act.

> Maryanne Cornelius, City Clerk City of Novi



SPALDING DEDECKER ASSOCIATES, INC.

905 South Boulevard East • Rochester Hills • Michigan 48307 • Tel 248 844 5400 • Fax 248 844 5404

July 10, 2012

Mr. Aaron Staup Construction Engineering Coordinator Department of Public Services Field Services Complex – Engineering Division 26300 Delwal Drive Novi, MI 48375

Re: Wilshire Abbey Site Utilities and Pavement Recommendation for Acceptance Novi SP No.: 97-0048 SDA Job No.: NV011-214

Dear Mr. Staup:

Please be advised that the sanitary manholes, gate valve and wells, hydrants, storm catch basins and pavement for the above referenced project have been repaired in accordance with the City of Novi Standards and Details under the observation of SDA. At this time SDA finds the roads and utilities within this development to be acceptable.

In addition, SDA has performed 74.25 hours of inspection for an amount of \$5,568.75 due. As well as inspection duties, SDA also performed CCA services as requested by the City. The CCA services totaled 28.75 hours for an amount of \$2,731.25. In total for services performed SDA has earned \$8,300. See attached back up for specific detailed hourly breakdown. We request this amount be withheld for payment to SDA. We recommend the remaining amount be released.

Please note that we have not addressed any items related to landscaping, woodlands or wetlands because the appropriate City staff or consultants will need to address these issues.

If you have any questions, please do not hesitate to contact us at our office.

Sincerely,

SPALDING DeDECKER ASSOCIATES, INC.

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Ted Meadows Contract Administrator

cc: Sarah Marchioni, City of Novi – Building Department Clerk (e-mail) Marina Neumaier, City of Novi – Assistant Finance Director (e-mail) Sheila Weber, City of Novi – Bond Coordinator (e-mail) Robert West, City of Novi – Water & Sewer Manager (e-mail) Claudio Rossi, Mirage Development (e-mail) SDA CE Job File

Engineering Consultants



JOHNSON ROSATI SCHULTZ JOPPICH PC

34405 W. Twelve Mile Road, Suite 200 ~ Farmington Hills, Michigan 48331-5627 Phone: 248.489.4100 | Fax: 248.489.1726

Elizabeth Kudla Saarela esaarela@jrsjlaw.com

www.johnsonrosati.com

October 4, 2012

Rob Hayes, Director of Public Services Field Services Complex 26300 Lee BeGole Drive Novi, Michigan 48375

Re: Wilshire Abbey Subdivision – SP97-48 Street and Utility Acceptance

Dear Mr. Hayes:

We have received and reviewed the following documents for the conveyance of streets and utilities within the Wilshire Abbey Subdivision:

- 1. Bill of Sale for streets and paving
- 2. Commitment for Title Insurance
- 3. Maintenance and Guarantee Bond Street Paving
- 4. Maintenance and Guarantee Bond Water and Sanitary Sewer

Subject to the approval of the amount of the Maintenance and Guarantee Bond by Engineering, the above documents appear to be in order for acceptance. Once the streets have been accepted by City Council Resolution, the Bill of Sale, Commitment for Title Insurance, and Maintenance and Guarantee Bonds should be retained in the City's file. We will forward the original Bill of Sale to the City Clerk's Office for the City's file.

Please feel free to contact me with any questions or concerns in regard to this matter.

Very traty yours, JØHNSÓN, ROSATI, SCHULTZ & JOPPICH, P.C. Elizabeth Kudla Saarela

October 4, 2012 Page 2

EKS

Enclosures

C: Maryanne Cornelius, Clerk (w/Original Enclosures) Sue Troutman, City Clerk's Office (w/Enclosures) Marina Neumaier, Assistant Finance Director (w/Enclosures) Charles Boulard, Community Development Director (w/Enclosures) Barb McBeth, Deputy Community Development Director (w/Enclosures) Sarah Marchioni, Building Permits Coordinator (w/Enclosures) Brian Coburn, Engineering Manager (w/Enclosures) Aaron Staup, Construction Engineering Coordinator (w/Enclosures) Sheila Weber and Kristin Pace, Treasurer's Office (w/Enclosures) Claudio Rossi, Mirage Development (w/Enclosures) Thomas R. Schultz, Esquire (w/Enclosures)

BILL OF SALE

KNOW ALL MEN BY THESE PRESENTS, that Mirage Development, L.L..C, a Michigan Limited Liability Company, whose address is 45380 W. Ten Mile Road, Ste. 135, Novi, Michigan 48375, for the sum of \$1.00 One Dollar, the receipt and sufficiency of which is hereby acknowledged, does hereby grant, bargain, sell and convey to the CITY OF NOVI, 45175 West Ten Mile Road, Novi, Michigan 48375, the street pavingaccording to the easements and/or public rights-of-way therefore established described as follows:

{Land situated in the City of Novi, Oakland County, Michigan, being described as Wilshire Abbey as recorded in Liber 2920f Plats, Page 31 through 37, Oakland County Records, and lots 1 through 29 and 2 private parks, therein}

In witness whereof, the undersigned has executed these presents this 2574 day of Aubust , 20/2

Signed by

MIRAGE DEVELOPMENT, L.L.C., a Michigan Limited⁻liability company

By: CLANDIO ROSGI, MEMBER.

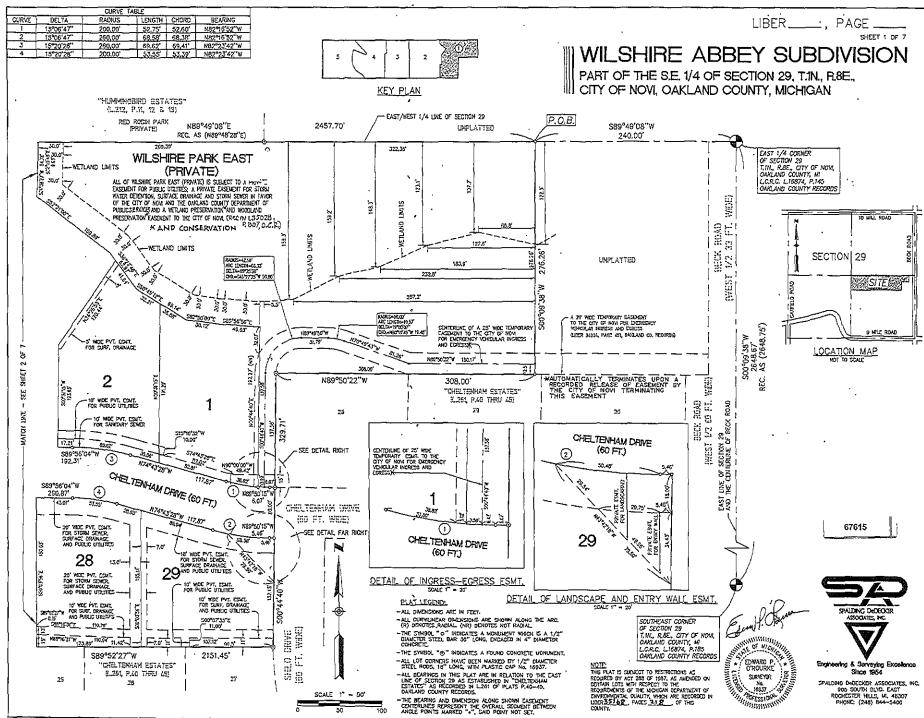
STATE OF MICHIGAN COUNTY OF OAKLAND

) SS

The foregoing instrument was acknowledged before me this <u>2674</u> day of <u>AUGUS7</u>, 2012, by <u>CLAUGIO ROSSI, MEMBER</u>, on behalf of <u>MIRAGE DEVELOSMENT-LUC</u>, a <u>MI</u> <u>LLL</u> corporation.

Notary Public MARIC PACESON <u>MELAND</u> County, Michigan My Commission Expires: 6/3/2418

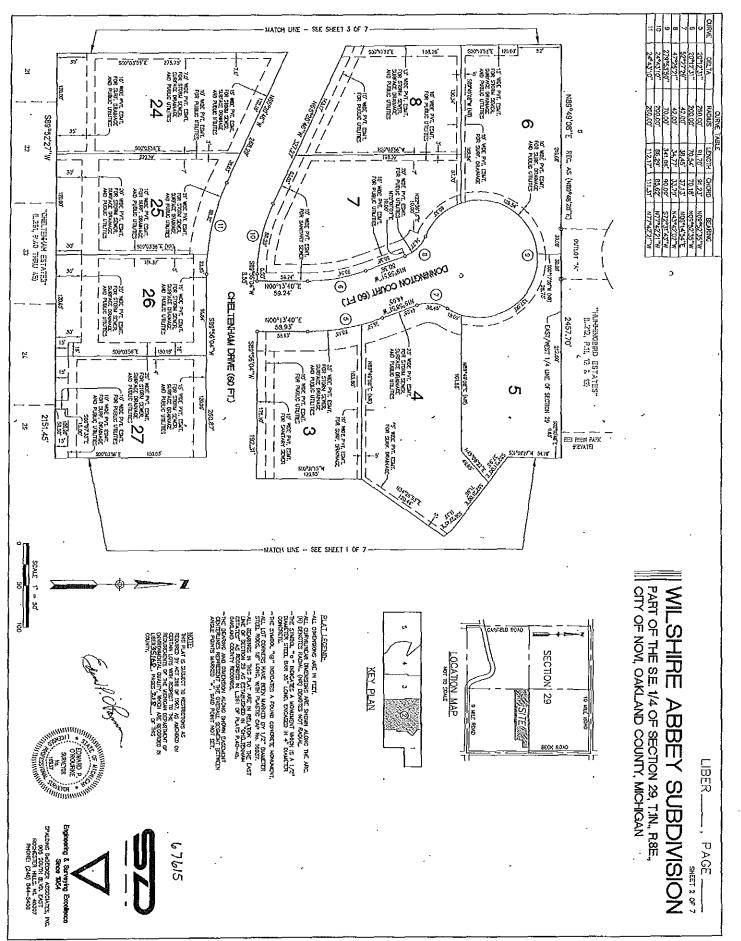
Drafted by: Elizabeth KudlaSaarela 34405 W. Twelve Mile Road, Suite 200 Farmington Hills, MI 48331-5627 Return To: Maryanne Cornelius, Clerk City of Novi 45175 West Ten Mile Road Novi, MI 48375-302

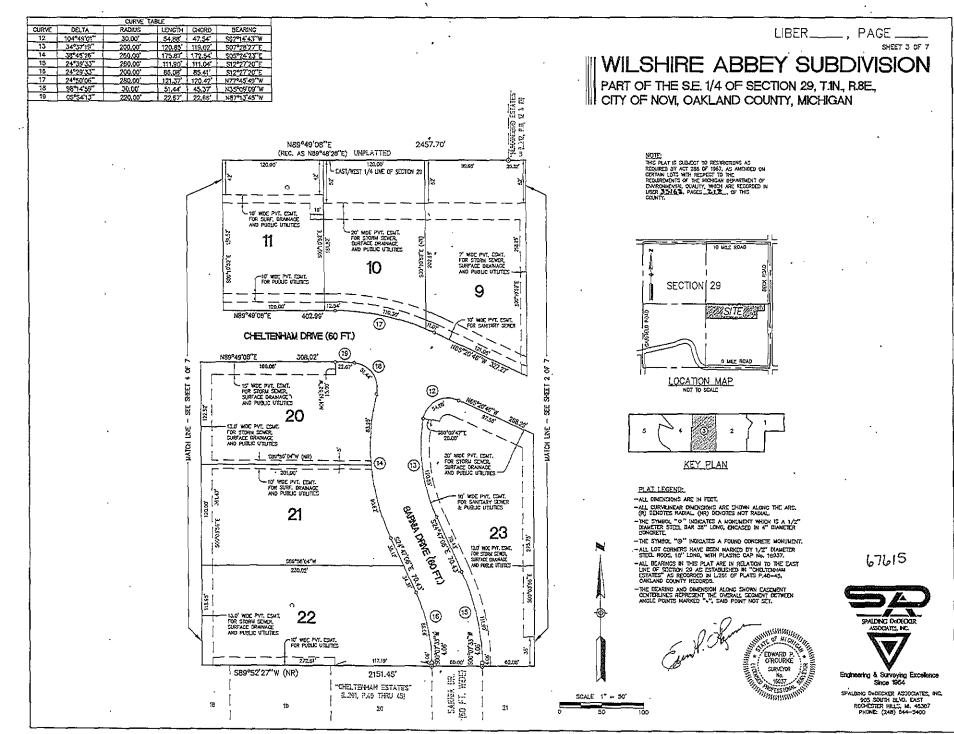


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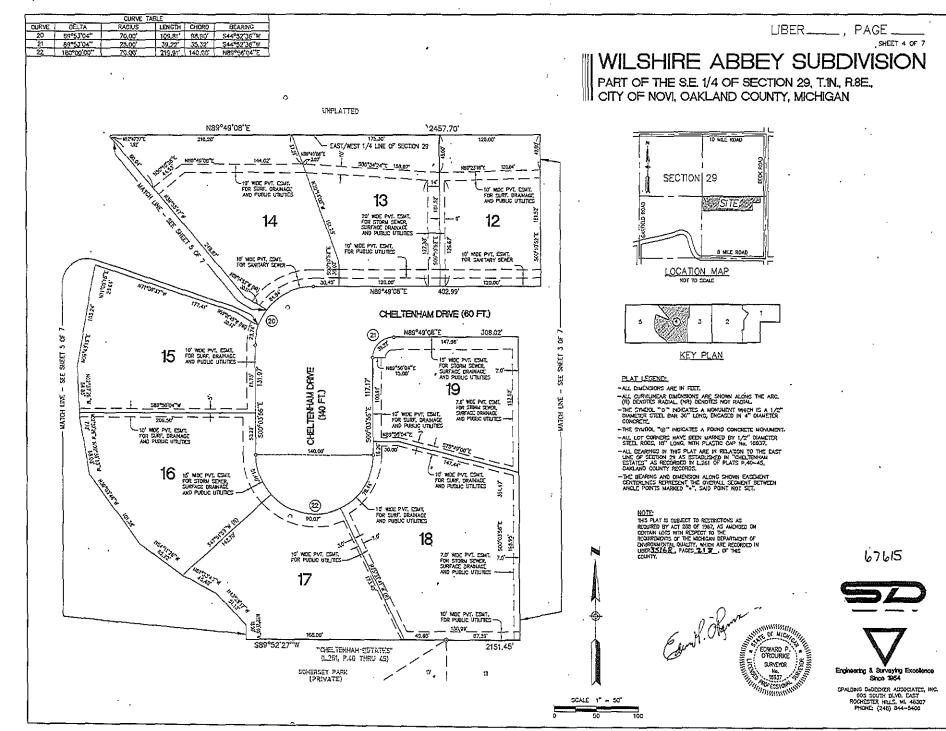
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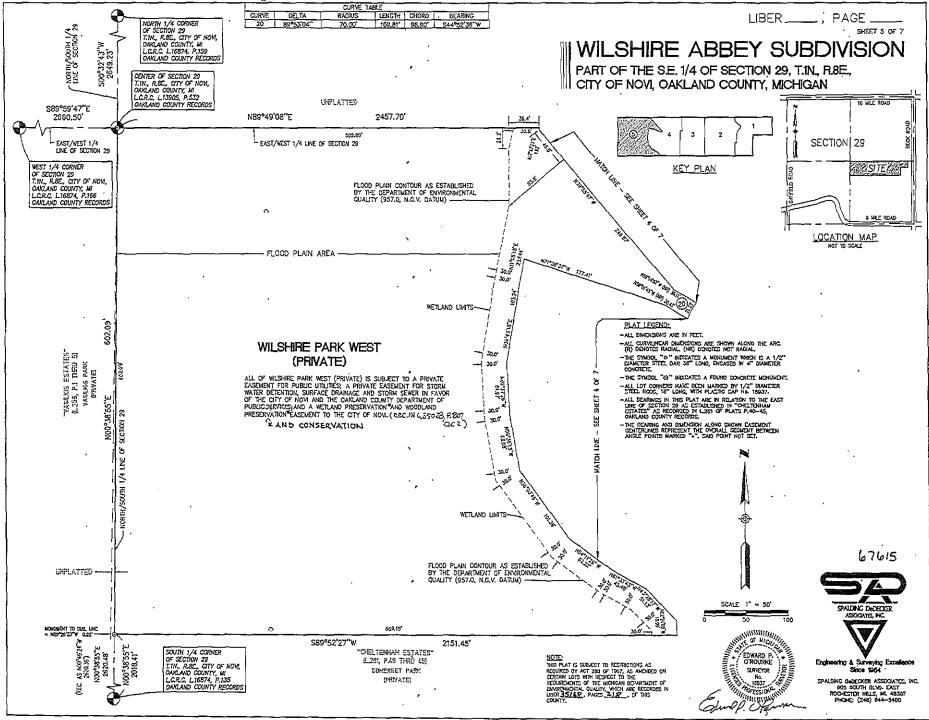




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S.S. PROPRIETOR'S CERTIFICATE NOTARY PUBLIC Provide the body in the $\frac{\partial TM}{\partial \omega}$ or $\frac{\partial \underline{C}CM}{\partial \underline{C}M} \underline{\Delta}\underline{E}\underline{E}\underline{C}$, 2004, the body is likely a single way of Diddential contracts in the transformation of the t STATE OF MICHIGAN ACKNOWLEDGEMENT MY COMMISSION EXPIRES: JANUARY 8, 2005 S ODUDA JA Texter AF SALCHING L NAT WE CAUSED THE LAND I NO DEDICATED AS REPRESEN The realised where county, working on the county of the co ۲ ۲ William G. Lokey, A Xarred Kan Dedorah A. Lokey, HS WFE 943 Kedonald Dirve Ngrthmile, NI 48467 PERGRAM A L Helone TOR PIELINIKARY PLAT APPROVALS ONLY ART PLAT APPROVALS ONLY oking о ٥ ¢ 2 CITY OF NOVI, OAKLAND COUNTY, MICHIGAN WILSHIRE ABBEY SUBDIVISION LIBER. ening & Surveying Excellence Since 1954 51969 R HILLS M. 48307 (248) 844-5400

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BILL OF SALE

KNOW ALL MEN BY THESE PRESENTS, that Mirage Development, L.L.C., a Michigan limited liability company, whose address is 45380 W. Ten Mile, Ste 135, Novi, Michigan 48375, for the sum of \$1.00 One Dollar, the receipt and sufficiency of which is hereby acknowledged, does hereby grant, bargain, sell and convey the CITY OF NOVI, 45175 West Ten Mile Road, Novi, Michigan 48375, all of the pipes, valves, joints and appurtenances attached to or installed in the ground as a part of the water supply system and sanitary sewer according to the easements and/or public rights-of-way therefore established described as follows:

{Land situated in the City of Novi, Oakland County, Michigan, being described as Wilshire Abbey as recorded in Liber 292 of Plats, Page 31 though 37, Oakland County Records, and lots 1 through 29 and 2 private parks, therein}

In witness whereof, the undersigned has executed these presents this 2814 day of Auburn , 2012

Signed by

MIRAGE DEVELOPMENT, L.L.C., a Michigan limited liability company

ROSSI By: CLAUDIO

STATE OF MICHIGAN COUNTY OF CARLAND

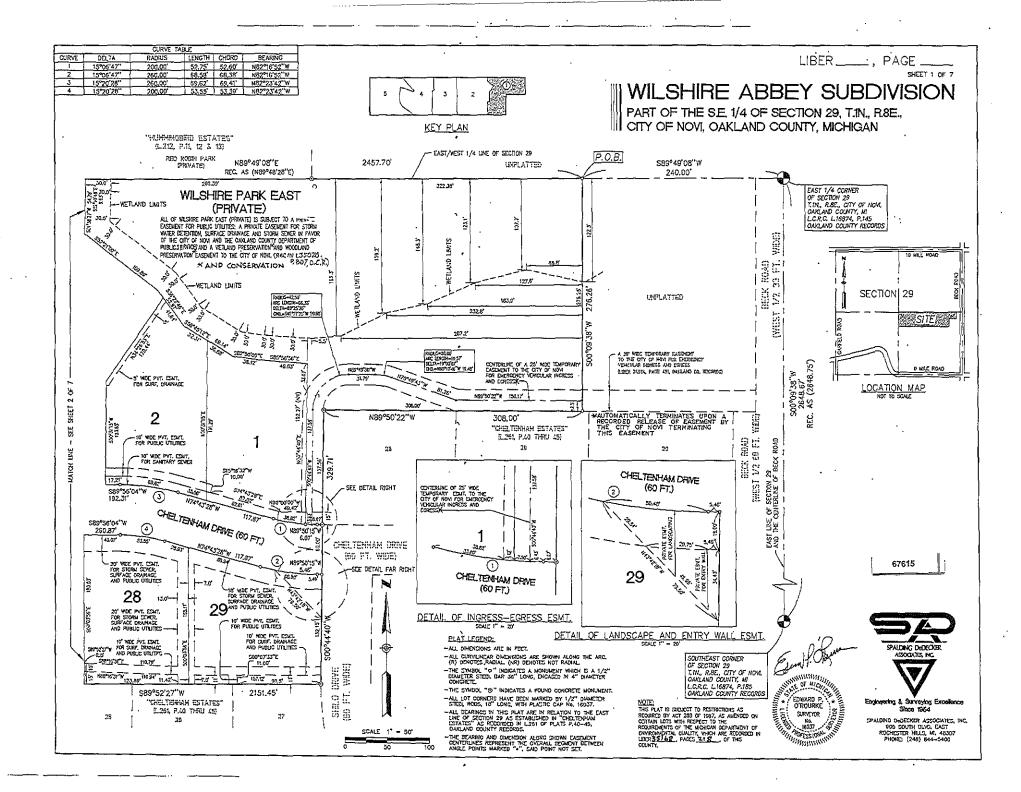
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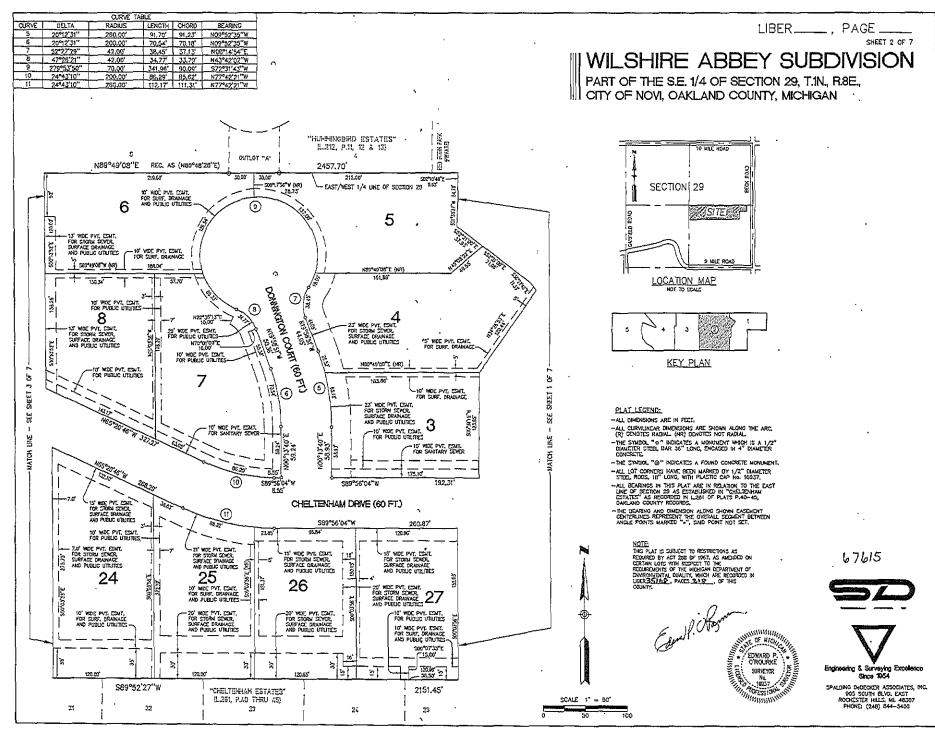
The foregoing instrument was acknowledged before me this 2871 day of AUGUST , 20**/≥** by CLAUSIO ZOSSI, MEMBER OF MIRAGE DEVELOPMENT , a *my LL* corporation on behalf of said corporation.

> Notary Public MARK PAULSON ORKLAND County, Michigan My Commission Expires: 6/3/20/8

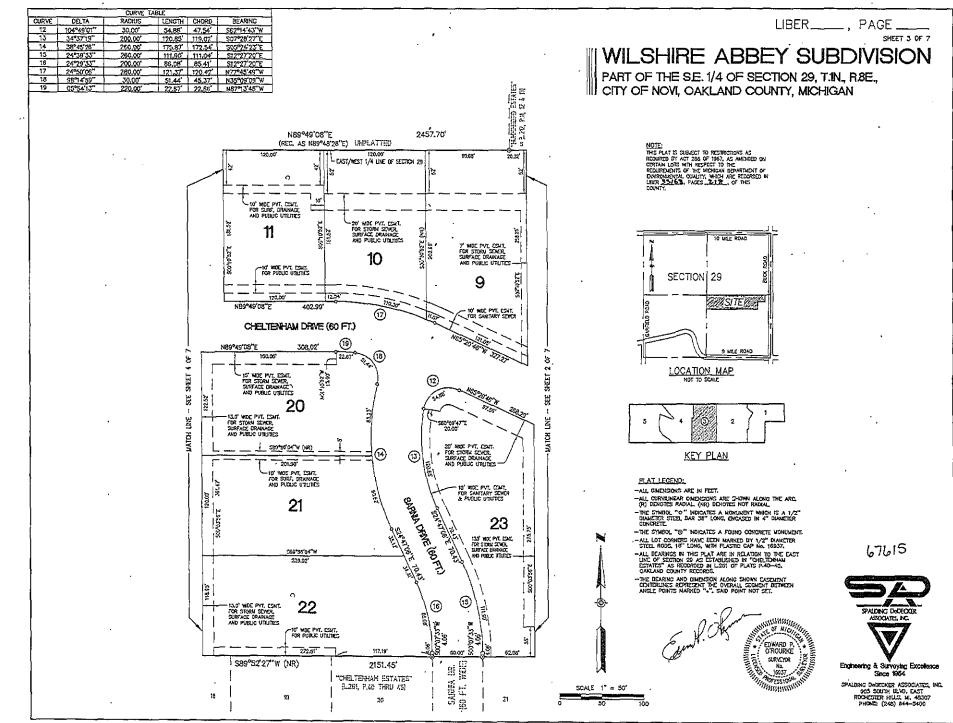
Drafted by: Elizabeth, KudlaSaarela 34405 W. Twelve Mile Road, Suite 200 Farmington Hills, MI 48331-5627

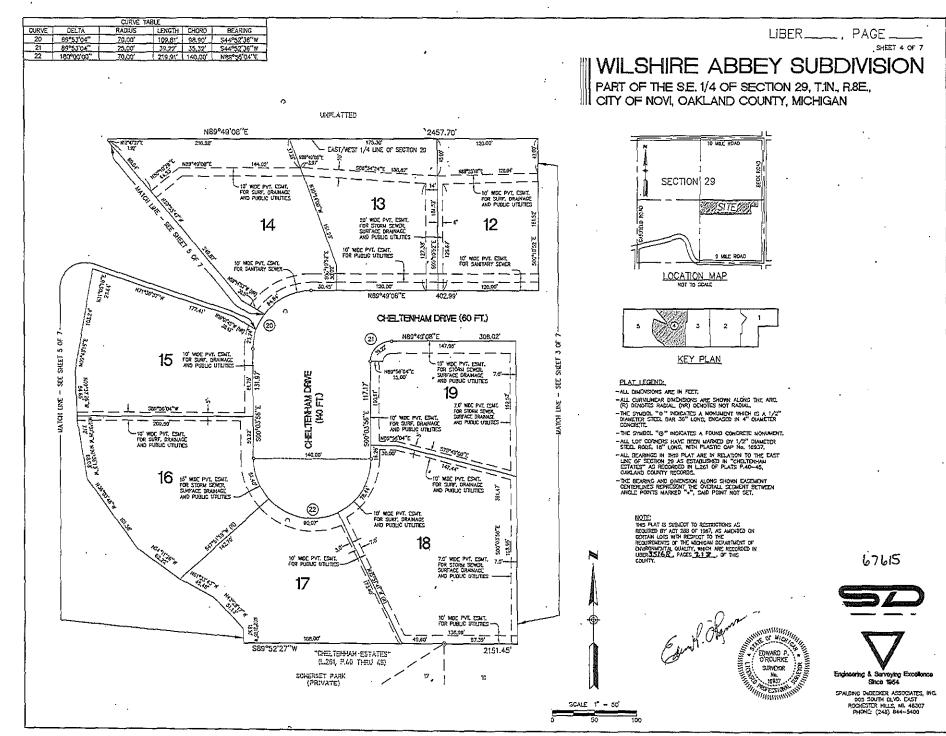
Return To: Maryanne Cornelius, Clerk City of Novi 45175 West Ten Mile Road Novi, MI 48375-3024

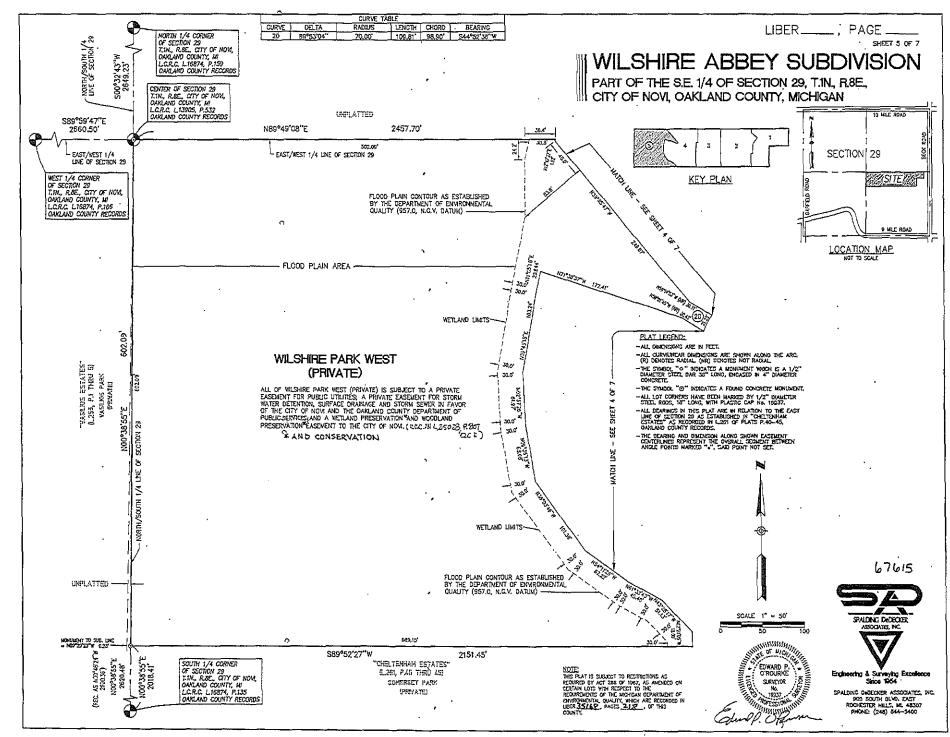




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RECEIVE

TREASURER MAINTENANCE AND GUARANTEE BOND Bond #PB02452300255

'Mirage Development, LLC. The undersigned, "Principal." 45380 W. Ten Mile Rd., Ste. 135, Novi, MI 4837,5 address is whose and Philadelphia Indemnity Insurance Company "Surety," whose address is 231 St. Asaph's Rd., Ste. 100, Bala Cynwyd, PA , will pay the City of Novi, X\$\$X "City," and its legal representatives Fortyafour Thousand Two Hundred Twenty-one. "City." sum assigns, the of Ûľ (\$44,221.38) in lawful currency of the United States of America, as provided in this Bond, for which payment we bind ourselves, our heirs, executors, administrators, successors, and assigns, jointly and severally,

The Principal has constructed, or contracted to construct, certain improvements consisting of <u>W11shire Abbey - Streets</u> within the City of Novi, shown on plans datëd ("Improvements").

The Principal, for a period of two (2) year(s) after said improvements and installations are accepted formally as a public improvement by the City of Novi, by written acknowledgment, shall keep the improvements in good functioning order by immediately repairing any defect in same, whether due to improper or defective materials, equipment, labor, workmanship, or otherwise, and shall restore the improvements and any other property of the City or third persons affected by the defect(s) or repair(s), without expense to the City, whenever directed to do so by written notice from the City, served personally or by mail on the Principal and Surety at their respective addresses as stated in this Bond. Principal and Surety consent to such service on their employees and/or agents.

If the repairs directed by the City are not completed within the time specified in the notice, which shall not be less than one week from service of the notice, the City shall have the right to perform or secure the performance of the repairs, with all costs and expenses in doing so, including an administrative fee equal to twenty-five percent (25%) of the repair costs, charged to and to be received from the Principal or Surety.

Emergency repairs that are necessary to protect life and property may be undertaken by the City immediately and without advance notice to the Principal and Surety, with the cost and expense of the repair, plus the administrative fee, to be charged to and received from the Principal or Surety.

Any repairs the City may perform as provided in this Bond may be by City employees, agents, or independent contractors. The City shall not be required to utilize competitive bidding unless otherwise required by applicable law, with labor cost and expense charges when City employees are utilized to be based on the hourly cost to the City of the employee(s) performing the repair.

This Bond and the obligations of Principal and Surety under it shall be in full force and effect for the Improvements described above for two (2) year(s) from the time they are accepted formally as a improvement by the City of Novi, for defects discovered within that period for which the City provides written notice to the Principal and Surety within fourteen (14) days of discovery of the defect.

It is a further condition of this Bond that the Principal and Surety shall fully indemnify, defend, and hold the City and its officers, officials, and employees harmless from all claims for damages or injuries to persons or property arising from or related to the acts or omissions of Principal, its servants, agents, or employees in the construction or repair of the improvements, including claims arising under the worker's compensation laws of the State of Michigan.

This Bond was executed by the Principal and Surety on the dates indicated below, with the authority of the persons signing this Bond confirmed by the attachments hereto.

The date of the last signature shall be considered the date of this Bond, which is August 28, 2012

Date: August 28, 2012

WITNES

Mirage Development, LLC. PRV By:

Its: MEMBER

SURETY: Philadelphia Indemnity Insurance Company

Date: August 28, 2012

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By: Michelle B. Graham Its: Attorney-in-fact



A Member of the Toblo Marine Group

PHILADELPHIA INDEMNITY INSURANCE COMPANY 231 St. Asaph's Rd., Suite 100 Bala Cynwyd, PA 19004-0950 Power of Attorney

KNOW ALL PERSONS BY THESE PRESENTS: That PHILADELPHIA INDEMNITY INSURANCE COMPANY (the Company), a corporation organized and existing under the laws of the Commonwealth of Pennsylvania, does hereby constitute and appoint: William J. McNish, Suzanne M. Mocerl, Michelle B. Graham, Lois C. Brink, and Christina L. Mocerl of the McNish Group, Inc.,

Its true and lawful Attorney (s) in fact with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business and to bind the Company thereby, in an amount not to exceed \$3,000,000.00.

This Power of Attorney is granted and is signed and scaled by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of PHILADELPHIA INDEMNITY INSURANCE COMPANY at a meeting duly called the 11th day of July, 2011.

RESOLVED: That the Board of Directors hereby authorizes the President or any Vice President of the Company to: (1) Appoint Attorney(s) in Fact and authorize the Attorney(s) in Fact to execute on behalf of the Company bonds and undertakings, contracts of indemnity and other writings obligatory in the nature thereof and to attach the scal of the Company thereto; and (2) to remove, at any time, any such Attorney-in-Fact and revoke the authority given. And, be it

FURTHER RESOLVED:

That the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or certificate relating thereto by facsimile, and any such Power of Attorney so executed and certified by facsimile signatures and facsimile seal shall be valid and biding upon the Company in the future with the respect to any bond or undertaking to which it is attached.

IN TESTIMONY WHEREOF, PHILADELPHIA INDEMNITY INSURANCE COMPANY HAS CAUSED THIS INSTRUMENT TO BE SIGNED AND ITS CORPORATE SEALTO BE AFFIXED BY ITS AUTHORIZED OFFICE THIS 18TH DAY OF JULY, 2011.



President

Christopher J. Maguire President Philadelphia Indemnity Insurance Company, a Pennsylvania Corporation.

On this 18TH day of July 2011, before me came the individual who executed the preceding instrument, to me personally known, and being by me duly sworn said that he is the therein described and authorized officer of the PHILADELPHIA INDEMNITY INSURANCE COMPANY; that the seal affixed to said instrument is the Corporate seal of said Company; that the said Corporate Seal and his signature were duly affixed.

COMMONWEALTH OF PENNSYLVANIA
No[artal Saa]
Kimberly A. Kessleski, Notery Public
Lower Merion Twp., Monigoniary County
My Commission Expires Dec. 18, 2012
Mamber, Pennsylvania Association of Notarian

I, Craig P. Keller, Executive Vice President, Chief Financial Officer and Secretary of PHILADELPHIA INDEMNITY INSURANCE COMPANY, do herby certify that the foregoing resolution of the Board of Directors and this Power of Attorney issued pursuant thereto on this 18TH day of July 2011 are true and correct and are still in full force and effect. I do further certify that Christopher J. Maguire, who executed the Power of Attorney as President, was on the date of execution of the attached Power of Attorney the duly elected President of PHILADELPHIA INDEMNITY INSURANCE COMPANY,

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 28 day of AUGUST 20 12

Crafe P-Keller Executive Vice President, Chief Financial Officer & Secretary PHILADELPHIA INDEMNITY INSURANCE COMPANY

RECEIVED

OCT 2- 2012 ·

TREASURER MAINTENANCE AND GUARANTEE BOND							
CITY OF NOVI Bond #PB02452300256							
The undersigned, mirage Development, LLC. , "Principal,"							
whose address is 45380 W. Ten Mile Rd., Ste. 135, Novi, MI 48375 and							
Philadelphia Indemnity Insurance Company "Surety," whose address is							
231 St. Asaph's Rd., Ste. 100, Bala Cypwyd, PA XXX, will pay the City of Novi,							
"City," and its legal representatives or assigns, the sum of Forty-four Thousand Two Hundred Twenty-one (\$44,221.37) in lawful currency of							
the United States of America, as provided in this Bond, for which payment we bind ourselves,							
our heirs, executors, administrators, successors, and assigns, jointly and severally.							

The Principal has constructed, or contracted to construct, certain improvements consisting of <u>Wilshire Abbey ~ Utilities</u> within the City of Novi, shown on plans dated ("Improvements").

The Principal, for a period of two (2) year(s) after said improvements and installations are accepted formally as a public improvement by the City of Novi, by written acknowledgment, shall keep the improvements in good functioning order by immediately repairing any defect in same, whether due to improper or defective materials, equipment, labor, workmanship, or otherwise, and shall restore the improvements and any other property of the City or third persons affected by the defect(s) or repair(s), without expense to the City, whenever directed to do so by written notice from the City, served personally or by mail on the Principal and Surety at their respective addresses as stated in this Bond. Principal and Surety consent to such service on their employees and/or agents.

If the repairs directed by the City are not completed within the time specified in the notice, which shall not be less than one week from service of the notice, the City shall have the right to perform or secure the performance of the repairs, with all costs and expenses in doing so, including an administrative fee equal to twenty-five percent (25%) of the repair costs, charged to and to be received from the Principal or Surety.

Emergency repairs that are necessary to protect life and property may be undertaken by the City immediately and without advance notice to the Principal and Surety, with the cost and expense of the repair, plus the administrative fee, to be charged to and received from the Principal or Surety.

Any repairs the City may perform as provided in this Bond may be by City employees, agents, or independent contractors. The City shall not be required to utilize competitive bidding unless otherwise required by applicable law, with labor cost and expense charges when City employees are utilized to be based on the hourly cost to the City of the employee(s) performing the repair.

This Bond and the obligations of Principal and Surety under it shall be in full force and effect for the Improvements described above for two (2) year(s) from the time they are accepted formally as a improvement by the City of Novi, for defects discovered within that period for which the City provides written notice to the Principal and Surety within fourteen (14) days of discovery of the defect.

It is a further condition of this Bond that the Principal and Surety shall fully indemnify, defend, and hold the City and its officers, officials, and employees harmless from all claims for damages or injuries to persons or property arising from or related to the acts or omissions of Principal, its servants, agents, or employees in the construction or repair of the improvements, including claims arising under the worker's compensation laws of the State of Michigan.

This Bond was executed by the Principal and Surety on the dates indicated below, with the authority of the persons signing this Bond confirmed by the attachments hereto.

The date of the last signature shall be considered the date of this Bond, which is August 28, 2012

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Date: August 28, 2012

WITNESS

Mirage Development, LLC. By:

Its: MEMBER

SURETY: Philadelphia Indemnity Insurance Company

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By: Michelle B. Graham Its: Attorney-in-fact

Date: August 28, 2012

WITNESS:

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A Member of the Tokio Marine Group

PHILADELPHIA INDEMNITY INSURANCE COMPANY 231 St. Asaph's Rd., Suite 100 Bala Cynwyd, PA 19004-0950 Power of Attorney

KNOW ALL PERSONS BY THESE PRESENTS: That PHILADELPHIA INDEMNITY INSURANCE COMPANY (the Company), a corporation organized and existing under the laws of the Commonwealth of Pennsylvania, does hereby constitute and appoint: William J. McNish, Suzanne M. Mocerl, Michelle B. Graham, Lois C. Brink, and Christina L. Moceri of the McNish Group, Inc.,

Its true and lawful Attorney (s) in fact with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business and to bind the Company thereby, in an amount not to exceed \$3,000,000.00.

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of PHILADELPHIA INDEMNITY INSURANCE COMPANY at a meeting duly called the 11th day of July, 2011.

RESOLVED: That the Board of Directors hereby authorizes the President or any Vice President of the Company to: (1) Appoint Attorney(s) in Fact and authorize the Attorney(s) in Fact to execute on behalf of the Company bonds and undertakings, contracts of indemnity and other writings obligatory in the nature thereof and to attach the seal of the Company thereto; and (2) to remove, at any time, any such Attorney-in-Fact and revoke the authority given. And, be it

FURTHER RESOLVED:

That the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or certificate relating thereto by facsimile, and any such Power of Attorney so executed and certified by facsimile signatures and facsimile seal shall be valid and biding upon the Company in the future with the respect to any bond or undertaking to which it is attached.

IN TESTIMONY WHEREOF, PHILADELPHIA INDEMNITY INSURANCE COMPANY HAS CAUSED THIS INSTRUMENT TO BE SIGNED AND ITS CORPORATE SEALTO BE AFFIXED BY ITS AUTHORIZED OFFICE THIS 18TH DAY OF JULY, 2011.



President

Christopher J. Maguire President Philadelphia Indemnity Insurance Company, a Pennsylvania Corporation.

On this 13TH day of July 2011, before me came the individual who executed the preceding instrument, to me personally known, and being by me duly sworn said that he is the therein described and authorized officer of the PHILADELPHIA INDEMNITY INSURANCE COMPANY; that the seal affixed to said instrument is the Corporate seal of said Company; that the said Corporate Seal and his signature were duly affixed.

	COMMONWEALTH OF PENNSYLVANIA
1	Notartal Saat
	Kimborly A. Kessleski, Notery Public
	Lower Marion Two., Monkgomary County
	My Commission Expires Dec. 16, 2012
	Member, Penneylvenia Association of Notariaa

I, Craig P. Keller, Executive Vice President, Chief Financial Officer and Secretary of PHILADBLPHIA INDEMNITY INSURANCE COMPANY, do herby certify that the foregoing resolution of the Board of Directors and this Power of Attorney issued pursuant thereto on this 18TH day of July 2011 are true and correct and are still in full force and effect. I do further certify that Christopher J. Maguire, who executed the Power of Attorney as President, was on the date of execution of the attached Power of Attorney the duly elected President of PHILADBLPHIA INDEMNITY INSURANCE COMPANY,

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this	$\frac{\partial^2}{\partial x}$	<u>S_day</u>	UBUA 10	ST	2012
					•

Crafe P.Keller Executive Vice President, Chief Financial Officer & Secretary PHILADELPHIA INDEMNITY INSURANCE COMPANY



Revision No. 1 Commitment for Title Insurance Schedule A

File No: 63-12264109-MTC

Commonly Known As: , Novi

- 1. Effective Date: August 24, 2012, at 8:00 am
- 2. Policy or policies to be issued:

 (a) OWNERS POLICY Proposed Insured: Informational
 (b) LOAN POLICY

Proposed Insured:

AMOUNT

\$1,000.00

3. The estate or interest in the land described or referred to in this Commitment and covered herein is **Fee Simple** and title thereto is at the effective date hereof vested in:

City of Novi and The Board of County Road Commissioners for the County of Oakland, as their interests may appear

4. The land referred to in this commitment is situated in the City of Novi, County of Oakland, State of Michigan, as follows:

All that land platted as Cheltenham Drive, Donnington Court and Barnia Drive, according to the pat of Wilshire Abbey Subdivision, according to the plat thereof as recorded in liber 292, pages 31 through 37, both inclusive of Plats, Oakland County Records.

COUNTERSIGNED: GRECO TITLE AGENCY, LLC Dbbi f Olkiere

Debbie J. Dekiere AUTHORIZED SIGNATORY

GRECO TITLE AGENCY, LLC

118 Cass Avenue Mt. Clemens, MI 48043 Ph:(586) 463-7200 Fax:586-469-2492

Agent for: CHICAGO TITLE INSURANCE COMPANY

This commitment valid and binding for a period of 90 days from the date hereof. Thereafter it is void and of no effect. SCHEDULE A of this commitment--Page 1

Schedule B-I (REQUIREMENTS)

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The following requirements to be complied with:

- 1. Standard requirements as set forth in jacket.
- 2. Instruments necessary to create the estate or interest to be insured must be executed by, delivered and duly filed for record.
- 3. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements or exceptions relating to the interest or the loan.
- 4. Taxes: Not examined.

GRECO TITLE AGENCY, LLC 118 Cass Avenue Mt. Clemens, MI 48043 Ph:(586) 463-7200 Fax:586-469-2492

Agent for: CHICAGO TITLE INSURANCE COMPANY

This commitment is invalid unless the insuring Provisions and Schedules A and B-II are attached. SCHEDULE B-I of this commitment--Page 2

Schedule B-II (EXCEPTIONS)

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Rights or claims of parties in possession not shown by the Public Records.

. .

- 2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
- 3. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
- 4. Any lien, or right to a lien, for services, labor, or material, heretofore or hereafter furnished, imposed by law and not shown by Public Records.
- 5. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
- 6. The lien, if any, of real estate taxes, assessments, and/or water and sewer charges, not yet due and payable or that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records; including the lien for taxes, assessments, and/or water and sewer charges, which may be added to the tax rolls or tax bill after the effective date. The Company assumes no liability for the tax increases occasioned by the retroactive revaluation or changes in the Land usage or loss of any homestead exemption status for the insured premises.
- 7. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the Proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
- 8. Notice of Commencement relative to construction on subject property as recorded in Liber 31420, Page 25, Oakland County Records. Also Covers Other Land.
- 9. Terms, conditions and provisions which are recited in Storm Drainage Facility Maintenance Agreement for Wilshire Abbey Subdivision recorded in Liber 33885, Page 1, Oakland County Records.
- 10. Terms, conditions and provisions which are recited in Conservation and Preservation Easement recorded in Liber 35028, Page 807, Oakland County Records.
- 11. Terms, conditions and provisions which are recited in Ordinance recorded in Liber 9173, Page 602, Oakland County Records.
- 12. Easements over subject property as shown on the recorded plat.
- 13. Easements for ingress, egress and utilities in the instrument recorded in Liber 33238, Page 261, Oakland County Records.

GRECO TITLE AGENCY, LLC 118 Cass Avenue Mt. Clemens, MI 48043 Ph:(586) 463-7200 Fax:586-469-2492

Agent for: CHICAGO TITLE INSURANCE COMPANY

This commitment is invalid unless the insuring Provisions and Schedules A and B-I are attached. SCHEDULE B-II of this commitment--Page 3

Continuation of SCHEDULE B-II (EXCEPTIONS)

. . :

14. Covenants, conditions and restrictions and other provisions but omitting restrictions, if any, based on race, color, religion, sex, handicap, familial status or national origin as contained in instrument recorded in Liber 35168, Page 218 and amended in liber 36741, page 688, Oakland County Records.

NOTE: The instrument recorded in Liber 35168, Page 218 recites that each lot owner shall be a member of the Subdivision Association.

NOTE: The instrument recorded in Liber 35168, Page 218 provides, among other things, for assessments to be made against each lot owner and for such unpaid delinquent assessments to constitute a lien against subject property.

NOTE: This commitment is issued for informational purposes only. Compliance with the requirements set forth herein will not result in the issuance of a final policy. Accordingly, said information is furnished at a reduced rate, and the Company's liability shall in no event exceed the amount paid for said information.



PRIVACY POLICY NOTICE

Greco Title Agency, LLC and its family of affiliated companies, respect the privacy of our customers' personal information. This Notice explains the ways in which we may collect and use personal information under the Greco Title Agency, LLC Privacy Policy.

Greco Title Agency, LLC as an agent for Chicago Title Insurance Company provides title insurance products and other settlement and escrow services to customers. The Greco Title Agency, LLC Privacy Policy applies to all Greco Title Agency, LLC customers, former customers and applicants.

What kinds of information we collect: Depending on the services you use, the types of information we may collect from you, your lender, attorney, real estate broker, public records or from other sources include:

- information from forms and applications for services, such as your name, address and telephone number
- information about your transaction, including information about the real property you bought, sold or financed such as address, cost, existing liens, easements, other title information and deeds
- with closing, escrow, settlement or mortgage lending services or mortgage loan servicing, we may also collect your social security number as well as information from third parties including property appraisals, credit reports, loan applications, land surveys, real estate tax information, escrow account balances, and sometimes bank account numbers or credit card account numbers to facilitate the transaction, and

• information about your transactions and experiences as a customer of ours or our affiliated companies, such as products or services purchased and payments made.

How we use and disclose this information: We use your information to provide you with the services, products and insurance that you, your lender, attorney, or real estate brokers have requested. We disclose information to our affiliates and unrelated companies as needed to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, to provide information to government and law enforcement agencies and as otherwise permitted by law. As required to facilitate a transaction, our title affiliates record documents that are part of your transaction in the public records as a legal requirement for real property notice purposes.

We do not share any nonpublic personal information we collect from you with unrelated companies for their own use.

We do not share any information regarding your transaction that we obtain from third parties (including credit report information) except as needed to enable your transaction as permitted by law.

We may also disclose your name, address and property information to other companies who perform marketing services such as letter production and mailing on our behalf, or to other financial service companies (such as insurance companies, banks, mortgage brokers, credit companies) with whom we have joint marketing arrangements.

How we protect your information: We maintain administrative, physical, electronic and procedural safeguards to guard your nonpublic personal information. We reinforce our privacy policy with our employees and our contractors. Joint marketers and third parties service providers who have access to nonpublic personal information to provide marketing or services on our behalf are required by contract to follow appropriate standards of security and confidentiality.

If you have any questions about this privacy statement or our practices at Greco Title Agency, LLC, please write us at: Greco Title Agency, LLC c/o 31440 Northwestern Highway, Ste. 150, Farmington Hills, Michigan 48334. Attn: Legal Resources.

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