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ANTRIM COUNTY MICHIGAN
PATTY NIEPOTH
REGISTER OF DEEDS
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MORTGAGE

RECORDATION REQUESTED BY:
Independent Bank
Traverse City - Garfield
230 W. Main Street
Ionia, MI 48846

WHEN RECORDED MAIL TO:
Independent Bank
Traverse City - Garfield
230 W. Main Street
Ionia, MI 48846

SEND TAX NOTICES TO:
Independent Bank
Traverse City - Garfield
230 W. Main Street
Ionia, MI 48846

FOR RECORDER'S USE ONLY

INDEPENDENT BANK

THIS MORTGAGE dated June 1, 2026, is made and executed between CLAM CREEK PROPERTIES, L.L.C., a Michigan Limited Liability Company, whose address is 2953 Nawakwa Tr, Traverse City, MI 49686 (referred to below as "Grantor") and Independent Bank, whose address is 230 W. Main Street, Ionia, MI 48846 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages and warrants to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all rights to make divisions of the land that are exempt from the platting requirements of the Michigan Land Division Act, as it shall be amended; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, **(the "Real**