

**PROPOSED DESCRIPTIONS**

**TRACT A**  
That part of the West 315.00 feet of Government Lot 3, Section 23, Township 142 North, Range 28 West, Cass County, Minnesota, lying northerly of the South 600.00 feet thereof.

SUBJECT to County Road No. 157 right of way.  
SUBJECT to easements, restrictions, and reservations of record.

**TRACT B**  
That part of Government Lot 3, Section 23, Township 142 North, Range 28 West, Cass County, Minnesota, described as follows:

BEGINNING at the southwest corner of said Government Lot 3; thence North 00 degrees 47 minutes 04 seconds West, assigned bearing, along the west line of said Government Lot 3, a distance of 600.00 feet to the north line of the South 600.00 feet thereof; thence North 89 degrees 59 minutes 38 seconds East, along said north line, 315.03 feet to the east line of the West 315.00 feet of said Government Lot 3; thence North 00 degrees 47 minutes 04 seconds West, along said east line, 374 feet, more or less, to the shoreline of Boy Lake; thence easterly, along said shoreline, to the intersection with the west line of the East 200.00 feet of the West one-half of said Government Lot 3; thence South 01 degrees 06 minutes 41 seconds East, along said west line of the East 200.00 feet, a distance of 962 feet, more or less, to the south line of said Government Lot 3; thence South 89 degrees 59 minutes 38 seconds West, along said south line, 473.76 feet to the point of beginning.

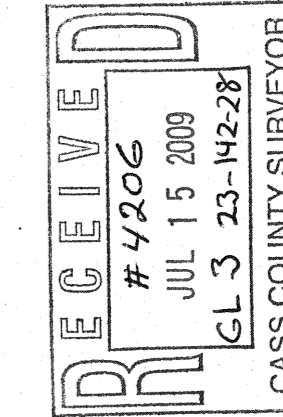
SUBJECT to County Road No. 157 right of way.  
SUBJECT to easements, restrictions, and reservations of record.

**BOY LAKE**  
General Development Classification  
ORDINARY HIGH WATER ELEVATION = 1296.4  
BASED ON NGVD 29.

# CERTIFICATE OF SURVEY

**PART OF GOVERNMENT LOT 3,  
SECTION 23, TOWNSHIP 142 NORTH, RANGE 28 WEST,  
CASS COUNTY, MINNESOTA**

**EXISTING LEGAL DESCRIPTION**  
OBTAINED FROM THE CASS COUNTY RECORDERS OFFICE



A000543232  
OFFICE OF COUNTY RECORDER  
CASS COUNTY MINNESOTA  
CERTIFIED, FILED, AND/OR  
RECORDED ON  
10/17/2008 11:26:10AM  
AS DOC #: A000543232  
REC FEE: \$46.00  
MRT AMOUNT: \$ 230.00  
TRANS. RCPT #: E20080041  
PAGES: 6  
KATHRYN M. NORBY  
COUNTY RECORDER  
Document Electronically Recorded

When Recorded Return To:  
U.S. Recordings, Inc.  
2925 Country Drive, Suite 201  
St. Paul, MN 55117 7522097

ALS: [REDACTED] MORTGAGE Abstract  
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Mortgage (Security Instrument) is 09/23/2008.  
The parties and their addresses are as follows:

MORTGAGOR:  
RUSSELL H. KUNERT AND MARY ANN KUNERT, HUSBAND AND WIFE

If checked, refer to the attached Addendum incorporated herein, for additional Mortgages, their signatures and acknowledgments.

LENDER: U.S. Bank, National Association N.D.  
4325 17th Avenue S.W.  
Fargo, ND 58103

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgage's performance under this Security Instrument, Mortgagee grants, bargains, sells, conveys and mortgages to Lender, with the power of sale, the following described property:  
The real estate mortgage herein is described in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in CASS, at 8120 CO RD 157 NE  
Remer, Minnesota 56672  
(City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property"). 38706719

MINNESOTA - HOME EQUITY LINE OF CREDIT MORTGAGE: GOOD FOR FRMA, FRMC, FRM OR VA USE (page 1 of 5)  
© 1994 Wilson Jones Financial Services - Mortgage System Form UDC2007/04/04 10000000 428480 1008

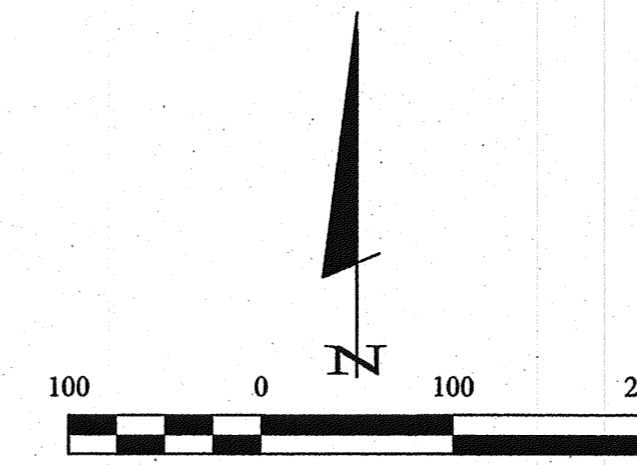
**EXHIBIT A**

SITUATED IN THE COUNTY OF CASS AND STATE OF MINNESOTA:  
WEST HALF GOVERNMENT LOT 3, LESS EAST 200 FEET, SECTION 23,  
TOWNSHIP 142, RANGE 28.

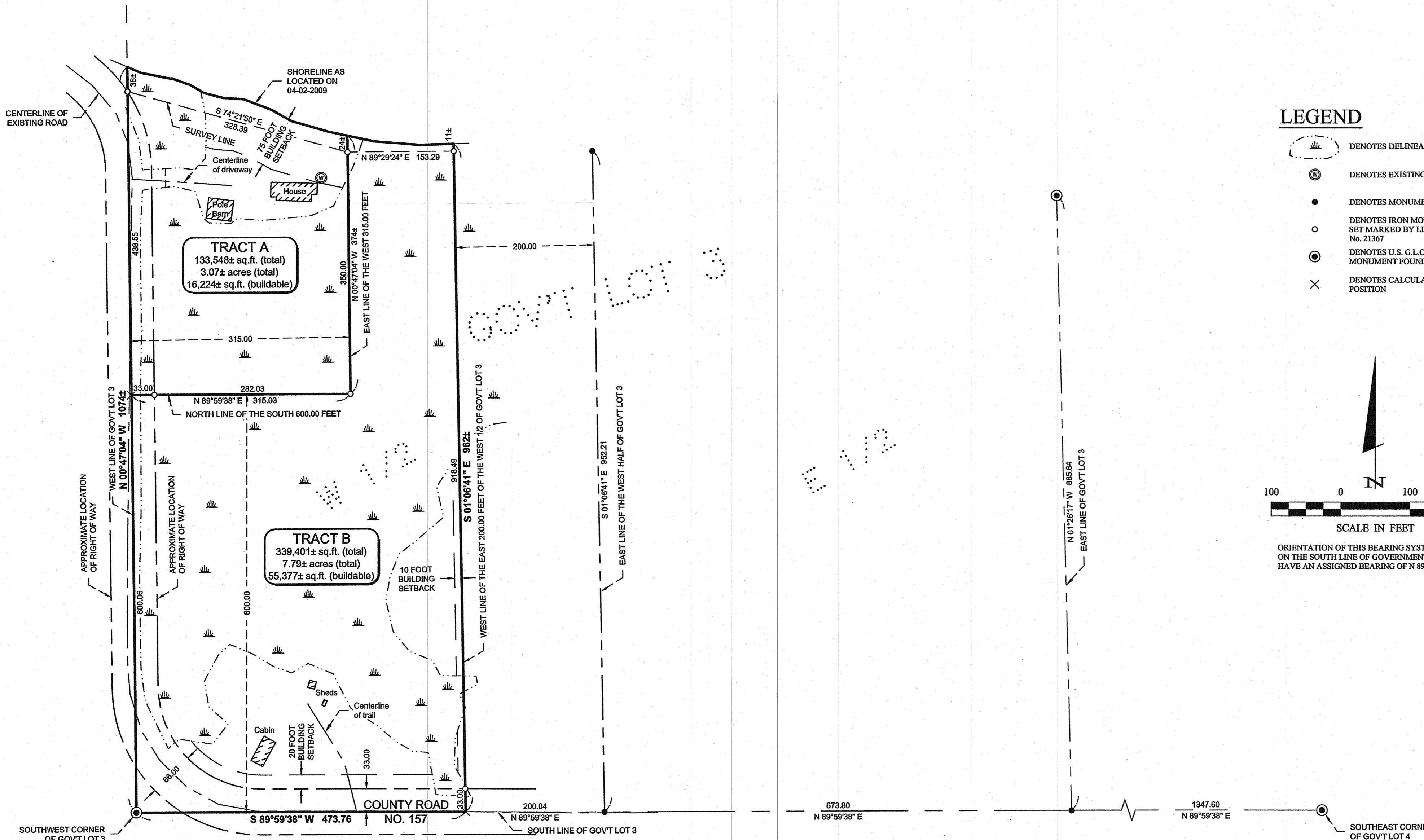
Permanent Parcel Number: 07-023-1303  
Russell H. Kunert and Mary Ann Kunert, Husband and Wife, as Joint Tenants  
8120 CO ROAD 157 NE, REMER MN 56672  
Loan Reference Number: 20080221106150  
First American Order No: 38706719  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

**LEGEND**

- DENOTES DELINEATED WETLAND(S)
- DENOTES EXISTING WELL
- DENOTES MONUMENT FOUND
- DENOTES IRON MONUMENT SET MARKED BY LICENSE No. 21367
- DENOTES U.S. G.L.O. MONUMENT FOUND
- DENOTES CALCULATED POSITION



ORIENTATION OF THIS BEARING SYSTEM IS BASED ON THE SOUTH LINE OF GOVERNMENT LOT 3 TO HAVE AN ASSIGNED BEARING OF N 89°59'38" E.



**NOTES:**

- Zoning for subject tract = "Shoreland Residential".
- Wetland delineation was completed on 05-01-2009, by Ben Meister, Landecker & Associates, Inc.
- Parcel ID of subject parcel: 07-023-1303.
- There was a snow depth of 6 inches when survey crew collected topographic data. Therefore, some physical features covered by snow may not have been identified. Only visible topographic features, improvements, and utilities were located. Site verification in spring when the snow cover is gone is recommended.
- The survey boundary shown is based on the recorded document (A000543232) as obtained from the Cass County Recorders Office. If descriptions of record or as noted in the abstract vary from those shown, a further review by the surveyor should be retained.
- All lines marked with flagging are only an approximation of the true boundary lines and are not to be used as an exact boundary location. Flagged lines should not be used for the establishment of improvements. To mark true boundary lines, additional monumentation would be required.
- The shoreline labeled on this drawing does not represent the official MNDNR Ordinary High Water Mark (O.H.W.) elevation. If the OHW elevation is needed then additional field work would be required.

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**Landecker & Associates, Inc.**  
Engineering - Surveying - Planning  
Walker, MN 56484  
Phone: 218-847-1296 Fax: 218-847-2172

I HEREBY CERTIFY THAT THIS SURVEY, PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER OR LAND SURVEYOR UNDER THE LAWS OF THE STATE OF MINNESOTA.  
Terry L. Freeman, P.L.S. #21367  
DATE: 6/17/09

REVISIONS	DATE	DESCRIPTION

PROJECT MANAGER:	TLF	PROJECT NO.:	092013	DATE:	06-17-2009
CHECKED BY:	TLF	FILE NAME:	C092013.dwg	SCALE:	1" = 100'
DRAWN BY:	WAG	FIELD BOOK:		HORZ.:	
		BOOK:	301	VERT.:	NONE
		PG.	60		

CERTIFICATE OF SURVEY

Russ & Mary Ann Kunert  
8120 County 157 NE  
Remer, MN 56672

SHEET 1 OF 1