

**Commitment for Title Insurance  
Schedule A**

Case No: 09-83507W  
Client / Loan No:146066973

1. **Effective Date:** September 25, 2009 at 8:00 a.m.

2. **Policy or policies to be issued:**

(a) ALTA Owners Policy (6/06) Policy Amount \$ 148,900.00

Proposed Insured: Sam Zuniga

(b) ALTA Loan Policy (6/06) Policy Amount \$ 148,900.00

Proposed Insured: Fifth Third Bank, its successors and/or assigns as their  
respective interests may appear.

3. **Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:**

Federal National Mortgage Association

4. **The land referred to in the Commitment is located in the Township of Park, County of Ottawa, State of Michigan and described as follows:**

Lot 85 except the West 8.00 feet and the West 3 feet of Lot 86, Pine Hills Addition No. 1, as recorded in  
Liber 14 of Plats, Page 36, excepting that part which is submerged.

Address: 14733 Valley View Ave.

ISSUED BY: WARRANTY TITLE AGENCY, LLC  
31440 Northwestern Highway. Ste. 150  
Farmington Hills, MI 48334  
Phone: (248)594-3839 Fax: (248)205-4108  
Security Union Title Insurance Company

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**SCHEDULE B - SECTION I  
REQUIREMENTS**

**The following requirements must 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. Evidence showing proper compliance with all inspection and occupancy requirements as required by the local municipality.
5. Record a Covenant Deed from the above recited owner and spouse, if any, to the proposed insured
6. Record Mortgage for the sum of \$148,900.00, To be executed by Sam Zuniga to Fifth Third Bank.
7. PAYMENT OF TAXES: Tax Parcel No.: 70-15-13-405-017

2008 County Taxes in the amount of \$ 585.90 are paid.

2009 City Taxes in the amount of \$ 4,324.07 are paid.

Special Assessments: none.

- 2008 State Equalized Value: \$ 109,100.00
- Principal Residence Exemption: 0%

The amounts shown as due do not include collection fees, penalties or interest.

NOTE: If subject property is connected to public/community water or sewer, furnish a copy of the current bill showing that all charges have been paid to date or the Owner's Policy to be issued will include an exception on Schedule B for water and sewer charges which became a lien prior to the date of policy.

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**SCHEDULE B - SECTION 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. Standard exceptions set forth in jacket.
2. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
3. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an accurate survey of the Land or by making inquiry of persons in possession thereof.
4. Easements, liens or encumbrances or claims thereof not shown by the Public Records.
5. Any lien or right to lien for services, labor or material imposed by law and not shown by the Public Records.
6. The lien of real estate taxes or assessments 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 and assessments 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. Final Billing for Water and Sewer Charges.
9. Building restrictions and other provisions but omitting restrictions, if any, based on race, color, religion or national origin as contained in the instrument recorded in Liber 486, Page 178, Ottawa County Records.
10. Rights, if any, of riparian owners and the public to use the surface, sub-surface and bed of Lake Pine Creek for purposes of navigation and recreation.
11. Terms and Conditions of Release of Right of Way to County Drain Commissioner, dated May 3, 1989 and recorded June 15, 1989 in Liber 1341, Page 779.
12. Terms and Conditions of Release of Right of Way to County Drain Commissioner, dated April 4, 1944 and recorded November 14, 2007 in Liber 5541, Page 803.

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13. Loss, damage or injury resulting from the failure to properly comply with all inspection and occupancy requirements as required by the local municipality.

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