

**Commitment for Title Insurance
Schedule A**

Case No: 09-83884W
Client / Loan No:1702557975

1. **Effective Date:** October 21, 2009 at 8:00 a.m.

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

(a) ALTA Owners Policy (6/06)

Policy Amount \$ 1,000.00

Proposed Insured: TBD

(b) ALTA Loan Policy (6/06)

Policy Amount

Proposed Insured:

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 Niles, County of Berrien, State of Michigan and described as follows:**

Lot 120 Oak Manor No. 1 according to the recorded Plat thereof in Liber 12 Page 28, Berrien County Records.

Address: 2017 Lewis Drive

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. When the proposed insured is identified, additional requirements and/or exceptions may be made.
6. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
7. Record a Covenant Deed from the above recited owner and spouse, if any, to the proposed insured.
8. Delinquent water usage in the amount of \$306.60.
REQUIREMENT: Water to be paid at or before closing or will be shown on final policy as exception.
9. Delinquent Water/Sewer usage in the amount of \$ 136.35.

Requirement: Water/Sewer, to be paid off on or before closing or it will be shown on the final policy.

10. PAYMENT OF TAXES: Tax Parcel No.: 11-14-5580-0120-00-1

2008 County Taxes in the amount of \$ 672.37 are Paid, includes Delinquent Sewer \$126.88.

2009 Township Taxes in the amount of \$ 444.07 are Paid.

Special Assessments: none.

- 2009 State Equalized Value: \$ 40,500.00
- Principal Residence Exemption: 100%

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

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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 118, Page 505, Berrien County Records.
10. 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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