

Attorneys Title Agency, LLC DBA Warranty Title

**Commitment for Title Insurance
Schedule A**

Case No: 09-87468W
Client / Loan No: 2003913871

1. **Commitment Date:** October 5, 2009 at 8:00 a.m.
2. **Policy or policies to be issued:**
 - (a) ALTA Owners Policy (06/17/06) Policy Amount \$ 1,000.00
Proposed Insured: TBD
 - (b) ALTA Loan Policy (06/17/06) Policy Amount
Proposed Insured:
3. **Fee Simple interest in the land described in this commitment is owned, at the effective date, by:**
Federal National Mortgage Association
4. **The land referred to in the Commitment is located in the City of Battle Creek, County of Calhoun, State of Michigan and described as follows:**

Lot(s) 30, Block 15, Post's Addition to the City of Battle Creek, according to the recorded Plat thereof, as recorded in Liber 3 of Plats, Page 30.

Address: 109 Euclid Ave.

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

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**SCHEDULE B - SECTION I
REQUIREMENTS**

The following requirements must be met:

1. Pay the agreed amounts for the Title and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the Land and/or the mortgage to be insured must be signed, delivered and recorded.
4. 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.
5. Evidence showing proper compliance with all inspection and occupancy requirements as required by the local municipality.
6. When the proposed insured is identified, additional requirements and/or exceptions may be made.
7. Provide evidence of the purchase price and/or the amount of the mortgage to be insured.
8. Record a Covenant Deed from the above Recited Owner and spouse, if any, to the Proposed Insured.
9. 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.
10. PAYMENT OF TAXES: Tax Parcel No.: 6810-15-030-0

2008 County Taxes in the amount of \$ 730.16 are Paid.

2009 City Taxes in the amount of \$ 1,827.56 are Paid, which includes Delinquent Utility Bill \$111.15.

Special Assessments: none.

- 2009 State Equalized Value: \$ 37,923.00
- 2009 Taxable Value: \$ 37,923.00
- Principal Residence Exemption: 0%

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

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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. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an accurate survey inspection of the Land or by making inquiry of persons in possession thereof of the Land.
2. Easements, claim of easements or encumbrances that are not shown in the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
4. Any lien or right to lien for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the Public Records
5. 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.
6. 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.
7. Final Billing for Water and Sewer Charges.
8. 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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