

## *First American Title Insurance Company*

**PLEASE DELIVER TO:**

Ginali &amp; Associates

Fax No.: 1(847)517-4324

From: NORODIN AMIL

Phone: Fax:

RE: Order No.: 1910557

Property: 2690 Crosscreek Court  
Aurora, Illinois 60502

Comments:

**The following is applicable to a facsimile of a commitment:**

The First American Title Insurance Company commitment jacket, which accompanies and is part of all commitments for Title Insurance, is hereby incorporated and made a part of the facsimile transmission to the above noted file number by reference and is subject to all conditions, stipulations, limitations, exclusions, and exceptions to title as if it were a part of said facsimile.

**~~~~~ IMPORTANT NOTE ~~~~~**

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED, AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED OR CONFIDENTIAL. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE READ THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND DESTROY THE ORIGINAL MESSAGE.

**First American Title Insurance Company  
27775 Diehl Road, Ste. 200, Warrenville, IL 60555  
Phone (877)295-4328 Fax (866)892-1147  
ALTA Commitment  
Schedule A**

Reference:

**File No.:** 1910557

1. **Effective Date:** February 17, 2009
2. **Policy or Policies to be issued:** **Amount:**
  - a. **ALTA Owner's Policy** \$10,000.00  
**Proposed Insured:**  
To Be Determined
  - b. **ALTA Loan Policy** \$0.00  
**Proposed Insured:**  
To Be Furnished, its successors and/or assigns
3. **The estate or interest in the land described or referred to in this commitment and covered herein is fee simple and title to the estate or interest in said land is at the effective date hereof vested in:**  
  

Kathryn Doherty.
4. **The mortgage and assignments, if any, covered by this Commitment are described as follows:**  
  

To Be Furnished
5. **The land referred to in this Commitment is described as follows:**  
  

**LOT 132 IN BUTTERFIELD PHASE ONE UNIT NUMBER 2, A SUBDIVISION OF PART OF THE NORTH EAST FRACTIONAL QUARTER OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 10, 1979 AS DOCUMENT R79-91811, AND CERTIFICATE OF CORRECTION RECORDED AUGUST 14, 1983 AS DOCUMENTS R83-61443, IN DU PAGE COUNTY, ILLINOIS.**

Note: For informational purposes only, the land is known as:

2690 Crosscreek Court  
Aurora, IL 60502

**THIS COMMITMENT IS VALID ONLY IF SCHEDULE B IS ATTACHED.**

**Issuing Agent:**

Ginali & Associates  
947 N. Plum Grove Road  
Schaumburg, IL 60173  
(847)517-4310

**ALTA Commitment****Schedule B****Part I****File No.:** 1910557

**Schedule B of the policy or policies to be issued will contain the exceptions shown on the inside front cover of this Commitment and the following exceptions, unless same are disposed of to the satisfaction of the Company:**

If any document referenced herein contains a covenant, condition or restriction violative of 42USC 3604(c), such covenant, condition or restriction to the extent of such violation is hereby deleted.

1. Rights or claims of parties in possession not shown by the public records.
2. Easements or claims of easements, not shown by the public records.
3. Any encroachments, encumbrance, violation, variation or adverse circumstance affecting title that would be disclosed by an accurate survey of the land pursuant to the "Minimum Standards of Practice," 68 Ill. Admin Code, Sec. 1270.56(b)(6)(P) for residential property or the ALTA/ACSM land title survey standards for commercial/industrial property.
4. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes, or special assessments, if any, not shown as existing liens by the public records.
6. Loss or damage by reason of there being recorded in the public records, any deeds, mortgages, lis pendens, liens or other title encumbrances subsequent to the Commitment date and prior to the effective date of the final Policy.
7. General taxes and assessments for the year 2008, 2009 and subsequent years which are not yet due and payable.

Tax identification no.: 07-06-205-004

**Note for informational purposes 2007 taxes:**

1st Installment in the amount of \$2,340.20 with a status of PAID. (Due Date 06/02/2008)

2nd Installment in the amount of \$2,340.20 with a status of PAID. (Due Date 09/02/2008)

Note: If applicable, an original tax bill must be presented if taxes are to be paid at time of closing.

8. Right of any interested party by motion, appeal or any other direct proceeding, to have set aside, modified or reversed, within the time allowed by law, the judgment or decree entered in Case 2008CH001808 in the Circuit Court of Du Page County, Illinois .

Note: the above noted exception will be waived upon the conveyance to a bona fide purchaser.

9. Certain exceptions to title have been deleted based upon the assumption that the deed conveying the land to the purchaser at the sale in Case No. 2008CH001808 will be placed of record. Additional exceptions to title may be added at the time of our further searches to cover the recordation of said deed.
10. It appears that the land described herein lies within the municipal boundaries of Aurora, please contact the municipality for any requirements which must be complied with prior to closing. The municipal phone number may be found at [www.firstam.com/title-ii](http://www.firstam.com/title-ii) under Attorney Services, then Tools, then Municipality Transfer Requirements.  
In addition, based upon the most current information, the property may be subject to a Real Estate Transfer Tax in the amount of \$3.00 per \$1,000.00. The responsibility for which, by ordinance, would be the seller. The representative tax stamps must be affixed prior to closing.
11. The standard exceptions 1 through 6 will be deleted from our policy if the insured land is improved with 1-4 residential units upon review and acceptance of the following:
  - a) an acceptable survey
  - b) a properly executed ALTA 2006 Extended Coverage Statement
  - c) a properly executed Extended Coverage Affidavit.
12. Note on plat of subdivision and amended by Surveyors Affidavit recorded as document R83-61443: No building shall be constructed closer than 12 feet from any street line, also, no building shall be constructed closer than 25 feet from the Southeasterly lines of Lots 18-22, 24, 25, 40-43, 49, 50, 83-86 and 92-95.
13. Note on plat of subdivision: A 10 Foot Public Utility and Drainage Easement along all Lot Lines adjacent to and parallel and concentric with all dedicated streets is hereby granted and a 5 Foot Wide Utility and Drainage Easement along all other lot lines is hereby granted.
14. Covenants, conditions and restrictions contained in the plat of subdivision, relating to: there shall be no direct access onto Du Page Parkway over any lot line adjacent to said Du Page Parkway, nor shall there be direct access to Bilter-ferry Road over any lot line adjacent to said Bilter-ferry Road.  
Note: The document contains no provision for a reversion of title due to breach of said restrictions.
15. Covenants, conditions and restrictions contained in the Declaration of Restrictions recorded August 3, 1981 as document R81-41746 and any amendments thereto, relating to, among other things: use, occupancy, and leasing restrictions.  
Note: The document contains no provision for a reversion of title due to breach of said restrictions.
16. Terms, provisions and conditions contained in Ordinance approving the final plat of Unit 2 of Butterfield relating to sidewalks, landscaping and parking recorded October 10, 1979 as document R79-91810.

All Standard Lender Endorsements are approved for the Loan Policy and the 24 Month Chain of Title Endorsement will be attached to the commitment.

**End of Schedule B - Part I**

**AN**

**Issuing Agent:**

Ginali & Associates  
947 N. Plum Grove Road  
Schaumburg, IL 60173  
(847)517-4310

**ENDORSEMENT****ISSUED BY**

***First American Title Insurance Company***

**Attached to Commitment No. 1910557**

**CHAIN OF TITLE**

The Company insures the proposed insured under this commitment against loss or damage arising from any inaccuracy in the following assurances:

A search of the public record reflects the following deeds conveying the land as described in Schedule A in the 24 months prior to February 17, 2009:

Deed recorded July 7, 2003 as document number R2003-256392 from John Schoppe, Grantor to Kathryn Doherty, Grantee.

**No other deeds of conveyance appear in public records other than those stated herein for the 24 month period ending February 17, 2009.**

This endorsement is made a part of the commitment and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the commitment and any prior endorsements, nor does it extend the effective date of the commitment and any other prior endorsements, nor does it increase the face amount thereof.

***First American Title Insurance Company***

**Dated: February 17, 2009**

