

PREMIER TITLE
1350 W. Northwest Highway
Arlington Heights, IL 60004
a policy issuing agent of
FIRST AMERICAN TITLE INSURANCE COMPANY

Commitment Number:2009-05566-AU

SCHEDULE A

1. Commitment Date: August 24, 2009
2. Policy (or Policies) to be issued: Policy Amount
 - (a) Owner's Policy (ALTA Own. Policy (6/17/06)) \$ 10,000.00
Proposed Insured:
To come
 - (b) Loan Policy (ALTA Loan Policy (6/17/06)) TO COME
Proposed Insured:
To come, its successors and/or assigns as their respective
interests may appear.
3. Fee Simple interest in the land is vested, at the Commitment Date in:
Lasalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC
Asset Backed Certificates, Series 2005-HE12
4. The land referred to in the Commitment is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

PREMIER TITLE

BY: _____





MEMO

**COOK COUNTY PREDATORY LENDING DATABASE
EFFECTIVE JULY 1, 2008!**

Effective immediately, Schedule B of the title commitment will include the following "Note" on all new Cook County title orders.

NOTE: THE LAND LIES WITHIN COOK COUNTY, ILLINOIS, ALL OF WHICH IS SUBJECT TO THE PREDATORY LENDING DATABASE PROGRAM ACT (765 ILCS 77/70 ET SEQ.) (THE ACT). ON AND AFTER JULY 1, 2008, A CERTIFICATE OF COMPLIANCE WITH THE ACT OR A CERTIFICATE OF EXEMPTION THEREFROM MUST BE OBTAINED AT TIME OF CLOSING IN ORDER FOR THE COMPANY TO RECORD ANY INSURED MORTGAGE. IF THE CLOSING IS NOT CONDUCTED BY THE COMPANY, A CERTIFICATE OF COMPLIANCE OR CERTIFICATE OF EXEMPTION MUST BE ATTACHED TO ANY MORTGAGE TO BE RECORDED.

PLEASE NOTE: Closers will not disburse loan proceeds without a printed Certificate of Compliance or Certificate of Exemption.

Certificates of Exemption

Mortgages on exempt properties require Certificates of Exemption to be entitled to recording. Certificates of Exemption will be produced by the database upon the request of the closing agent at the time of the closing. The database lists the following as exempt categories:

- loan applications taken by an exempt entity;
- loan applications dated before July 1, 2008;
- HELOC mortgages not with a new mortgage;
- residential property with more than four units;
- investment (not owner-occupied) property;
- commercial property;
- government-owned property;
- reverse mortgages;
- vacant land; and
- mixed commercial and residential (1 to 4 units)

Certificates of Compliance

Counseling for borrowers will be required on any one-to-four family residential owner-occupied Cook County real estate transaction involving (A) a mortgage for which all borrowers are first-time home buyers or (B) the borrower(s) are refinancing a primary residence, and the mortgage contains any one or more of the following features:

The loan permits interest only payments;

The loan may result in negative amortization;

The total points and fees payable by the borrower at or before closing will exceed 5%;

The loan includes a prepayment penalty; or

The loan is an ARM which allows adjustments of the interest rate in the first three years.

In order to make any input to the system for a Certificate of Compliance, the originator (usually a mortgage broker and not the funding lender) must have input data at the time of the loan application. If the database determined the borrower(s) need counseling, that phase must have been finished before the database will accept a contact for closing.

DON'T FORGET -- Allow additional closing time for all transactions related to Cook County properties closed on or after July 1, 2008!

EXHIBIT "A"

File No.: 2009-05566-AU

Commitment No.: 2009-05566-AU

PROPERTY DESCRIPTION

The land referred to in this commitment is described as follows:

LOT 15 IN BLOCK 23 IN HULBERT'S ST. CHARLES ROAD SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH AND SOUTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 45 48TH AVENUE, Bellwood, IL 60104

Premier Title
1350 W. Northwest Highway
Arlington Heights, IL 60004
A Policy Issuing Agent for
First American Title Insurance Company

Commitment Number: 2009-05566-AU

**SCHEDULE B
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. Rights or claims of parties in possession not shown by the public records.
2. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting title that would be disclosed by an accurate and complete 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/ascm land title survey standards for commercial property.
3. Easements, or claims of easements, not shown by the public records.
4. Any lien, or right to a 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 which are not shown by the public records.
6. Loss or damage by reason of there being recorded in the public records, any deeds, mortgages, lis pendens or other title encumbrances subsequent to the commitment date and prior to the effective date of the final policy.
7. Taxes for the year(s) 2008 and 2009

Taxes for the year 2009 are not yet due or payable.

First installment of 2008 taxes in the amount of \$1,558.04 is paid.

Final installment of 2008 taxes is not yet due or payable.

Permanent Index Number: 15-08-202-011-0000

8. Lien in favor of the Village/City of Bellwood to which the land will become subject in the event that a deed of conveyance thereof or an assignment of the beneficial interest therein is recorded without having affixed thereto the transfer stamp(s) required by ordinance.
9. Note for information: The Village/City of Bellwood requires that certain terms and conditions be met prior to the issuance of its approval of a transfer of real property. Please contact said municipal corporation for further information.
10. Note: The land lies within Cook County, Illinois, all of which is subject to the Predatory Lending Database Program Act (765 ILCS 77/70 et seq.) (The Act). On and after July 1, 2008, a certificate of compliance with the Act or a certificate of exemption therefrom must be obtained at time of closing in order for the Company to record any insured mortgage. If the closing is not conducted by the Company, a certificate of compliance or certificate of exemption must be attached to any mortgage to be recorded.

SCHEDULE B

(Continued)

Commitment Number: 2009-05566-AU

11. Covenants, conditions and restrictions (excepting therefrom those prohibited by law) and easements contained in Plat recorded April 18, 1927 as document 9618646 relating to the use, number, cost, character, type, height, ground floor area, location, construction, plans and specifications of buildings to be erected on the land.

Note: Said instrument contains no provision for a forfeiture of or reversion of title in case of breach of condition.

12. 20 foot building setback line along the street line of the land, as shown on the plat of subdivision.

13. We have examined the proceeding in case number 08CH10353 to foreclose the lien recorded as document number 0517411336, and note the following:

A. Right of any interested party to have set aside, modified, or reversed the judgments or orders entered in said case;

B. Right by reason of military service, of any person interested in the subject matter of the case to redeem within the time permitted by the soldiers' and sailor's civil relief act;

C. Special statutory rights of the mortgagor to redeem within 30 days after the entry of the order confirming the sale;

D. Rights of the United States to redeem the land from the foreclosure sale by reason of any federal lien(s) which may presently or hereafter appear of record within the time permitted by law;

E. Defects or additional information, if any:

None

14. The rights of tenants, if any, to remain in possession during a foreclosure for whichever of these two time periods are shorter: (1) 120 days after service of the notice of the hearing on the supplemental petition in the foreclosure suit or (2) the duration of the lease.

15. Effective June 1, 2009, pursuant to Public Act 95-988, satisfactory evidence of identification must be presented for the notarization of any and all documents notarized by an Illinois notary public. Satisfactory identification documents are documents that are valid at the time of the notarial act; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.

Effective June 1, 2009, if any document of conveyance for Cook County Residential Real Property is to be notarized by an Illinois notary public, Public Act 95-988 requires the completion of a Notarial Record for each grantor whose signature is notarized. The Notarial Record will include the thumbprint or fingerprint of the grantor. The grantor must present identification documents that are valid; are issued by a state or federal government agency; bear the photographic image of the individual's face; and bear the individual's signature.

16. Note for information: The final policy to be issued contains an arbitration provision. When the amount of insurance is \$2,000,000.00 or less, all arbitral matters in dispute shall be arbitrated at the option of either the company of the insured and will be the exclusive remedy available to the parties. You may review a copy of the arbitration rules at <http://www.alta.org>.

SCHEDULE B
(Continued)

Commitment Number: 2009-05566-AU

End



PREMIER TITLE PRIVACY STATEMENT

Effective May 1, 2008

Premier Title ("Premier") respects the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains Premier's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. Premier follows the privacy practices described in this Privacy Statement and, depending on the business performed, Premier companies may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- ◆ Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- ◆ Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- ◆ Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- ◆ Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

- ◆ We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:
- ◆ To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- ◆ To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- ◆ To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- ◆ To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- ◆ To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Affiliated Companies -

We are permitted by law to share your name, address and facts about your transaction with other Premier companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties -

We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

Access to Personal Information/ Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information.

However, Premier's current policy is to maintain customers' Personal Information for no less than Illinois' required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity

Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Corporate Counsel/Chief Privacy Officer
Premier Title
1350 W. Northwest Highway
Arlington Heights, IL 60004

Changes to this Privacy Statement

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.