

Fidelity National Title Insurance Company

SCHEDULE A

Title Officer: Troy Abstract Title Agency, Inc.

Title No.: 08-2883

Escrow Officer:

Agent Order/File No.: 08-2883

Escrow No.: 08-2883

Loan No.:

1. Effective date: July 7, 2008 at 08:00 AM

2. Policy or Policies to be issued:

Policy Amount

(a) Owner's Policy (ALTA Own. Policy (06/17/06))

Proposed Insured:

TBD

(b) Loan Policy (ALTA Loan Policy (06/17/06))

Proposed Insured:

TBD, its successors and/or assigns as their respective interests may appear.

3. The estate or interest in the land described or referred to in this Commitment is:

Fee Simple

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

Gilbert Ingram and Juanita Taylor, as joint tenants with full rights to survivor

5. The land referred to in this Commitment is described as follows:

Land situated in the Township of Bloomfield, County of Oakland, State of Michigan to-wit:

Unit No. 9, Stone Hollow, a condominium, according to the Master Deed thereof, recorded in Liber 9530, Page 837 through 889, Oakland County Records and designated as Oakland County Condominium Subdivision Plan No. 465, with rights in general common elements and limited common elements as set forth in said Master Deed and Pursuant to Act 59 of the public acts of Michigan of 1978, as amended.

More Commonly Known As: 1187 Stonecrest Dr., Bloomfield Hills, MI. 48302

Tax ID # 19-21-301-049

**SCHEDULE B - SECTION I
REQUIREMENTS**

1. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered, and duly filed for records.
2. Record Warranty Deed from Gilbert Ingram and Juanita Taylor, as joint tenants with full rights to survivor to Purchaser(s). Additional requirements may be added after Purchaser(s) are identified.
3. Record Mortgage executed by Purchaser(s) to Lender to be insured.
4. Provide evidence that notice of pending foreclosure was given to Condo Association/Homeowners Association prior to sheriffs sale.
5. Submit satisfactory evidence from the condominium association that there are no outstanding assessments for association dues; and the association has approved the sale of the Property, if such approval is required under the Master Deed of Condominium By-Laws.
6. Record Certificate of Redemption of Sheriffs Deed dated July 15, 2008 and recorded July 22, 2008, in Liber 40475, Page 186, which Sheriff's Deed was given upon foreclosure of the Mortgage in the amount of \$262,500.00 from Gilbert Ingram, a single man to BNC Mortgage, Inc., a Delaware Corporation/MERS dated October 24, 2005 and recorded December 20, 2005, in Liber 36806 , Page 865, Wayne County Records.

The Sheriffs Deed provides for a redemption period expiring January 15, 2009 (from the date of foreclosure sale unless extended by operation of law)

7. Taxes:
Parcel No. : 19-21-301-049

2007 Winter/County Taxes \$2,107.05 - PAID

2008 Summer/City Taxes \$2,521.33 - Due, Plus Interest an Penalties if any

END OF SCHEDULE B - SECTION I

**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 on inside back cover.
2. 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
3. Taxes and assessments that become a lien against the Property after date of closing. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in usage or loss of any Homestead Exemption status for Property
4. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
5. Any facts, rights, interests or claims which are not shown by the public record but which could be ascertained by an accurate survey of the land or by making inquiry of persons in possession thereof.
6. Any and all easements, restrictions, outstanding oil, gas and mineral rights of record.
7. Rights, if any, of the United States government, the State of Michigan, any other governmental entity, riparian owners, the public or private or private persons existing in or with respect to the present and past bed, banks, bottomland, and waters of any waterway located upon or abutting the Property.
8. Covenants, conditions and restrictions, if any, appearing in the public records, but omitting any covenants or restrictions, if any based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability
9. Any easements or servitudes appearing in the public records.
10. Encroachments, overlaps, boundary line disputes and any other matters with would be disclosed by an accurate survey or personal inspection of the land.
11. Any defect or invalidity in the title to subject premises occasioned by a violation of the Bankruptcy Code.
12. A legal description of the property to be insured was not furnished at the time of application. Please immediately verify that the description as shown herein covers all of the intended property. Any additions or deletions should immediately be communicated to the issuing office.
13. Rules, regulations, restrictions, conditions, easements, assessments and other matters as contained in the Master Deed (and add any recorded amendments), as recorded in Liber 9530, Page 837 through 889, and in Act 59 of the Public Acts of 1978 as amended.
14. The rights of co-owners of Stone Hallow Condominium in the common and limited common elements of said condominium.

END OF SCHEDULE B - SECTION II