

Policy or Policies issued pursuant to this commitment are underwritten by:

First American Title Insurance Company

SCHEDULE A

Commitment No.: 458237
2014 Patty Meadows

Date Printed: September 28, 2009

1. Commitment Date: September 03, 2009 @ 8:00 AM

2. Policy or Policies to be issued:	Policy Amount
(a) Residential Title Insurance Policy	\$1,000.00

Proposed Insured:
Prospective Purchaser

Policy or Policies to be issued:	Policy Amount
(b) ALTA Loan Policy (6-17-06) Without General Exceptions	

Proposed Insured:

3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:
Premium Constructions, LLC

4. The land referred to in this Commitment, situated in the County of Oakland, City of Rochester Hills, State of Michigan, is described as follows:

Part of the Northwest 1/4 of Section 27, Town 3 North, Range 11 East, described as: Beginning at point distant South 2,070.84 from the Northwest Section corner; thence South 533.88 feet; thence North 89 degrees 29 minutes 30 seconds East, 813.63 feet; thence North 0 degrees 24 minutes 45 seconds East, 534.02 feet; thence South 89 degrees 29 minutes 30 seconds West, 817.36 feet to beginning.

2371 S. Livernois Road Rochester Hills MI 48307



Issued By: First American Title Insurance Company
For questions regarding this commitment contact;
(248)540-4102 or fax to (866)550-1079
100 Bloomfield Hills Parkway, Suite 195
Bloomfield Hills, MI 48304

Schedule B – Section I REQUIREMENTS

Commitment No.: 458237

General Requirements

The following requirements must be met:

- (a) Payment of the full consideration to, or for the account of, the grantors or mortgagors should be made.
- (b) Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable should be made.
- (c) Pay us the premiums, fees and charges for the policy.
- (d) You must tell us in writing the name of anyone not referred to in this Commitment who will receive an interest in the land or who will make a loan on the land. We may make additional requirements or exceptions.
- (e) Submit completed Owner's Estoppel/Affidavit/ALTA Statement on the form provided by this company and signed by or on behalf of all owners.

Specific Requirements

Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded:

1. PROVIDE EVIDENCE OF THE PURCHASE PRICE OR THE AMOUNT OF ANY MORTGAGE TO BE INSURED AND IDENTIFY ANY PROPOSED INSURED. ONCE A PROPOSED INSURED HAS BEEN IDENTIFIED, ADDITIONAL REQUIREMENTS AND EXCEPTIONS MAY BE MADE.
2. SUBMIT ARTICLES OF ORGANIZATION FOR PREMIUM CONSTRUCTIONS, LLC, A MICHIGAN LIMITED LIABILITY COMPANY, ISSUED BY THE MICHIGAN DEPARTMENT OF LABOR AND ECONOMIC GROWTH, BUREAU OF COMMERCIAL SERVICES.
3. SUBMIT A COPY OF THE OPERATING AGREEMENT OF PREMIUM CONSTRUCTIONS, LLC, A MICHIGAN LIMITED LIABILITY COMPANY. FURTHER REQUIREMENTS MAY BE MADE UPON REVIEW OF THE OPERATING AGREEMENT.
4. WARRANTY DEED FROM OWNER NAMED ON SCHEDULE A TO THE PARTY TO BE INSURED.
5. Pay unpaid taxes and assessments unless shown as paid:
2008 Winter Taxes in the amount of \$10,059.59 are DUE, partial payment made
2009 Summer Taxes in the amount of \$8,758.91 are DUE, partial payment made
Tax Parcel Identification:
Property Address: 2371 S. Livernois Road
Tax Parcel No.: 15-27-151-003
2009 State Equalized Value: \$327,640.00
2009 Taxable Value: \$327,640.00
Principal Residence Exemption, as of past December 31: 0.00%
Special Assessments: None

School District: Unavailable

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

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 the Policy.

Schedule B – Section II EXCEPTIONS

Commitment No.: 458237

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:

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.

Part One: General Exceptions

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

1. Rights or claims of parties in possession not shown by the public records.
2. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
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 on the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records.

Part Two: Specific Exceptions

1. Easement in favor of County of Oakland and the Covenants, Conditions and Restrictions contained in instrument recorded in Liber 5588, page 570.
2. Easement in favor of County of Oakland and the Covenants, Conditions and Restrictions contained in instrument recorded in Liber 16054, page 728.
3. Any rights, title interest or claim thereof to that portion of the land taken, used or granted for streets, roads or highways.
4. Interest of others in oil, gas and mineral rights, if any, recorded in the public records or unrecorded.
5. Lien for outstanding water or sewer charges, if any.

Commitment for Title Insurance
FIRST AMERICAN TITLE INSURANCE COMPANY.

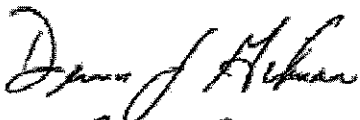

First American Title Insurance Company, a California corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

First American Title Insurance Company

BY  PRESIDENT
ATTEST  SECRETARY



CONDITIONS:

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim of other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org/>.

Issued by: **First American Title Insurance Company**
100 Bloomfield Hills Parkway, Suite 195
Bloomfield Hills, Michigan 48304
Ph: (248)540-4102 or Fax to: (866)550-1079

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We want you to know that the privacy and confidentiality of your personal information is very important to First American Title Insurance Company . We value your business and we want to retain your trust. In the course of providing products and services to you, we may obtain nonpublic personal information about you. We are required by law to provide you with this notice in order to inform you how Metropolitan Title Company collects, uses and safeguards your nonpublic personal information. This notice also tells you how you can limit our disclosure of personal information about you.

What Information Do We Collect

We may obtain nonpublic personal information about you from the following sources:

- Information we receive from you from applications or other forms;
- Information about your transaction with us from our files or from our affiliates;
- Information about your transaction with nonaffiliated third parties such as your real estate agent or lender;

The information we obtain includes, but is not limited to, your name, address, social security number, employer, income, account information from financial institutions, parties to a transaction and credit card usage.

What Information Do We Disclose

To meet your needs with quality products and services we may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

AFFILIATES

Our affiliates are the family of companies controlled by First American Title Insurance Company or under common control with another company. We may share the types of information described above, as permitted by law, with our affiliates for purposes of marketing or market research.

NON-AFFILIATES

Nonaffiliated third parties are those not part of the family of companies controlled by First American Title Insurance Company or not under common control with another company.

Service Providers, Contractors

Any service providers or contractors used by First American Title Insurance Company are required to follow the terms of our Privacy Policy. Access to your nonpublic personal information by a service provider or contractor is restricted to the purpose for which they have been retained by First American Title Insurance Company .

Joint Marketing

We may disclose your personal information to a nonaffiliated third party that we have an agreement with to perform joint marketing of products or services that we feel may interest you.

Other Non-Affiliates

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

FIRST AMERICAN TITLE INSURANCE COMPANY DOES NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT THEIR CUSTOMERS OR FORMER CUSTOMERS EXCEPT, AS PERMITTED OR REQUIRED BY LAW.

The Confidentiality and Security of Your Nonpublic Personal Information

First American Title Insurance Company restricts the access to your nonpublic personal information to those employees who need to know the information in order to provide products and/or services to you. Our employees are required to maintain the confidentiality and privacy of our customers. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Changes to this policy

We may amend this policy at any time, and we will inform you of any changes as required by law.

Your Privacy Choices

The law allows us to share with our affiliates your personal information and information about our transactions or experiences with you. The law also allows us to share your personal information with our contractors and service providers.

If you prefer that we not disclose information about you to nonaffiliated third parties, you may direct us not to share this information by contacting our Office at comments.mi@firstam.com . Please provide your name, address including city and state of the property and our file number.

10/14/2009

Windows Live Hotmail

-Forwarded Message Attachment--

From: lrothfuss@firstam.com

To: vgjonaj@signatureassociates.com

CC: hfedorowych@firstam.com

Subject: 458237 Revised Commitment - 2371 S. Livernois Road (Email Ref=629543610)

Date: Mon, 28 Sep 2009 12:50:51 -0700

Revised to remove the exception regarding Historic Affidavit rec. in Liber 7292, page 626,

File No.: 458237

Buyer: Prospective Purchaser

Seller: Premium Constructions, LLC

Property Address: 2371 S. Livernois Road, Rochester Hills, MI 48307

You can download Acrobat Reader at <http://www.adobe.com/products/acrobat/readstep2.html>

Laura Rothfuss

First American Title Insurance Company

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