

**CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE**

SCHEDULE A

Agent File No. : **55-555555**
CTIC Title No.: **2741-555555**
Lender Loan No.: 555-9999999

1. Effective Date: **September 28, 2007**
2. Policy (or Policies) to be issued (Please Select):

Owner's Policy Amount: \$ 450,000.00

- ALTA Owner's Policy (6/17/06) (CTIC Form 72306)
- ALTA Homeowner's Title Policy (10/17/98) (CTIC Form 8277)
- FKA ALTA Owner's Policy (10/17/92) (CTIC Form 72207)

Proposed Insured Owner: Mary Buyer

Loan Policy Amount of Insurance: \$250,000.00

- ALTA Loan Policy (6/17/06) (CTIC Form 72307)
- Castle Enhanced Coverage Loan Policy (CTIC Form 8247)
- FKA ALTA Loan Policy (10/17/92) (CTIC Form 72209)

Proposed Insured Lender: Bank of America

3. The estate or interest in the land described or referred to in this Commitment and covered herein is Fee Simple and title thereto is at the Effective Date hereof vested in:

Joseph Seller

4. The land referred to in this Commitment is described in Schedule A and is located at:

Street Address: **10 Main Street**
Lot Number/Unit Number: **10**
Subdivision/Condominium: **Main Street Development**
City/Town: **Hartford**
County: **Hartford**
State/Zip: **CT, 06106**

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**SCHEDULE A
LEGAL DESCRIPTION**

Agent File No. : **55-555555**
CTIC Title No.: **2741-555555**

The Land referred to in this Commitment is described as follows:

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SCHEDULE B - SECTION 1

Agent File No.: **55-555555**
CTIC Title No.: **2741-555555**

The following **requirements** must be complied with prior to the issuance of the policy:

1. Instruments(s) creating the estate or interest to be insured must be approved, executed and filed for record.
2. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
3. Evidence that all outstanding real estate taxes, water, sewer and other municipal charges and assessments are paid to date, and payment of all such outstanding taxes, charges and assessments in order to complete and/or modify Item No. 2 of Schedule B - Section 2 hereof.
4. Duly executed Title/Owner's Affidavit.
5. Payment to the Company of service-related fees, and of the premium at the applicable rates. This Commitment is effective for a period of six (6) months only, and may only be relied upon by the person for whom it was prepared.
6. The actual value of the estate or interest to be insured must be disclosed to the Company, and subject to approval by the Company, entered as the Amount of Insurance in said policy. Until the Amount of Insurance of the policy to be issued is determined and entered as aforesaid, it is agreed that as between the Company, the applicant for this Commitment and every person relying on this Commitment, the Company cannot be required to approve any such valuation in excess of \$1,000.00 and the total liability of the Company on account of this Commitment shall not exceed said amount.
7. Note: Notwithstanding anything to the contrary in this Commitment, if the policy to be issued is other than an ALTA Owner's Policy (6/17/06) or ALTA Loan Policy (6/17/06), the policy may not contain an arbitration clause, or the terms of the arbitration clause may be different from those set forth in this Commitment. If the policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any, set forth in the arbitration clause, then all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.

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SCHEDULE B - SECTION 2

Agent File No.: **55-555555**
CTIC Title No.: **2741-555555**

Schedule B of the policy or policies to be issued will contain **Standard Exceptions** to the following matters unless the same are disposed of to the satisfaction of the Company.

1. 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.
2. Rights, facts, interests or claims of present tenants, lessees or parties in possession which are not shown by the Public Records, but which could be ascertained by an inspection of said Land or by making inquiry of persons in possession thereof.
3. Any liability for mechanics' or materialmen's liens.
4. Any encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.

Note: This exception is hereby deleted if the policy to be issued is an ALTA Expanded Coverage Residential Loan Policy (10/13/01).

5. The exact acreage or square footage of the premises will not be insured.
6. The Owner's Policy issued pursuant hereto will be subject to the mortgage, if any, shown in Schedule A thereof and will contain the Exceptions from Coverage set forth in this Schedule B – Section 2. The Loan Policy issued pursuant hereto (other than an ALTA Expanded Coverage Residential Loan Policy (10/13/01)) will contain the Schedule B Exceptions from Coverage 1, 2 and 3 unless the requirements set forth in paragraphs 4 and 5 of Schedule B – Section 1 hereof are satisfied.
7. There is added after any Special Exception appearing in this Schedule B relative to covenants, conditions and restrictions, the following: "...but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable, state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law."
8. Taxes to the Town/City of **Hartford** on the Grand List of October 1, 20_____

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**SCHEDULE B - SECTION 2
CONTINUATION SHEET**

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9.

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