



First American Title Insurance Company
200 SW Market Street, Suite 250, Portland, OR 97201
Phone (503)222-3651 Fax (503)790-7856

ALTA Commitment
Schedule A

Commitment No.: NCS-338702-OR3

1. Commitment Date: January 22, 2008 at 8:00 AM
2. Policy or Policies to be issued:
 - a. ALTA Owner's Policy Policy Amount: **TBD**
Proposed Insured: To Be Determined
 - b. ALTA Loan Policy Policy Amount: **TBD**
Proposed Insured: To Be Determined
3. *Fee Simple* interest in the land described in this Commitment is owned, at the Commitment Date, by Old Standard Life Insurance Co.
4. The land referred to in this Commitment, situated in the County of Elkhart, State of Indiana, is described in Schedule C.

Note: For informational purposes only, the land is known as:
1114 Cassopolis Street, Elkhart, IN

End of Schedule A

SCHEDULE B - SECTION I REQUIREMENTS

Commitment No.: NCS-338702-OR3

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.
4. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the land or who will make a loan on the land. We may make additional requirements or exceptions relating to the interest or the loan.
5. You must file a Disclosure of Sales Information form prescribed by the State Board of Tax Commissioners pursuant to I.C. 6-1.1-5.5. The disclosure form must be filed with the county auditor's office prior to recording.
6. You should contact the local municipality to obtain information regarding unpaid sewer and/or municipal assessments that are not a recorded lien against the land. We are not responsible for collecting at closing such unpaid assessments unless otherwise instructed (sale only).
7. This Commitment is not effective until you provide us with the name of the Proposed Insured(s) and the Policy Amount(s). We limit our liability to \$250.00 until you provide us with the Policy Amount(s).
8. Vendor's (sale) or Mortgagor's (refinance) Affidavit to be executed at the closing.
9. Effective July 1, 2006, no document executed in the State of Indiana may be accepted for recording unless the document includes the following affirmation statement: "I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law ." See Indiana Code 36-2-11-15.
10. By virtue of IC 27-7-3.6, a fee of \$5.00 will be collected from the purchaser of the policy for each policy issued in conjunction with closings occurring on or after July 1, 2006.
11. Submit to the Company a Resolution by the Board of Directors or Shareholders of Old Standard Life Insurance Co., authorizing the Deed and directing the proper officers to execute the Deed on behalf of the Corporation.

**End of Schedule B-I
First American Title Insurance Company**

SCHEDULE B - SECTION II EXCEPTIONS

Commitment No.: NCS-338702-OR3

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

1. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
2. Any facts, rights, interest 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.
3. Easements, liens or encumbrances or claims thereof, which are not shown by the public records.
4. Any lien, or right to lien for services, labor or material imposed by law and not shown by the public records.
5. Real estate taxes assessed for the year 2006 are a lien and are due in two installments payable July 27 and November 13, 2007 :

Assessed in the name of: Bailey, Ron Jr. and Kama K.
Parcel / Key No.: 20-02-32-457-006-000-027
Taxing Unit and Code: Elkhart City Osolo Township

Land: \$16,400.00
Improvements: \$78,600.00
Exemptions (Mortgage and Homeowners): \$48,000.00
1st installment of : \$544.36 - Paid
2nd installment of : \$544.36 - Paid

Storm Drainage Separation Fee \$ 15.00 - PAID
6. Rights of the public, the State of Indiana and the municipality in and to that part of the land, if any, taken or used for road purposes, including utility rights of way.
7. Right of way for drains, tiles, feeders and laterals.
8. If the seller(s) is/are selling less land than what we are showing in Schedule A, they must provide us with a staked survey so that we can change the legal description to the smaller portion being sold.
9. The acreage stated in the legal description of the land is for description purposes only. The quantity of the land is not insured.

10. Rights of tenants now in possession of the land under unrecorded leases or otherwise.

End of Schedule B-II
First American Title Insurance Company

SCHEDULE C

Commitment No.: NCS-338702-OR3

Legal Description: A part of Section 32, Township 38 North, Range 5 East, in the City of Elkhart, Elkhart County, Indiana, more particularly described as follows:

Beginning at a point on the East line of Cassopolis Street, 256.5 feet South of the Southeast corner of Cassopolis Street and Simonton Street; thence East parallel with the South line of Simonton Street, 164 feet; thence South parallel with the East line of Cassopolis Street 67 feet; thence West parallel with the South line of Simonton Street to the East line of Cassopolis Street; thence North along the East line of Cassopolis Street, 67 feet to the place of beginning.



We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from public records or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our web site at www.firstam.com.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial services providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products and services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Vesting Deed - 2007.14263

2007 14263

ELKHART COUNTY RECORDER
CHRISTOPHER J ANDERSON
FILED FOR RECORD
AS PRESENTED

2007 MAY 29 A 11:11

0289-07

MAIL TAX STATEMENTS TO:
GRANTEE'S ADDRESS OF:
Mortgage Default Services, L.L.C.,
2608 West Howesdale Road
Spokane, WA 99208

F&H Received

MAY 18 2007 SHERIFF'S DEED

THIS INDENTURE WITNESSETH, that MICHAEL K. BOOKS as Sheriff of Elkhart County, State of Indiana, conveys to Old Standard Life Insurance Co., in consideration of the sum of \$81,974.27, the receipt of which is hereby acknowledged, on sale made by virtue of a decree judgment, issued from Superior Court of Elkhart County, in the State of Indiana, pursuant to the laws of said State on January 24, 2007, in Cause No. 20D02-0610-MF-298, wherein Old Standard Life Insurance Co. was Plaintiff, and Ron Bailey, Jr., Kama K. Bailey, Four Seasons, were Defendants, in consideration of said sum aforesaid, the following described real estate in Elkhart County, Indiana, to-wit:

②
18-
JK

A part of Section 32, Township 38 North, Range 5 East, in the City of Elkhart, Elkhart County, Indiana, more particularly described as follows:

Beginning at a point on the East line of Cassopolis Street, 256.5 feet South of the Southeast corner of Cassopolis Street and Simonton Street; thence East parallel with the South line of Simonton Street, 164 feet; thence South parallel with the East line of Cassopolis Street 67 feet; thence West parallel with the South line of Simonton Street to the East line of Cassopolis; thence North along the east line of Cassopolis Street, 67 feet to the place of beginning.

More commonly known as: 1114 Cassopolis Street, Elkhart, IN 46514

Subject to assessed but unpaid taxes, not yet delinquent, and subject also to easements and restrictions of record.

MDES04602
Bailey, Ron & Kama K.

↳ Feinell + Hennig

DISCLOSURE FEE NOT REQUIRED

DULY ENTERED FOR TAXATION
SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER
5-29 2007
David Z. Nease AUDITOR

001789
TRANSFER FEE \$5.00 Paid
PARCEL NO. 20-02-32-457-006-000-027

2/11/08

06PAY07 REAL ESTATE PAYMENT INQUIRY

14:00:17

Act. Dates Rate : 3.45780

Dup.# : 027 6143852 8/10/2004 7/09/2004 Prev. Dup.# 5141948

Name : BAILEY RON JR & KAMA K Extra:

Parcel #: 02 32 457 006 Home Cr. : 169.78 Repl. Cr.: 366.66

Gross Tax : 1625.16 Net Tax : 1088.72 T.I.F: 0000000

Spring Tax : 544.36 Spring Pay : 544.36 10/25/2007

Spring Pen : .00 Spring Pen Pay: .00 Pay Dates: 7/10/2007

Fall Tax : 544.36 Fall Pay : 544.36 6/10/2007

Fall Pen : .00 1Yr Pay Date 3/16/2007

1Yr Spr Tax : .00 1Yr S Tax Pay .00 18Mo Pay Date

1Yr Spr Pen : .00 1Yr S Pen Pay: .00

1Yr F Tax : 451.55 1Yr F Tax Pay: 451.55

1Yr F Pen : 45.16 1Yr F Pen Pay: 45.16

18Mo Tax : .00 18Mo Tax Pay: .00

18Mo Pen S : .00 18Mo Pen S Pay: .00

18Mo Pen F : .00 CMD8 Owner of Record Information Mortgage Code: FA

Int Penalty : .00 Int Pen Pay : .00

Totals: Taxes 1540.27 Penalties 45.16 Cert.Of Error .00 Payments 1585.43 Total Amt. Due .00

DRAIN CMD20 Surplus: CMD11-CERT. OF ERR.

CMD1-EXIT TAX SALE OR SPEC. ASSES. CMD 21

CMD7-END JOB CMD13-PROP. & PRIOR OWNER CMD15-OWNERSHIP

EXC SAPN-
20.02.32.457.006
000.027

2/11/08
06PAY07

SPECIAL ASSESSMENTS & TAX SALE SCREEN

TAXRG200
SCREEN2

DUPLICATE NO. 027 6143852
NAME BAILEY RON JR & KAMA K
PARCEL NUMBER 02 32 457 006

SPECIAL ASSESSMENTS	*****	TAX SALE	*****
TAX	173.43	CURRENT YR TAX SALE FEE	.00
PAYMENT	173.43	CURRENT YR TAX SALE PYMT	.00
PAYMENT DATE	6/10/2007	CURRENT YR TAX SALE CE	.00
CE	.00		
		PRIOR YR TAX SALE FEE	.00
		PRIOR YR TAX SALE PYMT	.00
		PRIOR YR TAX SALE CE	.00

----- BALANCES -----

.00 .00

CMD1- Exit CMD20- Storm Drainage CMD21- Tax Sale & Special Assessments

TAXRG200
06PAY07

Storm Drainage Separation Fee

DUPLICATE NO.: 027 6143852
NAME : BAILEY RON JR & KAMA K
PARCEL NUMBER: 02 32 457 006

SPRING TAX :	15.00	SPRING PAY:	15.00	PAY DATES :	7/10/2007
SPRING PEN :	.00	SPRING PEN PAY:	.00		0/00/0000
FALL PEN :	.00				
1 YR.A TAX :	.00	1 YR.A TAX PAY:	.00	1 YR.PAY DT:	0/00/0000
1 YR.A PEN.S:	.00	1 YR.A PEN.PAY:	.00		
1 YR.B PEN.S:	.00	1 YR.B PEN.PAY:	.00		
1 YR.A PEN. F:	.00				
1 YR.B PEN. F:	.00				
18M. TAX :	.00	18MO. TAX PAY:	.00	18MO.PAY DT:	0/00/0000
18MO. PEN.S :	.00	18MO.PEN.S PAY:	.00		
18MO. PEN. F:	.00	SURPLUS	.00		
INTEREST PEN:	.00	INT.PEN.PAY :	.00		

	<u>TAXES</u>	<u>PENALTIES</u>	<u>CERT.OF ERROR</u>	<u>PAYMENTS</u>	<u>TOTAL AMT. DUE</u>
TOTALS:	15.00	.00	.00	15.00	.00
CMD1-Exit	CMD19- Conservancy		CMD21- Tax Sale & Special Assessments		

2/11/08
06PAY07

REAL ESTATE
PAYMENT FILE

14:00:30
INQUIRY

DUPLICATE NO.: 027 6143852 TAX SALE ACTIVITY DATES
PARCEL NUMBER: 02 32 457 006 0000 8/10/2004 7/09/2004
OWNER NAME: BAILEY RON JR & KAMA K
Mailing NAME: C/O OLD STANDARD LIFE INSURANC
ADDRESS: 2608 WEST HOWESDALE RD
CITY / STATE: SPOKANE WA 99208 0000
DESCRIPTION : PT SE 67FT ON CASS ST SEC 32
.96

ACRES (4)
.0000

TRANSFER NO.: 5788 TRANSFER DATE: 11/08/2001 USE: 0 DEED:

LAND RES. LAND N-RES. IMPR.RES. IMPR.N-RES. TOTAL VALUES
16400 0 78600 0 95000

MORTG	OLD AGE	VETERAN	NON-TAX	REHAB	BL/DIS	HMSTD	H/F
3000						45000	1
WIDOW	SOLAR	E R A	E Z I D	R P I D	TOT EXEMPTS		
					48000		

BOOK : 2001 FIRST PAGE : 36108 MORTGAGE CODE: FA

CMD1-EXIT CMD12-PAYMENTS

CMD7-END JOB CMD13-PROP. & PRIOR OWNER

2/11/08
07PAY08

REAL ESTATE
MASTER FILE
ASSESSOR

14:00:36
INQUIRY

INSTRUMENT #: 0 00000
 PARCEL NUMBER: 02 32 457 006 027 ACTIVITY DATES
 NAME: 8/10/2004 7/09/2004
 OWNER NAME/ADDRESS: BAILEY RON JR & KAMA K
 NAME/ADDRESS:
 ADDRESS: 1104 NORTHWAY CIR
 CITY / STATE: ELKHART IN 46514
 DESCRIPTION: PT SE 67FT ON CASS ST SEC 32
 .96

TRANSFER NO.: 05788 TRANSFER DATE: 11/08/2001 USE: 0 DEED:

LAND RES.	LAND N-RES.	IMPR.RES.	IMPR.N-RES.	TOTAL VALUES
16400		74100		90500

MORTG	OLD AGE	VETERAN	NON-TAX	REHAB	BL/DIS	HMSTD	H/F
3000						45000	1

WIDOW	SOLAR	E R A	E Z I D	R P I D	TOT EXEMPTS
					48000

BOOK	FIRST PAGE	MORTGAGE CODE
2001	36108	FA

CMD1-EXIT	CMD13-PROP. & PRIOR OWNER

CMD7-END JOB	CMD13-PROP. & PRIOR OWNER

CMD1-EXIT	CMD13-PROP. & PRIOR OWNER

CMD7-END JOB	CMD13-PROP. & PRIOR OWNER

CMD1-EXIT	CMD13-PROP. & PRIOR OWNER

TAXRG531

REAL ESTATE
INQUIRY

2/11/08
14:00:05

WIP FILE

08PAY09

INSTRUMENT # : 2007 14263

PARCEL NUMBER: 02 32 457 006 027

ACTIVITY DATES

6/01/2007 8/10/2004

NAME: OLD STANDARD

OWNER NAME/ADDRESS: OLD STANDARD LIFE INSURANCE CO

NAME/ADDRESS:

ADDRESS: 2608 WEST HOWESDALE RD

CITY / STATE: SPOKANE

WA 99208

DESCRIPTION: PT SE 67FT ON CASS ST SEC 32
.96

TRANSFER NO.: 01789 TRANSFER DATE: 5/29/2007 USE: 0 DEED:

CMD1-EXIT

CMD7-END JOB

CMD13-PROP. & PRIOR OWNER.