

Heritage Title Agency
Agent for
First American Insurance Company

Case No. 10347-15

INFORMATION COMMITMENT

SCHEDULE A

Effective Date: **June 8, 2015 at 8:00AM**

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 1. Policy or policies to be issued: | Amount |
| TITLE SEARCH ONLY - NO POLICY TO BE ISSUED | \$Search Only |
| 2. The estate or interest in the land described or referred to in this Information Commitment and covered herein is a fee simple and title to the estate or interest in said land is at the effective date hereof vested in: | |

AmTrust Bank f/k/a Ohio Savings Bank

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

The City of Hazel Park, Oakland County, State of Michigan, described as follows:

Lot 273, of "Hazelwood Subdivision", as recorded in Liber 33, Page 3, of Plats, Oakland County Records.

**Commonly Known As: 23083 Reynolds Avenue, Hazel Park, MI 48030
Tax Item No.: 28-25-25-355-029**

**INFORMATION COMMITMENT
SCHEDULE B - SECTION I**

NOTE: The information contained herein should not be used for due diligence inquiry under CERCLA or other federal or state environmental legislation.

This information commitment is not an abstract or opinion of title, nor is it a commitment to insure title. This commitment is furnished for reference purposes only and should not be relied upon for title purposes when acquiring or conveying an interest in the land. It may not be relied upon as a commitment to insure title to the land identified herein. If title insurance coverage is desired, application should be made for a title insurance commitment in a specified amount and identifying the proposed insured.

**SCHEDULE B - SECTION II
EXCEPTIONS**

Schedule B of the Information Commitment contains exceptions:

1. Any facts, rights, interest or claims not shown by the public records but that could be ascertained by making inquiry of persons/parties in possession thereof.
2. Any Encroachments or improvement overlaps, any discrepancies or conflicts in boundary line disputes or any shortages, or other matters which would be disclosed by an accurate survey and inspection of the premises.
3. Easements, or claims of easements, liens or encumbrances or claims thereof 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 and assessments not due and payable at Commitment Date.
6. (a) Taxes or special assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
7. 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 and not shown by the Public Records.
8. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
9. 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 the Commitment.
10. 2009 taxes which are a lien pursuant to Public Act 143 of 1995 and any other taxes and /or assessments which become a lien subsequent to the date of this commitment, including taxes or assessments which may be added to the tax rolls or tax bill after the date of Commitment .
11. No liability is assumed by Heritage Title Agency for tax increases occasioned by retroactive reevaluation or changes in land usage or loss of any homestead exemption status for the insured premises.
12. Outstanding oil, gas, and mineral rights, if any.
13. Rights of the public, and of any governmental agency, in any portion of the subject property taken, used, or deeded for street, road or highway purposes.
14. Rights of tenants, if any, under any unrecorded leases or liens for outstanding water or sewer charges, if any.
15. **Certificate of Forfeiture of real property dated April 1, 2009, to the Oakland County Treasurer for the non-payment of 2007 property taxes as set forth in Certificate recorded April 13, 2009 in Liber 41069, Page 635, Oakland County Records. This property will be titled absolutely in the name of Oakland County Treasurer if not redeemed within 21 days after entry of a Judgment of Foreclosure pursuant to MCL 211.78k.**

(See following Page for continuation of Schedule B – Section II Exceptions)

Continuation of Schedule B – Section II Exceptions

16. Certificate of Forfeiture of real property dated April 5, 2011, to the Oakland County Treasurer for the non-payment of 2009 property taxes as set forth in Certificate recorded April 13, 2011 in Liber 42991, Page 560, Oakland County Records. This property will be titled absolutely in the name of Oakland County Treasurer if not redeemed within 21 days after entry of a Judgment of Foreclosure pursuant to MCL 211.78k.
17. Certificate of Forfeiture of real property dated April 3, 2013, to the Oakland County Treasurer for the non-payment of 2011 property taxes as set forth in Certificate recorded April 11, 2013 in Liber 45652, Page 187, Oakland County Records. This property will be titled absolutely in the name of Oakland County Treasurer if not redeemed within 21 days after entry of a Judgment of Foreclosure pursuant to MCL 211.78k.
18. Certificate of Forfeiture of real property dated April 3, 2014, to the Oakland County Treasurer for the non-payment of 2012 property taxes as set forth in Certificate recorded April 11, 2014 in Liber 46948, Page 402, Oakland County Records. This property will be titled absolutely in the name of Oakland County Treasurer if not redeemed within 21 days after entry of a Judgment of Foreclosure pursuant to MCL 211.78k.
19. Certificate of Forfeiture of real property dated April 8, 2015, to the Oakland County Treasurer for the non-payment of 2008; 2010, and 2013 property taxes as set forth in Certificate recorded April 14, 2015 in Liber 48073, Page 237, Oakland County Records. This property will be titled absolutely in the name of Oakland County Treasurer if not redeemed within 21 days after entry of a Judgment of Foreclosure pursuant to MCL 211.78k.
20. Building and Use Restrictions and other terms, covenants, conditions, agreements, obligations and easements, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c), disclosed by instrument recorded in Liber 454, Page 104, Oakland County Records.
21. Easement(s) and/or Setback Lines, if any, over subject property as shown on the recorded Plat.
22. Interest of others in oil, gas and mineral rights, if any, recorded in the public records or unrecorded.
23. Tax ID: 28-25-25-355-029
2015 Summer/City Taxes: \$ Due July 1, 2015. Unavailable for Examination.
2014 Summer/City Taxes: \$ 241.26 Unpaid. (Not Incl. Pen. & Interest)
2014 Winter/County Taxes: \$ 57.86 Unpaid. (Not Incl. Pen. & Interest)

TAXES FOR 2013; 2012; 2011; 2010; 2009; 2008, and 2007. ALL FORFEITED.
SEE ABOVE NOTICES OF FORFEITURE.
24. Special assessments and special taxes, if any, and taxes not yet due and payable.

0070793

LIBER 41069 PAGE 635
\$10.00 MISC RECORDING
\$.00 REMONUMENTATION
04/13/2009 05:51:33PM RECEIPT #29209
PAID RECORDED - OAKLAND COUNTY
RUTH JOHNSON, CLERK/REGISTER OF DEEDS

CERTIFICATE OF FORFEITURE OF REAL PROPERTY

On March 1, 2009, the following real property was forfeited to the OAKLAND County Treasurer for NON PAYMENT OF PROPERTY TAXES.
FOR TAX YEARS: 2007

This property will be titled absolutely in the name of the Oakland County Treasurer if it is not redeemed by the 31st of March following the foreclosure judgment of uncontested parcels. Contested parcels must be redeemed within 21 days after entry of a judgment pursuant to MCL 211.78k (5) as amended. After this date, parties of interest in this property will have NO FURTHER RIGHT TO REDEEM."

Taxpayers Name: AMTRUST BANK, FKA OHIO SAVINGS BANK

Property ID No: 25-25-355-029

City
Located in the Village of Hazel Park
Twp

Address: 23083 REYNOLDS AVE
HAZEL PARK, MI 480301440

Property Description:
T1N, R11E, SEC 25 HAZELWOOD SUB LOT 273

Dated this Day: 4/01/2009
State of Michigan
County of Oakland
Subscribed and sworn before me
This 1st day of APRIL, 2009

Darlene Marie Rice

Darlene Marie Rice, Notary Public
County of Oakland
My Commission Expires December 16, 2011
Acting in Oakland County

Patrick M. Dohany

Patrick M. Dohany
Oakland County Treasurer

Drafted by: CHIEF TAX ADMINISTRATOR
1200 N. TELEGRAPH ROAD
PONTIAC, MI 48341

0077229

LIBER 42991 PAGE 560
\$10.00 MISC RECORDING
\$.00 REMONUMENTATION
04/13/2011 05:49:47PM RECEIPT #31805
PAID RECORDED - OAKLAND COUNTY
BILL BULLARD JR, CLERK/REGISTER OF DEEDS

CERTIFICATE OF FORFEITURE OF REAL PROPERTY

On March 1, 2011, the following real property was forfeited to the OAKLAND County Treasurer for NON PAYMENT OF PROPERTY TAXES.
FOR TAX YEARS: 2009

This property will be titled absolutely in the name of the Oakland County Treasurer if it is not redeemed by the 31st of March following the foreclosure judgment of uncontested parcels. Contested parcels must be redeemed within 21 days after entry of a judgment pursuant to MCL 211.78k(5) as amended. After this date, parties of interest in this property will have NO FURTHER RIGHT TO REDEEM."

Taxpayers Name: AMTRUST BANK, FKA OHIO SAVINGS BANK

Property ID No: 25-25-355-029

City
Located in the Village of Hazel Park
Twp

Address: 23083 REYNOLDS AVE
HAZEL PARK, MI 480301440

Property Description:
TIN, R11E, SEC 25 HAZELWOOD SUB LOT 273

Dated this Day: 4/05/2011
State of Michigan
County of Oakland
Subscribed and sworn before me
This 5th day of APRIL, 2011

Darlene Marie Rico
Darlene Marie Rico, Notary Public
County of Oakland
My Commission Expires December 16, 2011
Acting in Oakland County

Andrew E. Meisner
Andrew E. Meisner
Oakland County Treasurer

Drafted by: CHIEF TAX ADMINISTRATOR
1200 N. TELEGRAPH ROAD
PONTIAC, MI 48341

jra/oak-forma

12/7/00

0106370

LIBER 45652 PAGE 187
\$10.00 MISC RECORDING
\$.00 REMONUMENTATION
04/11/2013 16:41:21PM RECEIPT #52264
PAID RECORDED - OAKLAND COUNTY
LISA BROWN, CLERK/REGISTER OF DEEDS

CERTIFICATE OF FORFEITURE OF REAL PROPERTY

On March 1, 2013, the following real property was forfeited to the OAKLAND County Treasurer for NON PAYMENT OF PROPERTY TAXES.

FOR TAX YEARS: 2011

This property will be titled absolutely in the name of the Oakland County Treasurer if it is not redeemed by the 31st of March following the foreclosure judgment of uncontested parcels. Contested parcels must be redeemed within 21 days after entry of a judgment pursuant to MCL 211.78k (5) as amended. After this date, parties of interest in this property will have NO FURTHER RIGHT TO REDEEM."

Taxpayers Name: AMTRUST BANK, FKA OHIO SAVINGS BANK

Property ID No: 25-25-355-029

City
Located in the Village of Hazel Park
Twp

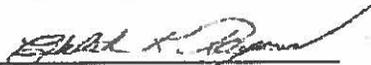
Address: 23083 REYNOLDS AVE
HAZEL PARK, MI 480301440

Property Description:
T1N, R11E, SEC 25 HAZELWOOD SUB LOT 273

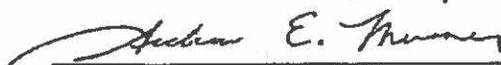
Dated this Day: 4/03/2013

State of Michigan
County of Oakland

Subscribed and sworn before me
This 3rd day of APRIL, 2013



Elizabeth K Raymond, Notary Public
County of Oakland
My Commission Expires October 14, 2017
Acting in Oakland County



Andrew E. Meisner
Oakland County Treasurer

Drafted by: CHIEF TAX ADMINISTRATOR

1200 N. TELEGRAPH ROAD

PONTIAC, MI 48341

0070478

LIBER 46948 PAGE 402
\$10.00 MISC RECORDING
\$.00 REMONUMENTATION
04/11/2014 16:37:40PM RECEIPT #33846
PAID RECORDED - OAKLAND COUNTY
LISA BROWN, CLERK/REGISTER OF DEEDS

CERTIFICATE OF FORFEITURE OF REAL PROPERTY

On March 1, 2014, the following real property was forfeited to the OAKLAND County Treasurer for NON PAYMENT OF PROPERTY TAXES. FOR TAX YEARS, 2012

This property will be titled absolutely in the name of the Oakland County Treasurer if it is not redeemed by the 31st of March following the foreclosure judgment of uncontested parcels. Contested parcels must be redeemed within 21 days after entry of a judgment pursuant to MCL 211.78k (5) as amended. After this date, parties of interest in this property will have NO FURTHER RIGHT TO REDEEM."

Taxpayers Name: AMTRUST BANK, FKA OHIO SAVINGS BANK

Property ID No: 25-25-355-029

City
Located in the Village of Hazel Park
Twp

Address: 23083 REYNOLDS AVE
HAZEL PARK, MI 480301440

Property Description:
T1N, R11E, SEC 25 HAZELWOOD SUB LOT 273

Dated this Day: 4/03/2014
State of Michigan
County of Oakland
Subscribed and sworn before me
This 3rd day of APRIL, 2014


Elizabeth K Raymond, Notary Public
County of Oakland
My Commission Expires October 14, 2017
Acting in Oakland County


Andrew E. Meisner
Oakland County Treasurer

Drafted by: CHIEF TAX ADMINISTRATOR

1200 N. TELEGRAPH ROAD

PONTIAC, MI 48341

0077390

LIBER 48073 PAGE 237
\$10.00 MISC RECORDING
\$.00 REDEMPTION
04/14/2015 16:39:46PM RECEIPT #42155
PAID RECORDED - OAKLAND COUNTY
LISA BROWN, CLERK/REGISTER OF DEEDS

CERTIFICATE OF FORFEITURE OF REAL PROPERTY

On March 1, 2015, the following real property was forfeited to the OAKLAND County Treasurer for NON PAYMENT OF PROPERTY TAXES. FOR TAX YEARS: 2008,2010,2013

This property will be titled absolutely in the name of the Oakland County Treasurer if it is not redeemed by the 31st of March following the foreclosure judgment of uncontested parcels. Contested parcels must be redeemed within 21 days after entry of a judgment pursuant to MCL 211.78k(5) as amended. After this date, parties of interest in this property will have NO FURTHER RIGHT TO REDEEM."

Taxpayers Name: AMTRUST BANK, FKA OHIO SAVINGS BANK

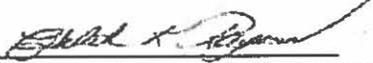
Property ID No: 25-25-355-029

City
Located in the Village of Hazel Park
Twp

Address: 23083 REYNOLDS AVE
HAZEL PARK, MI 480301440

Property Description:
T1N, R11E, SEC 25 HAZELWOOD SUB LOT 273

Dated this Day: 4/08/2015
State of Michigan
County of Oakland
Subscribed and sworn before me
This 8th day of APRIL, 2015


Elizabeth K Raymond, Notary Public
County of Oakland
My Commission Expires October 14, 2017
Acting in Oakland County


Andrew E. Meisner
Oakland County Treasurer

Drafted by: CHIEF TAX ADMINISTRATOR
1200 N. TELEGRAPH ROAD
PONTIAC, MI 48341