

ALTA Commitment Form

COMMITMENT FOR TITLE INSURANCE

Issued by



***Talon Title Agency of Central Ohio, Inc.
An Agent for 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 180 days 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.

IN WITNESS WHEREOF, First American Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Issued By:
**Talon Title Agency of Central Ohio, Inc.
1730 Hill Road North
Pickerington, Ohio 43147
Phone: (614)864-7100
Fax: (614)864-7600**

First American Title Insurance Company

Dennis J. Gilmore
President

Timothy Kemp
Secretary



By:
Authorized Signatory

INSURANCE FRAUD WARNING by First American Title Insurance Company: *Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.*

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 or 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/>.

COMMITMENT FOR TITLE INSURANCE FORM



Talon Title Agency of Central Ohio, Inc.
An Agent for First American Title Insurance Company

SCHEDULE A

1. Effective Date: October 05, 2012 at 7:30 a.m.

2. Policy or Policies to be issued: Amount
 - a. ALTA Owners Policy (06-17-06) \$AMOUNT TO BE DETERMINED

Proposed Insured:
PURCHASER TO BE DETERMINED

 - b. ALTA Loan Policy (06-17-06) \$AMOUNT TO BE DETERMINED

Proposed Insured:
LENDER TO BE DETERMINED, its successors and/or assigns as their 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 estate or interest in the Land is at the Effective Date vested in:

Lydia Peck, as to Fee Simple Interest and Charles A. Markle, Jr., as to Vendee's Interest by Land Contract

5. The Land referred to in this Commitment is described as follows:
SEE ATTACHED LEGAL DESCRIPTION

1910630

LEGAL DESCRIPTION

Situated in the State of Ohio, County of Perry, Township of Jackson, T-15, R-16, being a part of William W. Peck OR 127, pg. 863, being part of Section 10, being part of Lots 60 thru 69 in Edminston's Addition Plat Book 2, pg.71 and more particularly described as follows:

Beginning at the Northwest corner of Lot 65; thence along the South line of Main Street North 90 deg. 00 min. 00 sec. East 59.83 feet to an iron pin found; thence South 05 deg. 19 min. 05 sec. East 331.43 feet to an iron pin found on the North R/W of the C. & M. V. Railroad; thence along said R/W South 90 deg. 00 min. 00 sec. West 497.17 feet to an iron pin set; thence North 19 deg. 15 min. 13 sec. East 349.55 feet to an iron pin set; thence along the South line of Main Street North 90 deg. 00 min. 00 sec. East 291.51 feet to the place of beginning, containing 3.21 acres total, being 0.47 acres in Lots 61 thru 69 & 2.08 acres in Lot 60, more or less, subject to all legal highways and easements.

Together with any and all interest the grantor(s) may have in that portion of Streets & Alleys vacated by Ordinance 29. 418 & 415.

Iron pins set are 5/8 inch rebar with plastic identification caps.

Bearings are based on the South line of Main Street as North 90 deg. 00 min. 00 sec. East.

This description was written from a survey made by Kevin Cannon 7224, August 31, 2004.

COMMITMENT FOR TITLE INSURANCE FORM
SCHEDULE B
SECTION ONE
REQUIREMENTS

The following requirements must be met:

1. Release and Satisfaction of the Land Installment Contract between Lydia Peck and Charles A. Markle, Jr. of record in Official Record Volume 347, page 246.
2. Warranty Deed from Lydia Peck, and spouse(s), if any, to PURCHASER TO BE DETERMINED.
3. Engineer's Approval: If the insured legal description is a metes and bounds legal, it must be approved by the Perry County Engineer's Office and attached to the instrument of conveyance prior to recording.

NOTE: FAILURE TO ATTACH THE COUNTY-APPROVED LEGAL DESCRIPTION TO THE INSTRUMENT OF CONVEYANCE MAY CREATE A SUBSTANTIAL DELAY IN RECORDING.

4. Mortgage to be insured from PURCHASER TO BE DETERMINED to LENDER TO BE DETERMINED.
5. Satisfactory Release or Subordination of all liens shown in Schedule B, Section II.
6. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
7. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, sub-contractors, labor and material men are all paid; and have released of record all liens or notice of intent to perfect a lien for labor or material.

End Schedule B - Section One

COMMITMENT FOR TITLE INSURANCE FORM**SCHEDULE B****SECTION TWO****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. 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. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of the persons in possession of the Land.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title, including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in 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 in the Public Records.
5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the public records.
6. The lien of real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the public records.
7. The following exception will appear in any loan policy to be issued pursuant to this commitment: Oil and gas leases, pipeline agreements, or any other instruments related to the production or sale of oil or natural gas which may arise subsequent to the Date of Policy.
8. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.

9. 2011 Tax Duplicate for Parcel Number 16-000236;

The first half tax in the amount of **\$3,627.30**, including current assessments, if any, is **UNPAID**.

The second half tax in the amount of **\$3,622.30**, including current assessments, if any, is **UNPAID**.

Total due to bring taxes current, including current tax due, assessments, delinquencies, penalties and interest, if any, is **\$8,375.14. Please verify with treasurer before closing.**

Assessed Values:

Land: \$11,910.00 Building: \$119,740.00 Total: \$131,650.00

Taxes and Assessments for subsequent years are undetermined, and a lien, not yet due or payable.

Delinquent utility charges, weed cutting, and waste removal charges may become a lien on the subject real estate. No liability is assumed by the company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these payments.

Taxes or assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, but not yet certified to the tax duplicate of the County in which the land is situated, including but not limited to any retroactive increases in taxes or assessments resulting from any retroactive increase in the valuation of the land by the State, County, Municipality, Township, or other taxing authority.

10. Said premises are liable for an assessment for Rush Creek Maintenance, of which \$5.00 has been included with the taxes for the First half of the year 2011.
11. Homeowners' Association dues required by the restrictive covenants set forth herein may result in a lien on the insured premises. The Company assumes no responsibility for ascertaining the status of these charges. The purchaser/ insured is cautioned to obtain the current status of these charges.
12. Notwithstanding the reference to acreage or square footage in the description set forth in Schedule A hereof, this commitment/policy does not insure nor guarantee the acreage or quantity of land set forth therein.
13. Easement for Ingress/Egress of record as set forth in Official Record Volume 161, page 6.
14. Easement to South Central Power of record as set forth in Official Record Volume 253, page 733.
15. Easement to Foraker Gas Company of record as set forth in Official Record Volume 59, page 903.
16. Land Installment Contract from Lydia Peck, Seller, to Charles A. Markle, Jr., Buyer, filed August 29, 2007 of record in Official Record Volume 59, page 903.

The following 24 month chain of title is being shown per customer request and is for informational purposes only:

a. Charles A. Markle, Jr. acquired title by Land Installment Contract recorded in Official Record Volume 347, page 246 filed on August 29, 2007

b. Lydia Peck acquired title by Certificate of Transfer recorded in Official Record Volume 347, page 232 filed on August 29, 2007

End Schedule B - Section Two



First American Title

Privacy Information

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 subsidiaries 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 that 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 a public record 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.

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 service 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 the 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 to you.

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 or 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.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.