

O'Connor Title Guaranty, Inc.
162 W. Hubbard Street, Chicago, Illinois 60610
Phone: 312-527-4700 Fax: 312-527-0700

First American Title Insurance Company, through its division The Talon Group
ALTA RESIDENTIAL LIMITED COVERAGE JUNIOR LOAN POLICY SHORT FORM

First American Title Insurance Company, hereinafter called the "Company" hereby insures the Insured in accordance with and subject to the Exceptions, Exclusions From Coverage, Conditions and Stipulation set forth herein and in the ALTA Residential Limited Coverage Junior Loan Policy, all of which are incorporated herein by reference.

Policy #: xxxyyy **Issuing Agent** O'Connor Title Guaranty **Reference:** 06-393
Date of Policy: 04-14-2006 **Order No.:** 2006104-01XX
Insured Amount:

Name of Insured: Your Bank

Grantee: John B. Smith and Mary A. Smith, Husband and Wife, Joint Tenants

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SAMPLE

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The land referred to in this policy is described as follows:

Lot 1 in Block A in My Uncle's Subdivision, being a subdivision in the Northeast Quarter of the Northwest Quarter and the Northwest Quarter of the Northeast Quarter in Section 19, Township 35 North, Range 19, East of the Third Principal Meridian, Cook County, Illinois.

For informational purposes only, the land referred to herein is commonly known as

5514 East Main Street, Chicago, Illinois 60699

Permanent Index Number(s): 14-22-301-XXX

SCHEDULE OF EXCEPTIONS

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. ***Taxes and Assessments***

Tax Number	Tax Years	Date Due	Amount	Status	Tax Delinquency, Interest or Penalties
19-17-4XX-02X	2005 (1st)	\$1,569.30	PAID	
	2003 & prior	ALL PAID	

Mortgages, Judgments and Other Liens of Record

Number	Document	Grantor	Grantee	Inst	Dated	Recorded	Remarks
2.	00107522XX	John B. Smith and Mary A Smith, husband and wife	XYZ Bank	Mortgage	8/10/01	8/16/01	\$128,000.00
	00107522XY	Assigned to ABC Bank				8/16/01	
3.	0656891233	John B. Smith and Mary A Smith, husband and wife	Fred's Mortgage Company	Mortgage	3/2/06	4/3/06	\$25,000.00

End of Exceptions

NOTICES WHERE SENT: All notice required to be given the Company and any statement in writing required to be furnished to the Company shall include the number of this policy and shall be addressed: First American Title Insurance Company, Attention: Claims Department, 27775 Diehl Rd., Suite 200, Warrenville, Illinois 60555.