Old Republic National Title Insurance Company
Commitment for Title Insurance

SCHEDULE A

File No.: R0064867P
Client No.:
Revision #: 2

1. Effective Date: March 28, 2011 at 8:00am

2. Policy (or Policies) to be issued: POLICY AMOUNT

   (a) ALTA OWNER'S POLICY
   Proposed Insured:

   (b) ALTA Residential Title Insurance Policy **$25,000.00**
   $350.00 (Premium)

   Proposed Insured: **To Be Furnished Later**

   (c) ALTA LOAN POLICY (Without Standard Exceptions)
   $0.00 (Premium)

   Proposed Insured:

   (d) ALTA LOAN POLICY (Without Standard Exceptions)
   Proposed Insured:

NOTE: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by

   CF Bancorp, a Michigan Banking Corporation, f/k/a Citizens First Savings Bank

4. The land referred to in the Commitment, is located in the Township of Goodland, County of Lapeer, State of MI and described as follows:

   SEE ATTACHED EXHIBIT "A"

Issued By: Parks Title
916 S. Main Street
Royal Oak, MI 48067
Ph: (248) 543-3990
Fax: (248) 543-0749

Examined By: MP

EXHIBIT "A"

Commencing at the North quarter corner of Section 36, Town 8 North, Range 12 East; thence South 89 degrees 40 minutes 06 seconds West 503.17 feet along the North Section line to the point of beginning; running thence South 0 degrees 01 minute 10 seconds East 660.0 feet; thence North 89 degrees 40 minutes 06 seconds East 257.12 feet; thence South 0 degrees 01 minute 10 seconds East 1985.09 feet; thence South 89 degrees 39 minutes 23 seconds West 1069.23 feet along the East and West quarter line; thence North 0 degrees 00 minutes 13 seconds East 2645.32 feet; thence North 89 degrees 40 minutes 06 seconds East 811.04 feet along the North Section line to the point of beginning EXCEPT: Commencing at the North quarter corner of Section 36; thence South 89 degrees 40 minutes 06 seconds West 1314.21 feet along the North Section line; thence South 0 degrees 00 minutes 13 seconds West 660.00 feet to the point of beginning; running then North 89 degrees 40 minutes 06 seconds East 330.0 feet; thence South 00 degrees 00 minutes 13 seconds West 1985.25 feet; thence South 89 degrees 39 minutes 23 seconds West 330.00 feet along the East and West quarter line; thence North 0 degrees 00 minutes 13 seconds East 1985.32 feet to the point of beginning.

8682 Norman Road **Tax I.D. No.: 009-036-006-00**

File No: R0064867P

COMMITMENT FOR TITLE INSURANCE
SCHEDULE B - SECTION I
REQUIREMENTS

Effective Date: March 28, 2011

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 the 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 then make additional requirements or exceptions.

5. In the event that Parks Title does not close the transaction, the Mortgage to be insured must be recorded within 30 days of execution, or the Loan Policy to be issued will include the following exception on Schedule B: "Notwithstanding Exclusion from Coverage 13(B), this policy does not insure against loss or damage resulting from the invalidity of loss of priority of the Insured Mortgage arising out of any Bankruptcy proceeding involving the Mortgagor."

6. Covenant Deed from recited owner to recited purchaser. This commitment will be subject to further requirements until a purchaser's name is supplied to the Company.

7. A copy of the Resolution of the Board of Directors of the recited owner, authorizing the sale of the subject property to the recited purchaser and directing the proper officers to execute the proposed conveyance on behalf of the corporation, must be furnished to the Company.

8. PAYMENT OF TAXES:

   Tax I.D. No.: 009-036-006-00

   2010 December Tax: Due in the amount of $2,099.93 includes Franklin Ic. $113.71, South Branch Mill Creek $303.50, and Fire $85.00, plus penalty, interest and collection fees, if any.

   2010 July Tax: Due in the amount of $1,357.81, plus penalty, interest and collection fees, if any.

Commitment for Title Insurance
Schedule B - Section II
Exceptions

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

1. 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

2. Any facts, rights, interest 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 persons in possession of the Land.

3. Easements, claims of easements or encumbrances that are not shown in the Public Records.

4. 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

5. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in the Public Records

6. Taxes and assessments which become due and payable after the date of Commitment, including taxes and assessments which may be added to the tax rolls or tax bill after the date of Commitment as a result of the taxing authority disallowing or revising an allowance of a Principal Residence Exemption. The Company assumes no liability for tax increases occasioned by retroactive revaluation or changes in the Land usage or loss of any homestead exemption status for the insured premises.

7. The Dower or homestead rights if any, of the wife of any individual shown herein to be a party of interest.

8. Rights, if any, of the United States government, the State of Michigan, any other governmental entity, riparian owner, the public or private persons existing in or with respect to the present and past bed, banks, bottomland, and waters of any waterway located or abutting the Land.

9. Any provisions contained in any instruments of record which provisions pertain to the transfer of divisions under Section 109(3) of the Subdivision Control Act of 1967, as amended.

10. Any and all easements, restrictions, outstanding oil, gas and mineral rights of record.

11. Rights of the public and of any governmental unit in any part thereof taken, used or deeded for street, road or highway purposes.