Old Republic National Title Insurance Company
Commitment for Title Insurance

SCHEDULE A

File No.: I1014845P
Client No.:
Revision #: 1

1. Effective Date: January 31, 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

   Citizens First Mortgage, LLC d/b/a CF Bancorp Mortgage Company

4. The land referred to in the Commitment, is located in the Township of Shelby, County of Macomb, 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"

Unit 3, Shelby Woods North Condominium, according to the Master Deed recorded in Liber 17869, Pages 23 through 109, inclusive and First Amendment to Master Deed recorded in Liber 18224, Pages 6 through 48, inclusive, Macomb County Records and designated as Macomb County Condominium Subdivision Plan No. 989, together with rights in general common elements and limited common elements, as set forth in the above described Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

49139 West Woods Drive **Tax I.D. No.: 07-22-477-003**

File No: I1014845P

COMMITMENT FOR TITLE INSURANCE
SCHEDULE B - SECTION I
REQUIREMENTS

Effective Date: January 31, 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. Obtain payoff from the condominium association.

9. Submit to the Company the operating agreement and amendments, if any, on behalf of Citizens First Mortgage, LLC d/b/a CF Bancorp Mortgage Company, a Michigan limited liability company. Also submit proper documentation appointing a member or members to sign the deed and closing papers on behalf of said LLC. This commitment shall be subject to further requirements as deemed necessary.

10. PAYMENT OF TAXES:

    Tax I.D. No.: 07-22-477-003

    2010 December Tax: Due in the amount of $767.20 plus penalty, interest and collection fees, if any..

    2010 July Tax: Paid in the amount of $1,063.58.

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. Rights of the co-owners of Shelby Woods North Condominiums in common elements as set forth in Master Deed recorded in Liber 17869, Page 23 as amended and as described in Act 59 of the Public Acts of 1978, as amended, and all terms and conditions, regulations, restrictions, easements and other matters set forth in the above described Master Deed and statute.

11. The common elements are burdened by various easements, right-of-ways, restrictions and agreements of record.

12. Any and all easements and restrictions of records.