

ALTA COMMITMENT 2006

File No. 1784059
Associated File No: 301300NCT

COMMITMENT - SCHEDULE A

Prepared By/Direct Inquiries To:
Old Republic National Title Insurance
20 South Clark Street, Suite 2900
Chicago, IL 60603
Phone: 866-969-5010
Fax: 312-205-0363

Address of Property:
431 South Grand Ave W
Springfield, IL 62704

1. Effective Date: July 24, 2017

2. Policy (or Policies) to be issued:

(a) ALTA OWNER'S POLICY REV 2006	Amount:	TBD
Proposed Insured:		

TBD

(b) ALTA LOAN POLICY 2006	Amount:	TBD
Proposed Insured:		

TBD, its successors and/or assigns, as their interest may appear

3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.

4. Title to the Fee Simple estate or interest in the land is at the Effective Date Vested in:

Lutheran Child and Family Services of Illinois, an Illinois not-for-profit corporation

5. The land referred to in this Commitment is located in the County of Sangamon, State of IL described as follows:

See Attached Legal Description

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SCHEDULE B

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 (all clauses, if any, which indicate any preference, limitation or discrimination based on race, color, religion or national origin are omitted from all building and use restrictions, covenants and conditions, if any, shown herein):

STANDARD EXCEPTIONS

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. Rights or claims of parties in possession not shown by the public records
3. Easements, or claims of easements, not shown by the public records
4. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises
5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records
6. Taxes or special assessments which are not shown as existing liens by the public records

SPECIAL EXCEPTIONS

7. General real estate taxes for the year(s) 2016, 2017 and subsequent years.
Permanent Index Number: 14-33.0-456-046
Note: The first installment of the 2016 taxes is NOT BILLED.
Note: The second installment of the 2016 taxes is NOT BILLED.
Note: The taxes for the year(s) 2017 are not yet due or payable.
8. The taxes for the year 2016 and prior years are marked exempt on the Collectors Warrants. Satisfactory evidence should be furnished showing that the land is entitled to said exemption.
9. Mortgage dated September 17, 2001 and recorded January 28, 2002 as document number [2002R-05640](#), made by Lutheran Child and Family Services of Illinois, an Illinois not-for-profit corporation, to The Arthur D. Day and Amilda A. Day Memorial Trust, to secure an indebtedness of \$180,207.10 and such other sums as provided therein.

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10. In connection with the conveyance or mortgage of the land by said Church Corporation, we should be furnished with a Certificate by the custodian of the records under the seal of the church showing the following:
 - (a) A copy of the by-laws of the Church;
 - (b) The names of all persons elected to the Board of Trustees of said church prescribed by the by-laws of the church;
 - (c) The total number of the members of the church entitled to vote on any conveyance or mortgage of church property;
 - (d) That notice of the sale of mortgage was properly given to all such members according to the by-laws;
 - (e) The number of members present at the meeting to consider the sale or mortgage;
 - (f) The actual "Yes" and "No" vote; and,
 - (g) The resolution adopted by the members of the church.
11. Existing unrecorded leases, if any.
12. Rights of parties in possession of the subject property by reason of unrecorded leases, if any.
13. We should be advised whether any recent improvements have been placed on the subject property within the last six months.
14. Any lien or right to a lien in favor of the property manager employed to manage the land.
Note: We should be furnished either (a) an Affidavit from the owner indicating that there is no property manager employed to manage the land, or, (b) a Final Lien waiver from the property manager acting on behalf of the owner.
15. Any lien or right to a lien as established pursuant to the Commercial Broker Lien Act.
Note: We should be furnished either (a) an Affidavit from the owner indicating that there is no broker employed to sell the land, or, (b) a Final Lien waiver from the broker acting on behalf of the owner.
16. The State of Illinois has enacted legislation that amends the Title Insurance Act (215 ILCS 155/ et al) to require that all parties of residential transactions, and non-residential real estate transactions of under \$2,000,000.00, to receive Closing Protection Letters.
The legislation also comes with an amendment that establishes minimum charges for the issuance of the Closing Protection Letters.
For all refinance transaction these charges will apply: Lender(s) - \$25.00; and Borrowers - \$50.00.
For all purchase transactions these charges will apply: Lender(s) - \$25.00; Buyers - \$25.00; Sellers - \$50.00.
This legislation is effective January 1, 2011, for all transactions closed after December 31, 2010.

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17. NOTE: An amendment to the Title Insurance Act, 215 ILCS 155/26, took effect on January 1, 2010 requiring title companies to only accept good funds when closing on a transaction within the state. Please note the limitation on the funds we are allowed to disburse on;
1. For amounts of \$50,000 or greater the funds must be either a wire, or a check issued by the United States or any political subdivision or a title insurance company check or collected funds.
 2. For amounts less than \$50,000 any of the above are acceptable in addition to cash, cashiers checks, certified checks, bank money orders, official bank checks, teller checks or a check drawn on the trust account of any licensed lawyer or real estate broker.
 3. Personal check or checks in the aggregate amount that do not exceed \$5,000 provided that the title company has reasonable grounds to believe that sufficient funds are available for withdrawal in the account upon which the check is drawn at the time of disbursement. (NOTE: For any personal check(s), please contact your local ORTIC office for approval)
 4. Collected funds are funds that are deposited, finally settled, and credited to the title companies trust account.
- This is only a summary of the act. Please review the law or contact your closer for any additional question or concerns.*
18. Exception No. 3 ("Easements or claims of easements not shown by the public records") and Exception No. 4 ("Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the land") of this commitment may be deleted upon review and examination by this Company, prior to closing, of a satisfactory current Certificate of Survey of the land duly certified by a satisfactory registered land surveyor, and stating that it was made either in accordance with the "Minimum Standard Detail National Requirements for ALTA/ACSM Land Title Surveys as adopted by the American Land Title Association and the American Congress on Surveying & Mapping" or in accordance with the State Land and Survey Standards. The Company may except in the Policy to any item that is a product of this requirement.
19. Exception No. 5 ("Any lien, or right of a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records") of this commitment may be deleted IF the Company receives satisfactory final Affidavits, verification that all funds have been disbursed and all bills paid, list of all materialmen, subcontractors, and contractors, indemnities and audited financial statements if appropriate, proof of final payment and waiver of liens, and determination that any new loan is not a construction loan, if applicable. The Company may, at its option, require an inspection of the land. At the time the Company is furnished these items, the Company may make additional requirements or exceptions.
20. Exception No. 6 ("Taxes or special assessments which are not shown as existing liens by the public records") of this commitment may be deleted if at the time of closing, the Company can ascertain that all taxes and assessments are paid, that there are no pending proceedings to create or confirm a special assessment on the land and that there is no work that may result in an assessment lien.
21. NOTE: All endorsement requests should be made prior to closing to allow ample time for the Company to examine required documentation.

Thank you for using Old Republic National Title Insurance Company.

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To Schedule a Closing, or to order a Closing Protection Letter please contact our Customer Service Department at 866-969-5010 or ilcustomerservice@oldrepublictitle.com

Loan Documents can be emailed to ilclosingdocs@oldrepublictitle.com

Our current office locations are:

Chicago Loop

20 South Clark Street, #2900
Chicago, Illinois 60603
Phone: (312) 641-7799
Fax: (312) 205-0363

Crystal Lake

360 Memorial Drive, #110
Crystal Lake, IL 60014
Phone: (815) 459-3370
Fax: (815) 531-1048

Des Plaines

2500 East Devon Avenue, Ste 100
Des Plaines, Illinois 60018
Phone: (847) 375-8774
Fax: (847) 440-9080

Naperville

650 E. Diehl Road, Suite, 107
Naperville, IL 60563
Phone: (630) 955-0075
Fax: (630) 839-6580

Oak Brook

2311 West 22nd Street, #310
Oak Brook, Illinois 605232
Phone: (630) 218-8022
Fax: (630) 388-1283

Oak Lawn

9601 Southwest Highway
Oak Lawn, Illinois 60453
Phone: (708) 424-0184
Fax: (708) 850-4834

Schaumburg

1375 E. Woodfield Road, #260
Schaumburg, IL 60173
Phone: (847) 278-1525
Fax: (312) 275-7367

St. Charles

2000 W. Main Street, Unit G/2nd floor
St. Charles, IL 60174
Phone: (312) 641-7799
Fax: (312) 205-0363

Countersigned
Old Republic National Title Insurance


Authorized Signatory

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EXHIBIT A

**THE EAST 37 FEET 6 INCHES OF LOT 19 AND ALL OF LOT 20 IN BLOCK 4 OF
MENDENHALL, MATHENY AND TURNEY'S ADDITION TO THE CITY OF SPINGFIELD,
SITUATED IN SANGAMON COUNTY, ILLINOIS**