

COMMITMENT FOR TITLE INSURANCE

Issued by

NATIONAL TITLE INSURANCE OF NEW YORK, INC.

NATIONAL TITLE INSURANCE OF NEW YORK, INC., A NEW YORK 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 6 months 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, NATIONAL TITLE INSURANCE OF NEW YORK, INC. has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

SERVICELINK, LLC
1355 CHERRINGTON PARKWAY, MOON TOWNSHIP, PA, 15108

NATIONAL TITLE INSURANCE OF NEW YORK, INC.



By:

[Signature]

ATTEST

President

[Signature]

Secretary

Countersigned:

[Signature]

AUTHORIZED SIGNATORY



P.O. BOX 45023
JACKSONVILLE, FL 32232-5023

SCHEDULE A

Lender Loan No.:

Title Order Details

Order No.: 170004066
REO Loan No.: 407845445
Client Ref No./Asset No.: 137-4941465
Property: 17114 MAGNOLIA DR , HAZEL CREST, IL 60429

1. Effective Date: 12/21/2016
2. Policy or Policies to be issued:
 - a. Policy: ALTA STANDARD COVERAGE OWNER'S POLICY
Policy Amount: TBD
Proposed Insured: TBD
 - b. Policy: ALTA EXTENDED COVERAGE LOAN POLICY
Policy Amount: TBD
Proposed Insured: TBD
3. The estate or interest in 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:
DOUGLAS WRIGHT, A MARRIED MAN
5. The land referred to in this Commitment is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

SERVICELINK, LLC

1355 CHERRINGTON PARKWAY, MOON TOWNSHIP, PA, 15108

A handwritten signature in black ink, appearing to be "S. M. D.", is written over a horizontal line.

AUTHORIZED SIGNATORY



LEGAL DESCRIPTION

EXHIBIT "A"

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 744 IN HAZEL CREST HIGHLANDS FOURTEENTH ADDITION, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 26 AND PART OF THE SOUTHWEST 1/4 OF SECTION 26, ALL IN TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.



SCHEDULE B – SECTION I REQUIREMENTS

The following are the requirements to be complied with:

1. DOCUMENTS SATISFACTORY TO THE COMPANY, CREATING THE ESTATE OR INTEREST TO BE INSURED MUST BE EXECUTED AND DULY FILED FOR RECORD.
2. PAYMENT TO OR FOR THE ACCOUNT OF THE GRANTORS OR MORTGAGORS OF THE FULL CONSIDERATION FOR THE ESTATE OR INTEREST, MORTGAGE OR LIEN TO BE ISSUED.
3. FURNISH PROOF OF PAYMENT OF ALL BILLS FOR LABOR AND MATERIAL FURNISHED OR TO BE FURNISHED IN CONNECTION WITH IMPROVEMENTS ERECTED OR TO BE ERECTED.
4. THE COMPANY REQUIRES THE PAYMENT OF ALL TAXES AND ASSESSMENTS AND ANY PENALTIES AND INTEREST, DUE AND PAYABLE AT CLOSING.
5. THE COMPANY MUST BE NOTIFIED OF ALL PARTIES BEING ADDED TO TITLE, PRIOR TO THE LOAN CLOSING. A JUDGMENT SEARCH MUST BE COMPLETED FOR ANY PARTIES BEING ADDED TO TITLE. THE COMPANY RESERVES THE RIGHT TO ADD ADDITIONAL REQUIREMENTS AND/OR EXCEPTION AS MAY BE DEEMED NECESSARY, UPON REVIEW OF THE JUDGMENT SEARCH.
6. NOTE: IF THE LAND DESCRIBED IN THIS COMMITMENT LIES WITHIN COOK, KANE, WILL AND PEORIA COUNTIES WHICH ARE SUBJECT TO THE PREDATORY LENDING DATABASE ACT (765 ILCS 77/70 ET SEQ. AS AMENDED). A CERTIFICATE OF COMPLIANCE WITH THE ACT OR A CERTIFICATE OF EXEMPTION THEREFROM MUST BE OBTAINED AT TIME OF CLOSING IN ORDER FOR THE COMPANY TO RECORD ANY INSURED MORTGAGE. IF THE CLOSING IS NOT CONDUCTED BY THE COMPANY, A CERTIFICATE OF COMPLIANCE OR CERTIFICATE OF EXEMPTION MUST BE ATTACHED TO ANY MORTGAGE TO BE RECORDED

[NOTE TO CLOSER: DO NOT DISBURSE WITHOUT EITHER A CERTIFICATE OF COMPLIANCE OR CERTIFICATE OF EXEMPTION IN HAND.]

7. POSITIVE PROOF THAT THE PROPER INSTRUMENT(S) CONVEYING TITLE TO THE FORECLOSING LENDER HAVE BEEN COMPLETED AND FILED OF RECORD. IF THERE IS NO MORTGAGE OR ASSIGNMENT OF RECORD TO THE FORECLOSING LENDER, POSITIVE PROOF OF ASSIGNMENT MUST BE PROVIDED PRIOR TO FORECLOSURE.

COPY OF FORECLOSURE FILE MAY BE REQUESTED PRIOR TO CLOSING AND TITLE POLICY ISSUANCE. AT THAT TIME THE COMPANY RESERVES THE RIGHT TO MAKE ADDITIONAL REQUIREMENTS AND/OR EXCEPTIONS.

NOTE: PLEASE CONTACT THE COMPANY WHEN A PURCHASER AND LOAN AMOUNT FOR THIS PROPERTY HAVE BEEN OBTAINED. AT THAT TIME, THE PREMIUM AND ENDORSEMENT FEES WILL BE ADDED. A SEARCH OF THE BUYER WILL ALSO BE REQUIRED. THE COMPANY MAY ADD ADDITIONAL EXCEPTIONS AND REQUIREMENTS AT THAT TIME.

8. SATISFACTION, RELEASE OR POSITIVE PROOF OF NOTIFICATION OF MORTGAGE FROM DOUGLAS WRIGHT TO FIFTH THIRD MORTGAGE COMPANY IN DOCUMENT NO 0914908371 IN THE AMOUNT OF \$152,625.00, DATED 05/22/2009, RECORDED 05/29/2009, IN COOK COUNTY RECORDS.

END OF SCHEDULE B – SECTION I REQUIREMENTS





SCHEDULE B – SECTION II 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 BUT PRIOR TO THE DATE THE PROPOSED INSURED ACQUIRES FOR VALUE OF RECORD THE ESTATE OR INTEREST OR MORTGAGE THEREON COVERED BY THIS COMMITMENT.

NOTE: ***WILL BE REMOVED FROM THE FINAL TITLE POLICY***

2. TAXES OR SPECIAL ASSESSMENTS WHICH ARE NOT SHOWN AS EXISTING LIENS BY THE PUBLIC RECORDS.

NOTE: ***TAXES WILL BE REFLECTED FROM PAYMENT THROUGH CLOSING***

3. EASEMENTS OR CLAIMS OF EASEMENTS NOT SHOWN BY THE PUBLIC RECORDS.
4. ANY ENCROACHMENT, ENCUMBRANCE, VIOLATION, VARIATION, OR ADVERSE CIRCUMSTANCE AFFECTING THE TITLE THAT WOULD BE DISCLOSED BY AN ACCURATE AND COMPLETE LAND SURVEY OF THE LAND.

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.

NOTE: ***WILL BE REMOVED FROM THE FINAL TITLE POLICY UPON RECEIPT OF THE EXECUTED BUYER/SELLER AFFIDAVITS***

6. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS, INCLUDING CHALLENGES TO THE FORECLOSURE PROCEEDINGS BY ANYONE OCCUPYING THE PROPERTY.

NOTE: ***WILL BE REMOVED FROM THE FINAL TITLE POLICY UPON RECEIPT OF THE

EXECUTED BUYER/SELLER AFFIDAVITS OR THE EXECUTED PARTIES IN POSSESSION AFFIDAVIT***

7. TAX ID # 28-26-302-005-0000; 2015 REAL ESTATE PAID IN THE AMOUNT OF \$5,858.03, DUE:N/A. TAXES ACCRUING WITHIN THE CURRENT YEAR.

NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOAN CLOSING.

NOTE: ***PAY AND PRORATE***

8. NOTICE OF LIS PENDENDS RECORDED 03/25/2016 REFLECTING THAT SUIT ENTITLED, FIFTH THIRD MORTGAGE COMPANY VS. DOUGLAS WRIGHT AND PATRICIA WRIGHT, ET AL, UNDER CASE OF DOCKET NO. 16-CH-4095 AND ANY CLAIMS OR RIGHTS THAT MAY BE REFLECTED BY, OR JUDGMENTS OR ORDERS RENDERED PURSUANT TO, THE NOTICE OR SUIT.

NOTE: UPON RECORDATION OF PROPERLY DRAFTED AND EXECUTED FORECLOSURE CONVEYANCE INSTRUMENT, THE PRECEDING ITEM WILL BE OMITTED FROM FINAL POLICY.

9. SUBJECT TO MORTGAGE FROM DOUGLAS WRIGHT TO FIFTH THIRD MORTGAGE COMPANY IN DOCUMENT NO 0914908371 IN THE AMOUNT OF \$152,625.00, DATED 05/22/2009, RECORDED 05/29/2009, IN COOK COUNTY RECORDS.



**SCHEDULE B – SECTION II
EXCEPTIONS
(Continued)
END OF SCHEDULE B – SECTION II EXCEPTIONS**



NOTES

THE FOLLOWING NOTE IS FOR INFORMATION PURPOSE ONLY:

1. A 24 MONTH DEED SEARCH HAS BEEN PERFORMED AND THESE ARE THE ONLY DEED TRANSFERS SHOWN:

GRANTOR: THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO LP MORGAN CHASE BANK, AS TRUSTEE

GRANTOR TENANCY:

GRANTEE: DOUGLAS WRIGHT, A MARRIED MAN

GRANTEE TENANCY:

RECORDED: 11/20/2007

DOCUMENT NO 0732426024

2. A REVIEW OF THE VESTING IS REQUIRED TO VALIDATE THE APPROPRIATE ENTITY FOR POA/CONVEYANCE PURPOSES.

END OF NOTES





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.
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 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/>>.*



FIDELITY NATIONAL FINANCIAL, INC.

PRIVACY NOTICE

At Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, “FNF”, “our” or “we”), we value the privacy of our customers. This Privacy Notice explains how we collect, use, and protect your information and explains the choices you have regarding that information. A summary of our privacy practices is below. We also encourage you to read the complete Privacy Notice following the summary.

<p><u>Types of Information Collected.</u> You may provide us with certain personal information, like your contact information, social security number (SSN), driver’s license, other government ID numbers, and/or financial information. We may also receive information from your Internet browser, computer and/or mobile device.</p>	<p><u>How Information is Collected.</u> We may collect personal information directly from you from applications, forms, or communications we receive from you, or from other sources on your behalf, in connection with our provision of products or services to you. We may also collect browsing information from your Internet browser, computer, mobile device or similar equipment. This browsing information is generic and reveals nothing personal about the user.</p>
<p><u>Use of Your Information.</u> We may use your information to provide products and services to you (or someone on your behalf), to improve our products and services, and to communicate with you about our products and services. We do not give or sell your personal information to parties outside of FNF for their use to market their products or services to you.</p>	<p><u>Security Of Your Information.</u> We utilize a combination of security technologies, procedures and safeguards to help protect your information from unauthorized access, use and/or disclosure. We communicate to our employees about the need to protect personal information.</p>
<p><u>Choices With Your Information.</u> Your decision to submit personal information is entirely up to you. You can opt-out of certain disclosures or use of your information or choose to not provide any personal information to us.</p>	<p><u>When We Share Information.</u> We may disclose your information to third parties providing you products and services on our behalf, law enforcement agencies or governmental authorities, as required by law, and to parties with whom you authorize us to share your information.</p>
<p><u>Information From Children.</u> We do not knowingly collect information from children under the age of 13, and our websites are not intended to attract children.</p>	<p><u>Privacy Outside the Website.</u> We are not responsible for the privacy practices of third parties, even if our website links to those parties’ websites.</p>
<p><u>Access and Correction.</u> If you desire to see the information collected about you and/or correct any inaccuracies, please contact us in the manner specified in this Privacy Notice.</p>	<p><u>Do Not Track Disclosures.</u> We do not recognize “do not track” requests from Internet browsers and similar devices.</p>
<p><u>The California Online Privacy Protection Act.</u> Certain FNF websites collect information on behalf of mortgage loan servicers. The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through those websites.</p>	<p><u>International Use.</u> By providing us with your information, you consent to the transfer, processing and storage of such information outside your country of residence, as well as the fact that we will handle such information consistent with this Privacy Notice.</p>
<p><u>Your Consent To This Privacy Notice.</u> By submitting information to us and using our websites, you are accepting and agreeing to the terms of this Privacy Notice.</p>	<p><u>Contact FNF.</u> If you have questions or wish to contact us regarding this Privacy Notice, please use the contact information provided at the end of this Privacy Notice.</p>

FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

FNF respects and is committed to protecting your privacy. We pledge to take reasonable steps to protect your Personal Information (as defined herein) and to ensure your information is used in compliance with this Privacy Notice.

This Privacy Notice is only in effect for information collected and/or owned by or on behalf of FNF, including collection through any FNF website or online services offered by FNF (collectively, the “Website”), as well as any information collected offline (e.g., paper documents). The provision of this Privacy Notice to you does not create any express or implied relationship, nor create any express or implied duty or other obligation, between FNF and you.

Types of Information Collected

We may collect two types of information: Personal Information and Browsing Information.

Personal Information. The types of personal information FNF collects may include, but are not limited to:

- contact information (e.g., name, address, phone number, email address);
- social security number (SSN), driver’s license, and other government ID numbers; and
- financial account or loan information.

Browsing Information. The types of browsing information FNF collects may include, but are not limited to:

- Internet Protocol (or IP) address or device ID/UDID, protocol and sequence information;
- browser language;
- browser type;
- domain name system requests;
- browsing history;
- number of clicks;
- hypertext transfer protocol headers; and
- application client and server banners.

How Information is Collected

In the course of our business, we may collect *Personal Information* about you from the following sources:

- applications or other forms we receive from you or your authorized representative, whether electronic or paper;
- communications to us from you or others;
- information about your transactions with, or services performed by, us, our affiliates or others; and
- information from consumer or other reporting agencies and public records that we either obtain directly from those entities, or from our affiliates or others.

We may collect *Browsing Information* from you as follows:

- **Browser Log Files.** Our servers automatically log, collect and record certain Browsing Information about each visitor to the Website. The Browsing Information includes only generic information and reveals nothing personal about the user.
- **Cookies.** From time to time, FNF may send a “cookie” to your computer when you visit the Website. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. When you visit the Website again, the cookie allows the Website to recognize your computer, with the goal of providing an optimized user experience. Cookies may store user preferences and other information. You can choose not to accept cookies by changing the settings of your Internet browser. If you choose not to accept cookies, then some functions of the Website may not work as intended.

Use of Collected Information

Information collected by FNF is used for three main purposes:

- To provide products and services to you, or to one or more third party service providers who are performing services on your behalf or in connection with a transaction involving you;
- To improve our products and services; and
- To communicate with you and to inform you about FNF’s products and services.

When We Share Information

We may share your Personal Information (excluding information we receive from consumer or other credit reporting agencies) and Browsing Information with certain individuals and companies, as permitted by law, without first obtaining your authorization. Such disclosures may include, without limitation, the following:

- to agents, representatives, or others to provide you with services or products you have requested, and to enable us to detect or prevent criminal activity, fraud, or material misrepresentation or nondisclosure;
- to third-party contractors or service providers who provide services or perform other functions on our behalf;
- to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders; and/or
- to other parties authorized to receive the information in connection with services provided to you or a transaction involving you.

We may disclose Personal Information and/or Browsing Information when required by law or in the good-faith belief that such disclosure is necessary to:

- comply with a legal process or applicable laws;
- enforce this Privacy Notice;
- investigate or respond to claims that any information provided by you violates the rights of a third party; or
- protect the rights, property or personal safety of FNF, its users or the public.

We make efforts to ensure third party contractors and service providers who provide services or perform functions on our behalf protect your information. We limit use of your information to the purposes for which the information was provided. We do not give or sell your information to third parties for their own direct marketing use.

We reserve the right to transfer your Personal Information, Browsing Information, as well as any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors. You expressly agree and consent to the use and/or transfer of this information in connection with any of the above-described proceedings. We cannot and will not be responsible for any breach of security by any third party or for any actions of any third party that receives any of the information that is disclosed to us.

Choices With Your Information

Whether you submit your information to FNF is entirely up to you. If you decide not to submit your information, FNF may not be able to provide certain products or services to you. You may choose to prevent FNF from using your information under certain circumstances (“opt out”). You may opt out of receiving communications from us about our products and/or services.

Security And Retention Of Information

FNF is committed to protecting the information you share with us and utilizes a combination of security technologies, procedures and safeguards to help protect it from unauthorized access, use and/or disclosure. FNF trains its employees on privacy practices and on FNF’s privacy and information security policies. FNF works hard to retain information related to you only as long as reasonably necessary for business and/or legal purposes.

Information From Children

The Website is meant for adults. The Website is not intended or designed to attract children under the age of thirteen (13). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

Privacy Outside the Website

The Website may contain links to other websites, including links to websites of third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites.

International Users

Because FNF’s headquarters is located in the United States, we may transfer your Personal Information and/or Browsing Information to the United States. By using our website and providing us with your Personal Information and/or Browsing Information, you understand and consent to the transfer, processing and storage of such information outside your country of residence, as well as the fact that we will handle such information consistent with this Privacy Notice.

Do Not Track Disclosures

Currently, our policy is that we do not recognize “do not track” requests from Internet browsers and similar devices.

The California Online Privacy Protection Act

For some websites which FNF or one of its companies owns, such as the Customer CareNet (“CCN”), FNF is acting as a third party service provider to a mortgage loan servicer. In those instances, we may collect certain information on behalf of that mortgage loan servicer, including:

- first and last name;
- property address;
- user name and password;
- loan number;
- social security number - masked upon entry;
- email address;
- security questions and answers; and
- IP address.

The information you submit is then transferred to your mortgage loan servicer by way of CCN. **The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through this website. For example, if you believe that your payment or user information is incorrect, you must contact your mortgage loan servicer.**

CCN does not share consumer information with third parties, other than those with which the mortgage loan servicer has contracted to interface with the CCN application. All sections of this Privacy Notice apply to your interaction with CCN, except for the sections titled Choices with Your Information, and Access and Correction. If you have questions regarding the choices you have with regard to your personal information or how to access or correct your personal information, contact your mortgage loan servicer.

Access and Correction

To access your Personal Information in the possession of FNF and correct any inaccuracies, please contact us by email at privacy@fnf.com or by mail at:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

Contact FNF

Please send questions and/or comments related to this Privacy Notice by email at privacy@fnf.com or by mail at:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

Your Consent To This Privacy Notice

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of information by FNF in compliance with this Privacy Notice. We reserve the right to make changes to this Privacy Notice. If we change this Privacy Notice, we will post the revised version on the Website.

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EFFECTIVE AS OF APRIL 1, 2016