

PRAIRIE TITLE SERVICES, INC.

6821 W. North Ave.

Oak Park, IL 60302

Telephone: 708-386-7900 Fax: 708-386-9334

CHARGES TO BE PAID BY Robert ROBERT ANDREW 6817 W. NORTH AVE. OAK PARK, IL 60302 Phone: 708-383-1050 ♦ Fax: 708-383-0848	DATE 2/25/15	FILE/INVOICE NO. 1402-54760	TYPE CR	PAGE 1
	BUYER TBD			
	SELLER Chicago Title Land Trust Company, as Successor Trustee under trust agreement dated May 29, 1988 and known as Trust Number 3913			
	PROPERTY ADDRESS 932-946 MADISON Oak Park, IL 60302 Cook County, Illinois			
THANK YOU FOR YOUR ORDER! YOUR CHARGES ARE AS FOLLOWS:				

	BUYER/ BORROWER	SELLER
Owner's Policy: \$495,000.00	\$	\$ 2,125.00
Loan Policy: \$ TBD	500.00	
Commitment/policy update fee	125.00	125.00
Illinois state policy fee	3.00	3.00
CPL fees	50.00	50.00
Closing Fee	1,200.00	
Record & Process fees to PTS: Deed	50.00	
Record & Process fees to PTS: Mortgage	140.00	
Record & Process fees to PTS: Release		50.00
State Transfer Tax: Deed		495.00
County Transfer Tax: Deed		247.50
Email/wire fee	80.00	40.00
Predatory lending cert	50.00	
Chain of title fee	125.00	
TOTAL	\$ 2,323.00	\$ 3,135.50

INVOICE TOTAL \$ 5,458.50

NOTE FOR INFORMATION: THE RECORDING CHARGES NOTED ABOVE ARE AN ESTIMATED FEE.



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

PREPARED FOR: ROBERT ANDREW
CUSTOMER REFERENCE: TBD
INQUIRIES TO: ABBY BILLINGS

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

- 1. EFFECTIVE DATE: **JANUARY 8, 2015**
- 2. POLICY OR POLICIES TO BE ISSUED:
 - (A) ALTA OWNER'S POLICY (6/17/2006): **\$ 495,000.00**
 PROPOSED INSURED:
TBD
 - (B) ALTA LOAN POLICY (6/17/2006) **\$ TBD**
 PROPOSED INSURED:
**TBD, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS
MAY APPEAR**
- 3. THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT AND COVERED HEREIN IS FEE SIMPLE AND IS AT THE EFFECTIVE DATE HEREOF VESTED IN:

CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE UNDER TRUST AGREEMENT DATED MAY 29, 1988 AND KNOWN AS TRUST NUMBER 3913
- 4. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

SEE SCHEDULE A (CONTINUED) FOR LEGAL DESCRIPTION

COUNTERSIGNED AT:

ROBERT ANDREW
6817 W. NORTH AVE.
OAK PARK, IL 60302
PHONE: 708-383-1050 ◆ FAX: 708-383-0848

SERVICING AGENT:

PRAIRIE TITLE SERVICES, INC.
6821 W. NORTH AVE.
OAK PARK, IL 60302
TELEPHONE: 708-386-7900 FAX: 708-386-9334

BY: _____
AUTHORIZED OFFICER OR AGENT



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. **1402-54760**

SCHEDULE A
(continued)

LEGAL DESCRIPTION

LOT 11 AND 12 IN BLOCK 3 IN HERRICK'S AND DUNLAP'S SUBDIVISION OF LOTS 12 TO 17, INCLUSIVE, IN GEORGE SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST ¼ (EXCEPT RAILROAD LANDS) OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 16-07-324-024-0000

COMMONLY KNOWN AS: 932-946 MADISON, OAK PARK, IL 60302



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

SCHEDULE B - SECTION 1: REQUIREMENTS

The following requirements must be complied with:

1. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
2. Properly executed deed, mortgage and any other required document in insurable form must be executed, delivered and duly filed of record. Any deed or assignment of beneficial interest may be subject to real estate transfer taxes levied by the State, County, and City. Lien in favor of State, County and City if a document is recorded without the payment of said transfer taxes.

Many Municipalities have requirements that must be met prior to the closing. PLEASE CONTACT THE MUNICIPALITY IN ADVANCE OF THE CLOSING FOR A LIST OF REQUIREMENTS THAT MUST BE MET. We will be unable to disburse without completion of all municipal requirements. Please note that advance purchase of the transfer stamps by the parties involved in the closing may be required.

3. Please allow 48 hours notice to schedule a closing so that a proper laterdate search can be done for any additions or changes to title.
4. All closings must be confirmed with a representative of the lender.
5. The Lender will require the borrower to furnish an insurance policy with coverage for at least the count of the mortgage, with a paid receipt for the first year premium. Please contact the lender prior to the closing for further information.
6. Borrowers should contact the lender for any requirements that must be brought to closing for the lender's review.
7. All figures must be submitted 24 hours prior to closing. We cannot guarantee that figures will be available before closing if this requirement is not met.
8. All funds required to complete the closing must be either in the form of a cashier's check payable to Prairie Title, or a wire transfer. Our offices are not authorized to accept cash or personal checks over \$500.00.
9. Payoff letters must be current and not subject to any additional terms. We reserve the right to verify payoff figures before, during and after closing transactions. Any additional funds required to payoff a lien in full must be deposited by the parties involved immediately.
10. Each seller involved in the transaction must provide a valid forwarding address and social security number to be submitted to the IRS for 1099 filing purposes.
11. Each seller and/or borrower must bring valid government-issued photo identification and one other form of identification to closing.
12. The coverage afforded by this Commitment and any policy to be issued hereunder shall not commence prior to the date on which all charges billed have been paid in full. This commitment is only valid if Schedule A, Schedule B1 and Schedule B2 are attached in their entirety.

END OF SCHEDULE B – SECTION 1



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

SCHEDULE B — SECTION 2

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 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. ALL ASSESSMENTS AND TAXES FOR THE YEAR **2014, 2015** AND SUBSEQUENT YEARS.
3. 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.
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. THE TERM "ENCROACHMENT" INCLUDES ENCROACHMENTS OF EXISTING IMPROVEMENTS LOCATED ON THE LAND ONTO ADJOINING LAND, AND ENCROACHMENTS ONTO THE LAND OF EXISTING IMPROVEMENTS LOCATED ON ADJOINING LAND.
5. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS.
6. ROADS, WAYS, STREAMS OR EASEMENTS, IF ANY, NOT SHOWN OF RECORD, RIPARIAN RIGHTS AND THE TITLE TO ANY FILLED-IN LANDS.

EXCEPTIONS NUMBERED 3 4, 5 AND 6 AS SHOWN ABOVE WILL BE DELETED FROM THE POLICY UPON REVIEW AND ACCEPTANCE OF THE FOLLOWING:

7. AN ACCEPTABLE SURVEY.
8. A PROPERLY EXECUTED ALTA EXTENDED COVERAGE STATEMENT.



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

SCHEDULE B – SECTION 2

(continued)

SPECIAL EXCEPTIONS:

1. GENERAL REAL ESTATE TAXES FOR THE YEAR(S) 2013, 2014, 2015 AND THEREAFTER
PERMANENT TAX INDEX NUMBER: 16-07-324-024-0000
THE 2ND INSTALLMENT OF THE 2013 TAXES HAS AN UNPAID BALANCE OF \$648.19 PLUS PENALTIES DUE IMMEDIATELY.
THE FIRST INSTALLMENT OF THE 2014 TAXES IS \$22,736.47 AND IS UNPAID AND DUE MARCH 3, 2015.
THE SECOND INSTALLMENT OF THE 2014 TAXES IS NOT DUE OR PAYABLE.
TAXES FOR THE YEAR 2015 ARE A LIEN BUT ARE NOT YET DUE OR PAYABLE.
NOTE: PERMANENT INDEX NUMBERS ARE PROVIDED FOR INFORMATION ONLY. YOU ARE ADVISED THAT YOU SHOULD NOT RELY ON THESE NUMBERS FOR THE PAYMENT OF FUTURE TAX BILLS AND SHOULD INDEPENDENTLY VERIFY THE ACCURACY THEREOF.
2. A MORTGAGE MADE BY CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 29, 1986 AND KNOWN AS TRUST NUMBER 3913 TO FIFTH THIRD BANK TO SECURE A PAYMENT OF \$450,000.00 DATED AUGUST 21, 2006 AND RECORDED MAY 17, 2007 AS DOCUMENT NUMBER 0713733042.
NOTE: IN OUR REVIEW OF THE PUBLIC RECORDS FOR THIS COUNTY WE ARE UNABLE TO LOCATE A RELEASE DEED FOR THIS MORTGAGE. ACCORDINGLY WE WILL, AT CLOSING, REQUIRE THE PRODUCTION OF (1) THE ORIGINAL RELEASE DEED, (2) A COPY OF THE RECORDED RELEASE DEED, (3) AN INDEMNIFICATION LETTER FROM GREATER ILLINOIS ORDER NO. 4378397 OR CHICAGO TITLE 8378143 OR AN ILLINOIS LICENSED TITLE INSURER INDEMNIFYING US AGAINST LIABILITY IN REGARDS TO THIS MORTGAGE, OR (4) IN THE EVENT THAT THIS LOAN IS STILL OUTSTANDING, A PAYOFF LETTER AND FINAL PAYMENT OF THE UNDERLYING LOAN SO THAT WE MAY OBTAIN THE RELEASE DEED.
3. A MORTGAGE MADE BY CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 29, 1986 AND KNOWN AS TRUST NUMBER 3913 TO WINFIELD COMMUNITY BANK TO SECURE A PAYMENT OF \$450,000.00 DATED FEBRUARY 20, 2007 AND RECORDED MARCH 16, 2007 AS DOCUMENT NUMBER 0707557160.
4. ASSIGNMENT OF RENTS DATED FEBRUARY 20, 2007 AND RECORDED MARCH 16, 2007 AS DOCUMENT 0707557161 TO WINFIELD COMMUNITY BANK.
5. TERMS, CONDITIONS, PROVISIONS, AND LIMITATIONS OF THE TRUST AGREEMENT OR TRUST INSTRUMENT UNDER WHICH THE VESTED HOLDS TITLE AS TRUSTEE TO THE ESTATE OR INTEREST DESCRIBED IN SCHEDULE A.



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

SCHEDULE B – SECTION 2

(continued)

6. EXISTING UNRECORDED LEASES, IF ANY
7. RIGHTS OF PARTIES IN POSSESSION UNDER UNRECORDED LEASES, IF ANY
8. POSSIBLE LIEN OR CLAIM FOR LIEN IN FAVOR OF THE PROPERTY MANAGER ARISING OUT OF THE MANAGEMENT CONTRACT
9. IF TITLE IS TO BE CONVEYED AND THE PROPERTY IN QUESTION IS SUBJECT TO CITY OR VILLAGE TRANSFER STAMPS (OTHER THAN THE CITY OF CHICAGO), SAID STAMPS, AND DECLARATION WHEN APPLICABLE, SHOULD BE OBTAINED FROM SAID CITY OR VILLAGE AND ATTACHED TO THE DEED PRIOR TO CLOSING. NOTE: THE VILLAGE OF OAK PARK CURRENTLY HAS AN ORDINANCE TO COLLECT A TRANSFER TAX.
10. YOUR ATTENTION IS DIRECTED TO THE PROVISIONS OF THE TAX REFORM ACT OF 1986, WHICH REQUIRE THE REPORTING OF REAL ESTATE TRANSACTIONS TO THE INTERNAL REVENUE SERVICE. ALL REAL ESTATE TRANSACTIONS (EXCEPT FOR REFINANCES) CLOSED AFTER JANUARY 1, 1987 MUST BE REPORTED ON A FORM 1099-B WHICH MUST BE COMPLETED IN FULL AT THE TIME OF CLOSING.
11. **NOTE FOR INFORMATION:**
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](http://www.alta.org).
12. **NOTE: THE LAND LIES WITHIN COOK COUNTY, ILLINOIS, ALL OF WHICH IS SUBJECT TO THE PREDATORY LENDING DATABASE PROGRAM ACT (765 ILCS 77/70 ET SEQ.) (THE ACT). ON AND AFTER JULY 1, 2008, 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.**
13. **NOTE FOR INFORMATION:**
FOR COOK COUNTY PROPERTY COMMITMENTS:
IF DOCUMENTS OF CONVEYANCE FOR COOK COUNTY ARE REQUIRED, PLEASE NOTE THE FOLLOWING:



A POLICY ISSUING AGENT OF
ATTORNEYS' TITLE GUARANTY FUND, INC.

COMMITMENT NO. 1402-54760

SCHEDULE B – SECTION 2

(continued)

EFFECTIVE JUNE 1, 2009, IF ANY DOCUMENT OR CONVEYANCE FOR COOK COUNTY RESIDENTIAL REAL PROPERTY IS TO BE NOTARIZED BY AN EMPLOYEE OF PRAIRIE TITLE WHO IS AN ILLINOIS NOTARY PUBLIC, PUBLIC ACT 95-988 REQUIRES THE COMPLETION OF A NOTARIAL RECORD FOR EACH GRANTOR WHOSE SIGNATURE IS NOTARIZED. THE NOTARIAL RECORD WILL INCLUDE THE THUMBPRINT OR FINGERPRINT OF THE GRANTOR. THE GRANTOR MUST PRESENT IDENTIFICATION DOCUMENTS THAT ARE VALID; ARE ISSUED BY A STATE OR FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND BEAR THE INDIVIDUAL'S SIGNATURE.

14. **NOTE FOR INFORMATION:**

FOR ALL ILLINOIS PROPERTY COMMITMENTS:

IF DOCUMENTS OF CONVEYANCE ARE REQUIRED, PLEASE NOTE THE FOLLOWING:

EFFECTIVE JUNE 1, 2009, PURSUANT TO PUBLIC ACT 95-988, SATISFACTORY EVIDENCE OF IDENTIFICATION MUST BE PRESENTED FOR THE NOTARIZATION OF ANY AND ALL DOCUMENTS NOTARIZED BY AN ILLINOIS NOTARY PUBLIC. SATISFACTORY IDENTIFICATION DOCUMENTS ARE DOCUMENTS THAT ARE VALID AT THE TIME OF THE NOTARIAL ACT; ARE ISSUED BY A STATE OR FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND BEAR THE INDIVIDUAL'S SIGNATURE.

15. **NOTE FOR INFORMATION: 24 MONTH CHAIN OF TITLE**

DEED DATED MAY 30, 1986 AND RECORDED JULY 8, 1986 AS DOCUMENT NUMBER 86280656 BETWEEN OAK PARK TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 14, 1979 AND KNOWN AS TRUST NUMBER 8325, AS GRANTORS, CONVEYING TITLE TO SUBURBAN TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED MAY 29, 1986 AND KNOWN AS TRUST NUMBER 3913, AS GRANTEE.

END OF SCHEDULE B

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing real estate- and loan-related services (collectively, “FNF”, “our” or “we”) respect and are committed to protecting your privacy. This Privacy Notice lets you know how and for what purposes your Personal Information (as defined herein) is being collected, processed and used by FNF. We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Notice.

This Privacy Notice is only in effect for any generic information and Personal Information collected and/or owned by FNF, including collection through any FNF website and any online features, services and/or programs offered by FNF (collectively, the “Website”). This Privacy Notice is not applicable to any other web pages, mobile applications, social media sites, email lists, generic information or Personal Information collected and/or owned by any entity other than FNF.

Collection and Use of Information

The types of personal information FNF collects may include, among other things (collectively, “Personal Information”): (1) contact information (e.g., name, address, phone number, email address); (2) demographic information (e.g., date of birth, gender marital status); (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver’s license, passport, and other government ID numbers; (5) financial account information; and (6) information related to offenses or criminal convictions.

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;
- Information we receive from you through the Website;
- Information about your transactions with or services performed by us, our affiliates, or others; and
- From consumer or other reporting agencies and public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.

Information collected by FNF is used for three main purposes:

- To provide products and services to you or one or more third party service providers (collectively, “Third Parties”) who are obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services that we perform for you or for Third Parties.
- To communicate with you and to inform you about FNF’s, FNF’s affiliates and third parties’ products and services.

Additional Ways Information is Collected Through the Website

Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain information about each visitor. This information may include IP address, browser language, browser type, operating system, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the user other than the IP address from which the user has accessed the Website.

Cookies. From time to time, FNF or other third parties may send a “cookie” to your computer. 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 and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Website and third party websites that you have visited in the past in order to enhance your next visit to the Website. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Website may be impaired or not function as intended. See the [Third Party Opt Out](#) section below.

Web Beacons. Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as “clear gifs”). Web Beacons collect only limited information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Website and activities associated with the Website. See the [Third Party Opt Out](#) section below.

Unique Identifier. We may assign you a unique internal identifier to help keep track of your future visits. We may use this information to gather aggregate demographic information about our visitors, and we may use it to personalize the information you see on the Website and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

Third Party Opt Out. Although we do not presently, in the future we may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Website. These companies may use non-personally identifiable information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Website in order to provide advertisements about products and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

You can opt-out of online behavioral services through any one of the ways described below. After you opt-out, you may continue to receive advertisements, but those advertisements will no longer be as relevant to you.

- You can opt-out via the Network Advertising Initiative industry opt-out at <http://www.networkadvertising.org/>.
- You can opt-out via the Consumer Choice Page at www.aboutads.info.
- For those in the U.K., you can opt-out via the IAB UK’s industry opt-out at www.youronlinechoices.com.
- You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies.

More information can be found in the Help system of your browser. Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

When Information Is Disclosed By FNF

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To agents, brokers, representatives, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers who provide services or perform marketing services or 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 lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

In addition to the other times when we might disclose information about you, we might also disclose information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process or applicable laws; (2) enforce this Privacy Notice; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided by you violates the rights of third parties; or (4) protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep the Personal Information that is disclosed to us secure. We provide Personal Information and non-Personal Information to our subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the services of our trusted business partners, some or all of which may store your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Notice or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that party's own Privacy Notice. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We also reserve the right to disclose Personal Information and/or non-Personal Information to take precautions against liability, investigate and defend against any third-party claims or allegations, assist government enforcement agencies, protect the security or integrity of the Website, and protect the rights, property, or personal safety of FNF, our users or others.

We reserve the right to transfer your Personal 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. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

Information from Children

We do not collect Personal Information from any person that we know to be under the age of thirteen (13). Specifically, the Website is not intended or designed to attract children under the age of thirteen (13). You affirm that you are either more than 18 years of age, or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Notice, and to abide by and comply with this Privacy Notice. In any case, you affirm that you are over the age of 13, as **THE WEBSITE IS NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.**

Parents should be aware that FNF's Privacy Notice will govern our use of Personal Information, but also that information that is voluntarily given by children – or others – in email exchanges, bulletin boards or the like may be used by other parties to generate unsolicited communications. FNF encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet.

Privacy Outside the Website

The Website may contain various links to other websites, including links to various third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers whose services either we use or you voluntarily elect to utilize, we do not share any of the Personal Information that you provide to us with any of the websites to which the Website links, although we may share aggregate, non-Personal Information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

European Union Users

If you are a citizen of the European Union, please note that we may transfer your Personal Information outside the European Union for use for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information, you consent to both our collection and such transfer of your Personal Information in accordance with this Privacy Notice.

Choices with Your Personal Information

Whether you submit Personal Information to FNF is entirely up to you. You may decide not to submit Personal Information, in which case FNF may not be able to provide certain services or products to you.

You may choose to prevent FNF from disclosing or using your Personal Information under certain circumstances ("opt out"). You may opt out of any disclosure or use of your Personal Information for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization by notifying us by one of the methods at the end of this Privacy Notice. Furthermore, even where your Personal Information is to be disclosed and used in accordance with the stated purposes in this Privacy Notice, you may elect to opt out of such disclosure to and use by a third party that is not acting as an agent of FNF. As described above, there are some uses from which you cannot opt-out.

Please note that opting out of the disclosure and use of your Personal Information as a prospective employee may prevent you from being hired as an employee by FNF to the extent that provision of your Personal Information is required to apply for an open position.

If FNF collects Personal Information from you, such information will not be disclosed or used by FNF for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

You may opt out of online behavioral advertising by following the instructions set forth above under the above section "Additional Ways That Information Is Collected Through the Website," subsection "Third Party Opt Out."

Access and Correction

To access your Personal Information in the possession of FNF and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Notice. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by applicable privacy legislation.

Your California Privacy Rights

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (*e.g.*, requests made in 2013 will receive information regarding 2012 sharing activities).

To obtain this information on behalf of FNF, please send an email message to privacy@fnf.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will provide the requested information to you at your email address in response.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

Your Consent to This Privacy Notice

By submitting Personal Information to FNF, you consent to the collection and use of information by us as specified above or as we otherwise see fit, in compliance with this Privacy Notice, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Notice, we will make an effort to post those changes on the Website. Each time we collect information from you following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you may submit in any manner that we may choose without notice or compensation to you.

If you have additional questions or comments, please let us know by sending your comments or requests to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer
(888) 934-3354
privacy@fnf.com

Copyright © 2014. Fidelity National Financial, Inc. All Rights Reserved.

EFFECTIVE AS OF: JANUARY 24, 2014

LAST UPDATED: JANUARY 24, 2014

PERSONAL INFORMATION AFFIDAVIT

Settlement Date: File Number: 1402-54760
Property Address: 932-946 MADISON, Oak Park, IL 60302

This affidavit is for the confidential use of Prairie Title Services, Inc., will assist in determining whether certain matters of record affect the title under consideration or whether they relate to other persons whose names are similar to those of the owner or former owners.

The undersigned, _____, certifies, avows and affirmatively represents that he/she/it is an owner of the premises that are the subject of the captioned real estate transaction.

Affiant further states that he/she/it:

- 1. [] HAS NEVER BEEN A PARTY TO A DIVORCE PROCEEDING OR: Was divorced from _____ in (yr.) _____ in Case No. _____ County of _____ State of _____
2. [] HAS NEVER BEEN KNOWN BY ANY OTHER NAME. [] Changed his/her/its name in _____ from _____, in Case No. _____, in the _____ County of _____, State of Illinois.
3. [] HAS NEVER BEEN ADJUDGED A BANKRUPT. [] Was adjudged a bankrupt in Case No. _____ in _____
4. [] IS NOT ONE AND THE SAME PERSON AS ... [] IS THE SAME PERSON AS ... SHOWN IN _____
5. [] IS NOT A PARTY TO ANY UNSATISFIED OR UNRELEASED JUDGMENTS, DECREES OR LIENS OF RECORD IN THE COUNTY OR PARISH IN WHICH THE AFORESAID PREMISES ARE LOCATED. [] IS A PARTY TO THE FOLLOWING CASES: CASE # COURT PLAINTIFF DEFENDANT DATE OF JUDGMENT AMOUNT
6. HAS, DURING THE LAST TEN YEARS, RESIDED AT THE FOLLOWING ADDRESSES AND NONE OTHERS: [Attach additional page if necessary] FROM (DATE) TO (DATE) STREET ADDRESS CITY/STATE/ZIP
7. HAS, DURING THE LAST TEN YEARS, BEEN EMPLOYED AS FOLLOWS: [Attach additional page if necessary] FROM (DATE) TO (DATE) OCCUPATION EMPLOYER LOCATION
8. [] HAS NEVER BEEN MARRIED. [] IS THE WIDOW(ER) OF _____ [] MARRIED _____ (name) ON _____ (date) AND WHOSE MAIDEN NAME WAS _____
9. [] HAS A SOCIAL SECURITY NUMBER, WHICH IS _____

AFFIANT MAKES THIS AFFIDAVIT FOR THE PURPOSE OF INDUCING _____ AND _____ TO REPRESENT THAT THE TITLE UNDER CONSIDERATION IS NOT AFFECTED BY ANY JUDGMENTS, DECREES, BANKRUPTCY, DIVORCE, CHANGE OF NAME PROCEEDINGS OR FEDERAL AND STATE TAX LIENS AGAINST PERSONS WHOSE NAMES ARE THE SAME AS AFFIANT'S OR SIMILAR THERETO.

County of _____
State of _____

The foregoing instrument was acknowledged before me on ____ by _____.

Notary Public
My Commission expires _____

PERSONAL INFORMATION AFFIDAVIT

Settlement Date: File Number: 1402-54760

Property Address: 932-946 MADISON, Oak Park, IL 60302

This affidavit is for the confidential use of Prairie Title Services, Inc., will assist in determining whether certain matters of record affect the title under consideration or whether they relate to other persons whose names are similar to those of the owner or former owners.

The undersigned, _____, certifies, avows and affirmatively represents that he/she/it is an owner of the premises that are the subject of the captioned real estate transaction.

Affiant further states that he/she/it:

- 1. [] HAS NEVER BEEN A PARTY TO A DIVORCE PROCEEDING OR: Was divorced from _____ in (yr.) _____ in Case No. _____ County of _____ State of _____
2. [] HAS NEVER BEEN KNOWN BY ANY OTHER NAME. [] Changed his/her/its name in _____ from _____, in Case No. _____, in the _____ County of _____, State of Illinois.
3. [] HAS NEVER BEEN ADJUDGED A BANKRUPT. [] Was adjudged a bankrupt in Case No. _____ in _____
4. [] IS NOT ONE AND THE SAME PERSON AS ... [] IS THE SAME PERSON AS ... SHOWN IN _____
5. [] IS NOT A PARTY TO ANY UNSATISFIED OR UNRELEASED JUDGMENTS, DECREES OR LIENS OF RECORD IN THE COUNTY OR PARISH IN WHICH THE AFORESAID PREMISES ARE LOCATED. [] IS A PARTY TO THE FOLLOWING CASES: CASE # COURT PLAINTIFF DEFENDANT DATE OF JUDGMENT AMOUNT
6. HAS, DURING THE LAST TEN YEARS, RESIDED AT THE FOLLOWING ADDRESSES AND NONE OTHERS: [Attach additional page if necessary] FROM (DATE) TO (DATE) STREET ADDRESS CITY/STATE/ZIP
7. HAS, DURING THE LAST TEN YEARS, BEEN EMPLOYED AS FOLLOWS: [Attach additional page if necessary] FROM (DATE) TO (DATE) OCCUPATION EMPLOYER LOCATION
8. [] HAS NEVER BEEN MARRIED. [] IS THE WIDOW(ER) OF _____ [] MARRIED _____ (name) ON _____ (date) AND WHOSE MAIDEN NAME WAS _____
9. [] HAS A SOCIAL SECURITY NUMBER, WHICH IS _____

AFFIANT MAKES THIS AFFIDAVIT FOR THE PURPOSE OF INDUCING _____ AND _____ TO REPRESENT THAT THE TITLE UNDER CONSIDERATION IS NOT AFFECTED BY ANY JUDGMENTS, DECREES, BANKRUPTCY, DIVORCE, CHANGE OF NAME PROCEEDINGS OR FEDERAL AND STATE TAX LIENS AGAINST PERSONS WHOSE NAMES ARE THE SAME AS AFFIANT'S OR SIMILAR THERETO.

County of _____

State of _____

The foregoing instrument was acknowledged before me on ____ by _____.

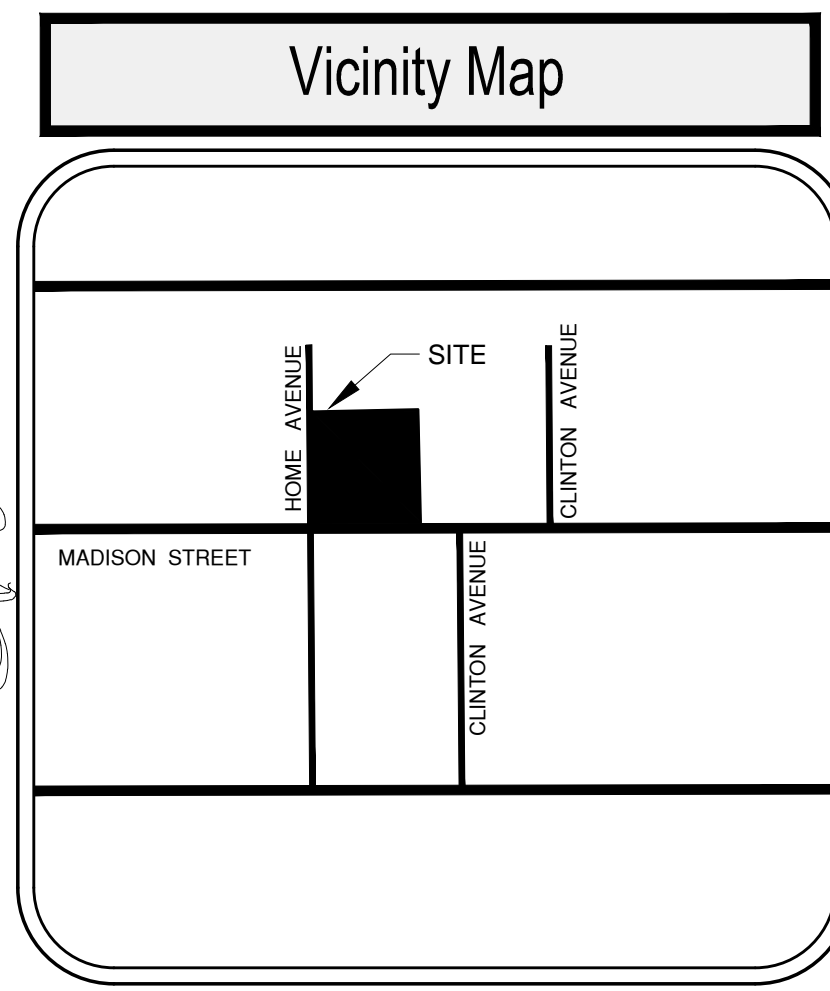
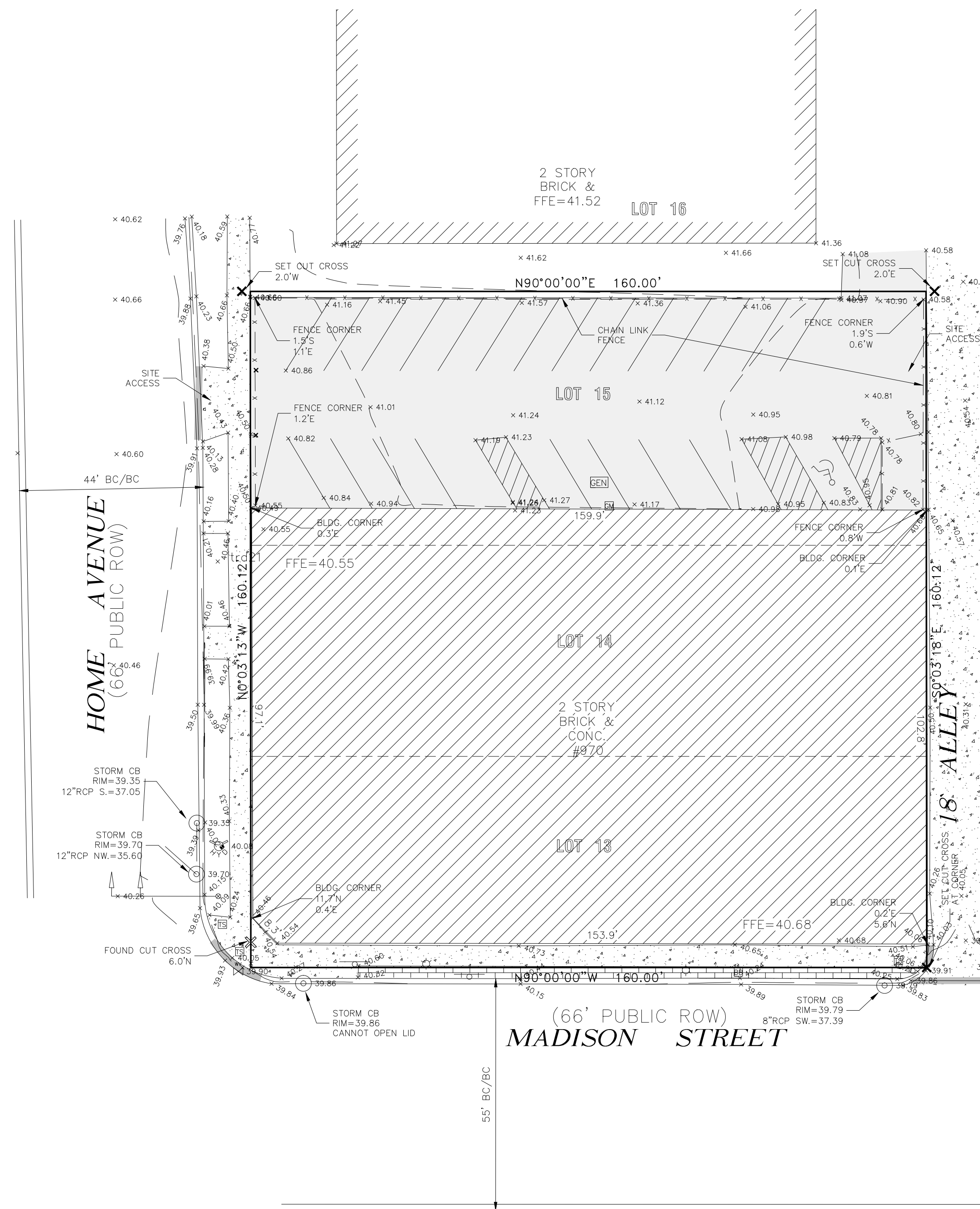
Notary Public
My Commission expires _____

ALTA/ACSM LAND TITLE SURVEY

Items Corresponding to Schedule B

THE FOLLOWING ARE SURVEY RELATED ITEMS IN SCHEDULE B IN CHICAGO TITLE INSURANCE TITLE COMMITMENT NO. 1401008982834 D2 WITH AN EFFECTIVE DATE OF SEPTEMBER 2, 2016,

THERE ARE NO SURVEY RELATED ITEMS



FLOOD NOTE:
BY GRAPHIC PLOTTING ONLY, THIS PROPERTY IS IN ZONE X (AREA OF 0.2% ANNUAL CHANCE OF FLOOD) OF THE FLOOD INSURANCE RATE MAP, COMMUNITY PANEL NO. 17031C0395J WHICH BEARS AN EFFECTIVE DATE OF 11/15/2010 BY CONTACT WITH THE NATIONAL FLOOD INSURANCE PROGRAM HTTP://WWW.FEMA.GOV/ WE HAVE LEARNED THIS COMMUNITY DOES CURRENTLY PARTICIPATE IN THE PROGRAM. NO FIELD SURVEYING WAS PERFORMED TO DETERMINE THIS ZONE AND AN ELEVATION CERTIFICATE MAY BE NEEDED TO VERIFY THIS DETERMINATION OR APPLY FOR A VARIANCE FROM THE FEDERAL EMERGENCY MANAGEMENT AGENCY.

Utility Notes

UN1 THE LOCATION OF UTILITIES SHOWN HEREON ARE FROM OBSERVED EVIDENCE OF ABOVE GROUND APPURTENANCES ONLY. THE SURVEYOR WAS NOT PROVIDED WITH UNDERGROUND PLANS OR SURFACE GROUND MARKINGS TO DETERMINE THE LOCATION OF ANY SUBTERRANEAN USES.

UN2 CALL "J.U.L.I.E." FOR FIELD LOCATIONS OF UNDERGROUND UTILITY LINES 1-800-892-0123

Zoning Information

ZONING INFORMATION NOT PROVIDED PER TABLE A ITEM 6(b)

Miscellaneous Notes

MN1 DIMENSIONS ON THIS PLAT ARE EXPRESSED IN FEET AND DECIMAL PARTS THEREOF UNLESS OTHERWISE NOTED.

MN2 PROPERTY CONTAINS 25,620 SQ.FT. 0.59 ACRES

MN3 PIN 16-07-324-032.

MN4 BEARING BASIS IS THE RECORDED PLAT OF SUBDIVISION

MN5 PROPERTY HAS 21 REGULAR PARKING SPACES AND 1 HANDICAP SPACE.

Legend of Symbols & Abbreviations

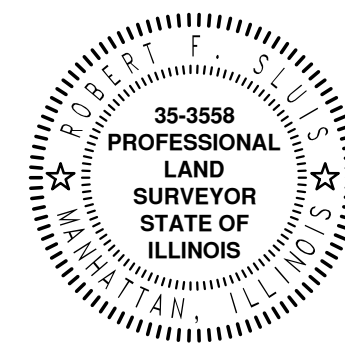
○	FOUND IRON PIPE	⊕	FIRE HYDRANT
□	SET IRON ROD	⊗	STORM SEWER INLET
▲	SET MAG NAIL	EP	ELECTRIC PEDESTAL
✕	SET CUT CROSS	TP	TELEPHONE PEDESTAL
7.77	MEASURED DATA	CP	CABLE PEDESTAL
(7.77)	RECORDED DATA	CT	TRANSFORMER
P.U.E.	PUBLIC UTILITY EASEMENT	TS	TRAFFIC SIGNAL BOX
D.E.	DRAINAGE EASEMENT	⊙	POWER POLE
M.U.E.	MUNICIPAL UTILITY EASEMENT	○	CONCRETE
R.P.U.E.	RESTRICTED UTILITY EASEMENT	○	DEPRESSED CURB
⊙	STORM SEWER MANHOLE	○	ASPHALT
⊙	SANITARY SEWER MANHOLE	⊠	BRICK PAVERS
⊙	WATER VALE VAULT		
⊙	LIGHT POLE		
⊙	TRAFFIC LIGHT		

TO: VILLAGE OF OAK PARK; CHICAGO TITLE INSURANCE COMPANY

This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2016 minimum standard detail requirements for ALTA/ACSM Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes items 1, 2, 3, 4, 6(b), 9 and 11 of Table A thereof. The field work was completed on October 28, 2016.

DATED: 10/28/2016

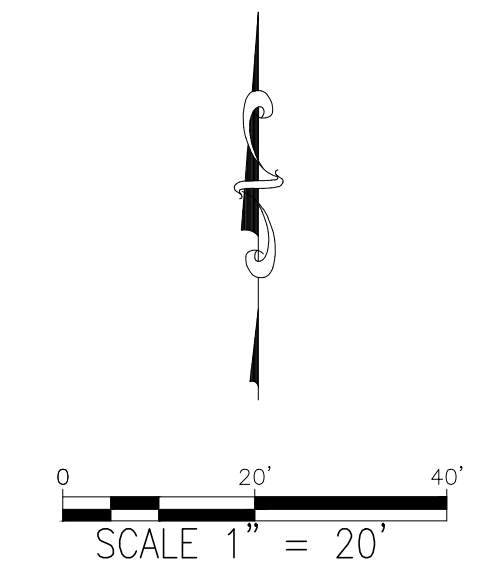
 ROBERT F. SLUIS
 ILLINOIS PROFESSIONAL LAND SURVEYOR #35-3558
 LICENSE EXPIRES NOVEMBER 30, 2018



LAND DESCRIPTION

LOTS 13, 14, 15 AND THE SOUTH 10 FEET OF LOT 16 IN BLOCK 3 IN HERRICK & DUNLOP SUBDIVISION OF LOTS 12 TO 17 OF GEO. W. SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 16-07-324-032-0000
 COMMONLY KNOWN AS 970 MADISON, OAK PARK, IL 60302



M. GINGERICH, GERAUX & ASSOCIATES MANHATTAN OFFICE
 ENGINEERING * PLANNING * SURVEYING

Bradley Office: 240 W. Industrial Drive, Bradley, Illinois 60915
 Manhattan Office: 25620 S. Grogan Rd, Manhattan, Illinois 60442
 PH: 815-939-4921, FX: 815-939-9810
 PH: 815-478-9680, FX: 815-478-9685

www.mg2a.com Professional Design FIRM #184.005003

ORDERED BY: VILLAGE OF OAK PARK
 PREPARED BY: [Name], DATE: 10-28-2016, DRAWN BY: [Name], CHECKED BY: [Name], FILE: [Name]
 JOB NO: 16-687, SHEET 109 OF 81-82

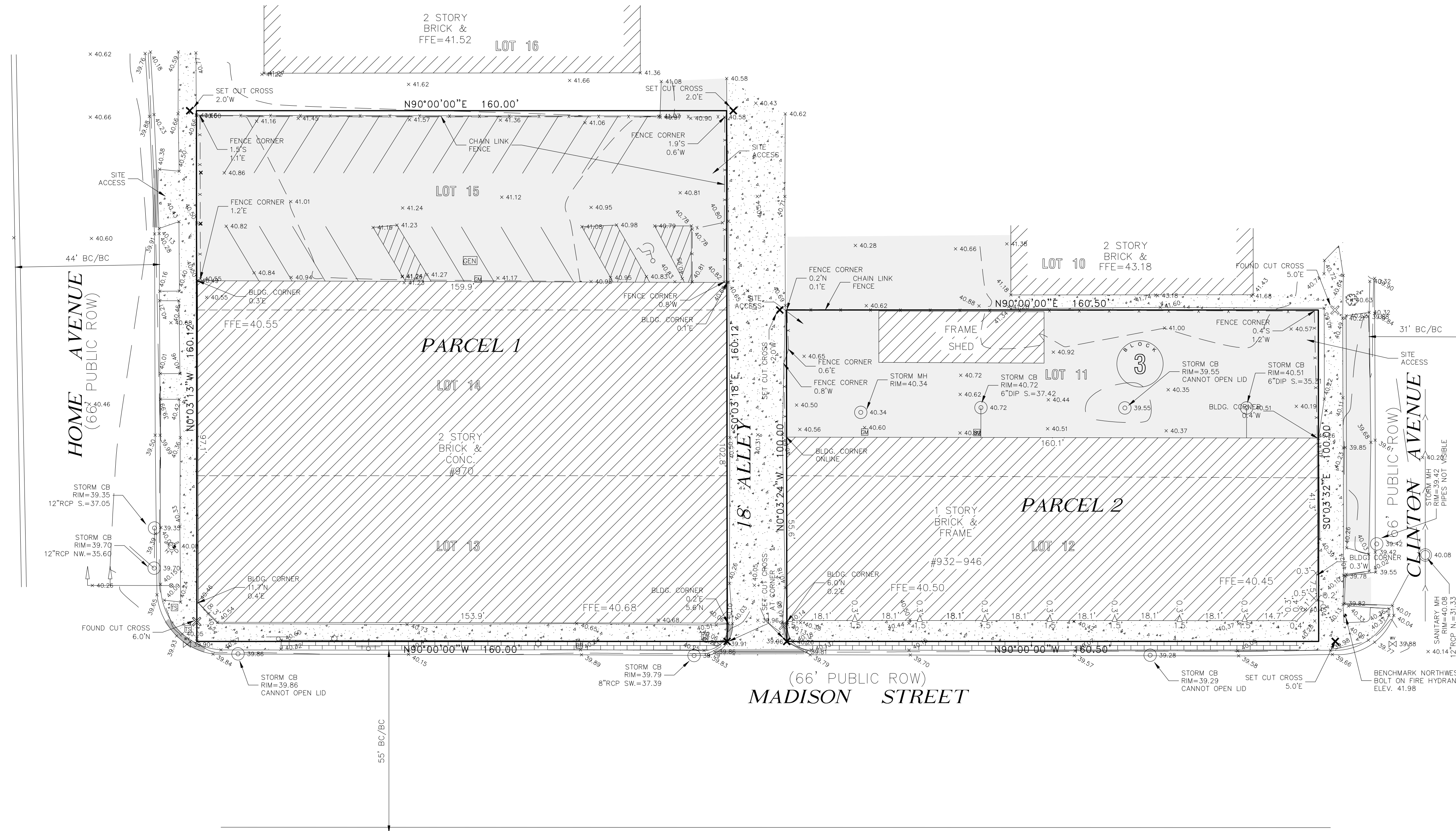
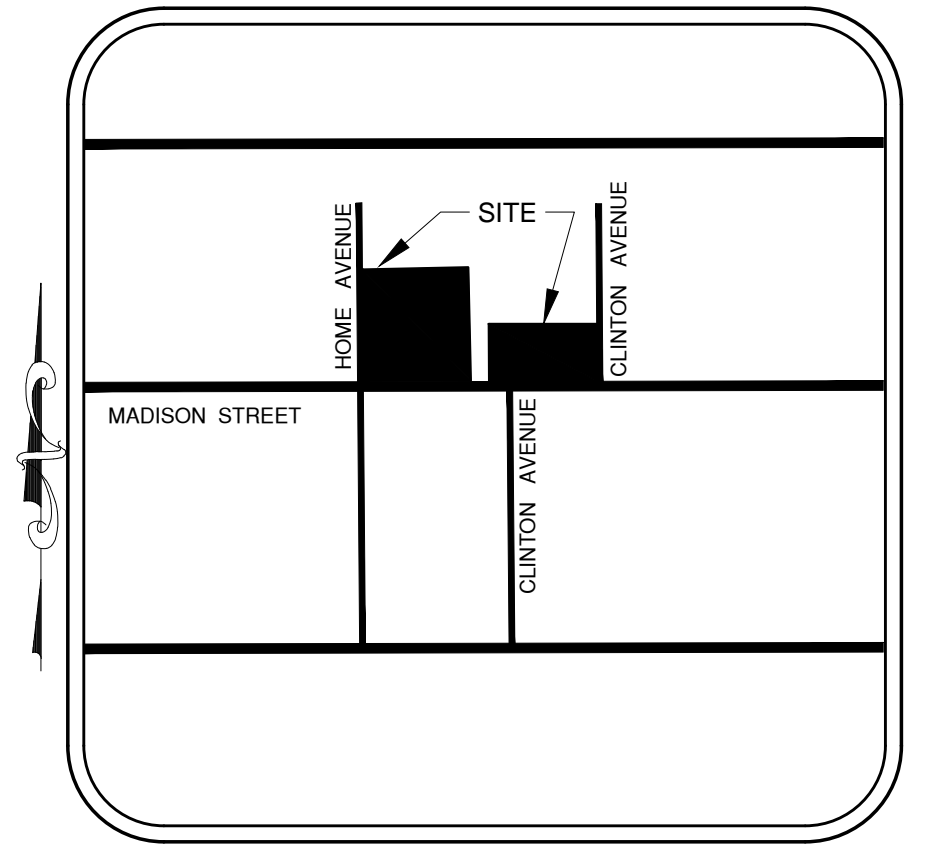
ALTA/ACSM LAND TITLE SURVEY

Items Corresponding to Schedule B

THE FOLLOWING ARE SURVEY RELATED ITEMS IN SCHEDULE B IN CHICAGO TITLE INSURANCE TITLE COMMITMENT NO. 1401008982834 D2 WITH AN EFFECTIVE DATE OF SEPTEMBER 2, 2016, AND PRAIRIE TITLE SERVICES INC. COMMITMENT NO. 1402-54760

THERE ARE NO SURVEY RELATED ITEMS

Vicinity Map



FLOOD NOTE:
BY GRAPHIC PLATTING ONLY, THIS PROPERTY IS IN ZONE X (AREA OF 0.2% ANNUAL CHANCE OF FLOOD) OF THE FLOOD INSURANCE RATE MAP, COMMUNITY PANEL NO. 170311C0395J WHICH BEARS AN EFFECTIVE DATE OF 11/13/2015. BY CONTACTING THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) AT 1-800-368-7277 DATED 10/28/2016 TO THE NATIONAL FLOOD INSURANCE PROGRAM <http://www.fema.gov/> WE HAVE LEARNED THIS COMMUNITY DOES CURRENTLY PARTICIPATE IN THE PROGRAM. NO FIELD SURVEYING WAS PERFORMED TO DETERMINE THIS ZONE AND AN ELEVATION CERTIFICATE MAY BE NEEDED TO VERIFY THIS DETERMINATION OR APPLY FOR A VARIANCE FROM THE FEDERAL EMERGENCY MANAGEMENT AGENCY.

Legend of Symbols & Abbreviations

- | | | | |
|----------|-----------------------------|---|--------------------|
| ○ | FOUND IRON PIPE | ⊗ | FIRE HYDRANT |
| ⊗ | SET IRON ROD | ⊗ | STORM SEWER INLET |
| ⊗ | FOUND IRON ROD | ⊗ | ELECTRIC PEDESTAL |
| ⊗ | SET MAG NAIL | ⊗ | TELEPHONE PEDESTAL |
| 7.7' | MEASURED DATA (7.7') | ⊗ | CABLE PEDESTAL |
| P.U.E. | PUBLIC UTILITY EASEMENT | ⊗ | TRANSFORMER |
| D.E. | DRAINAGE EASEMENT | ⊗ | TRAFFIC SIGNAL BOX |
| M.U.E. | MUNICIPAL UTILITY EASEMENT | ⊗ | POWER POLE |
| R.P.U.E. | RESTRICTED UTILITY EASEMENT | ⊗ | CONCRETE |
| ⊗ | STORM SEWER MANHOLE | ⊗ | DEPRESSED CURB |
| ⊗ | SANITARY SEWER MANHOLE | ⊗ | ASPHALT |
| ⊗ | WATER VALE VAULT | ⊗ | BRICK PAVERS |
| ⊗ | LIGHT POLE | | |
| ⊗ | TRAFFIC LIGHT | | |

Utility Notes

- UN1 THE LOCATION OF UTILITIES SHOWN HEREON ARE FROM OBSERVED EVIDENCE OF ABOVE GROUND APPURTENANCES ONLY. THE SURVEYOR WAS NOT PROVIDED WITH UNDERGROUND PLANS OR SURFACE GROUND MARKINGS TO DETERMINE THE LOCATION OF ANY SUBTERRANEAN USES.
- UN2 CALL "J.U.L.I.E." FOR FIELD LOCATIONS OF UNDERGROUND UTILITY LINES 1-800-892-0123

Zoning Information

ZONING INFORMATION NOT PROVIDED PER TABLE A ITEM 6(b)

Miscellaneous Notes

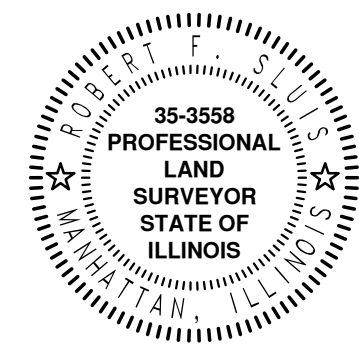
- MN1 DIMENSIONS ON THIS PLAT ARE EXPRESSED IN FEET AND DECIMAL PARTS THEREOF UNLESS OTHERWISE NOTED.
- MN2 PARCEL 1 CONTAINS 25,620 SQ.FT. 0.59 ACRES
PARCEL 2 CONTAINS 16,050 SQ.FT. 0.37 ACRES
- MN3 PIN 16-07-324-032, 16-07-324-024
- MN4 AT THE TIME OF THE SURVEY THERE WAS NO OBSERVABLE EVIDENCE OF A CEMETERY OR BURIAL GROUND.
- MN5 BEARING BASIS IS ASSUMED
- MN6 PARCEL 1 HAS 21 REGULAR PARKING SPACES AND 1 HANDICAP SPACE
PARCEL 2 HAS NO STRIPED SPACES

TO: VILLAGE OF OAK PARK; CHICAGO TITLE INSURANCE COMPANY; PRAIRIE TITLE SERVICES INC.

This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2016 minimum standard detail requirements for ALTA/ACSM Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes items 1, 2, 3, 4, 6(b), 9 and 11 of Table A thereof. The field work was completed on October 28, 2016.

DATED: 10/28/2016

Robert F. Sluis
ROBERT F. SLUIS
ILLINOIS PROFESSIONAL LAND SURVEYOR #35-3558
LICENSE EXPIRES NOVEMBER 30, 2018



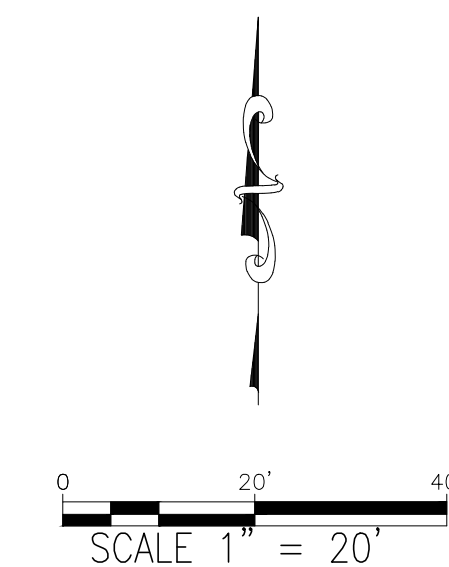
LAND DESCRIPTION

PARCEL 1: LOTS 13, 14, 15 AND THE SOUTH 10 FEET OF LOT 16 IN BLOCK 3 IN HERRICK & DUNLAP SUBDIVISION OF LOTS 12 TO 17 OF GEO W. SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 16-07-324-032-0000
COMMONLY KNOWN AS 970 MADISON, OAK PARK, IL 60302

PARCEL 2: LOT 11 AND 12 IN BLOCK 3 IN HERRICK'S AND DUNLAP'S SUBDIVISION OF LOTS 12 TO 17, INCLUSIVE, IN GEORGE SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 (EXCEPT RAILROAD LANDS) OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 16-07-324-024-0000
COMMONLY KNOWN AS 932-946 MADISON, OAK PARK, IL 60302



M. GINGERICH, GERAUX & ASSOCIATES MANHATTAN OFFICE
ENGINEERING * PLANNING * SURVEYING

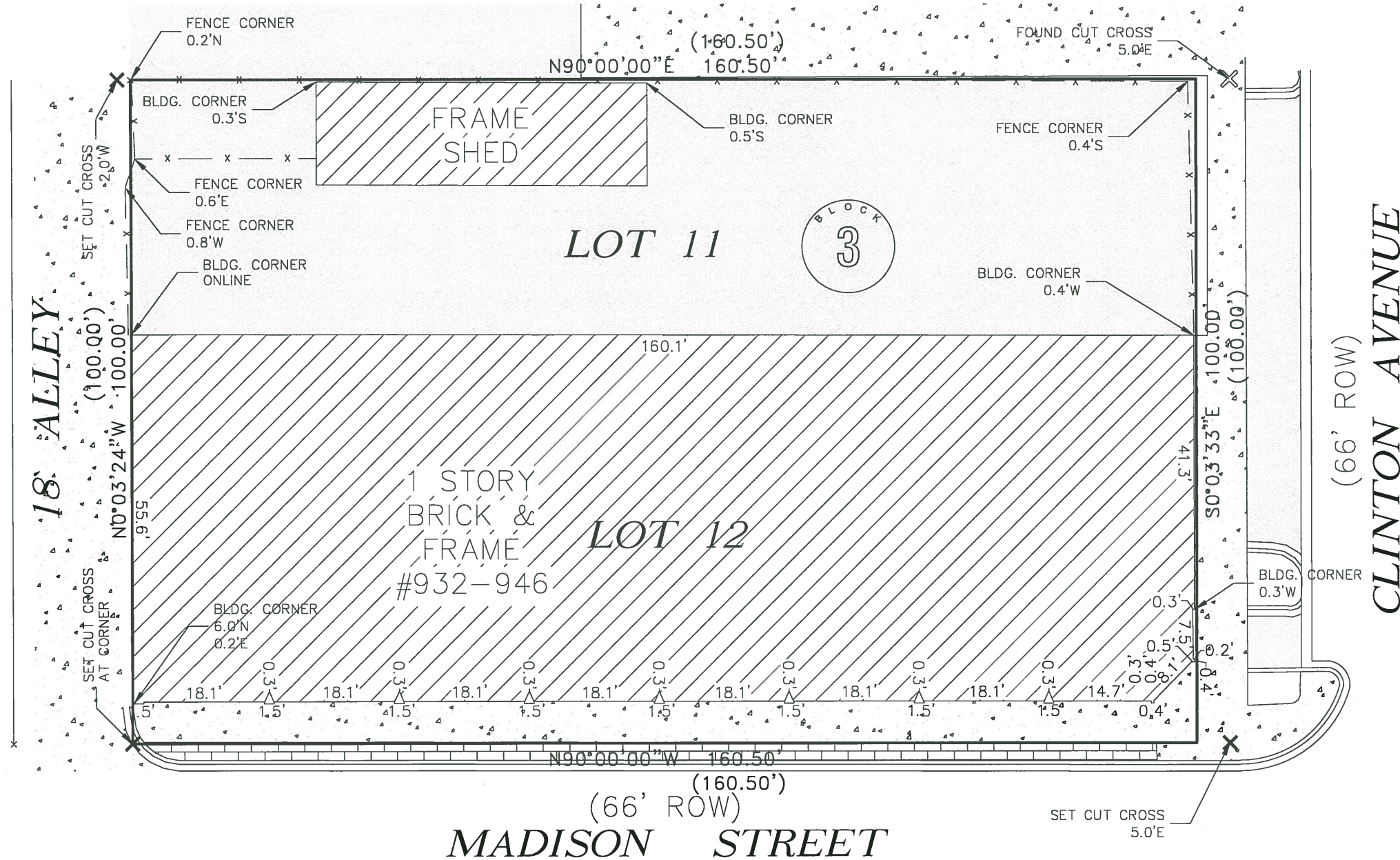
Bradley Office: 240 W. Industrial Drive, Bradley, Illinois 60915
Manhattan Office: 25620 S. Grogan Rd, Manhattan, Illinois 60442

PH: 815-939-4921
FX: 815-939-9810

www.mg2a.com
Professional Design FIRM #184-005003

ORDERED BY: VILLAGE OF OAK PARK
DATE: 10-28-2016
JOB NO: 16-687

PLAT OF SURVEY



- LEGEND**
- ✕ SET CUT CROSS
 - ⊗ FOUND CUT CROSS
 - 7.77' MEASURED DATA
 - (7.77') RECORDED DATA
 - CONCRETE
 - BRICK PAVERS
 - ASPHALT

I, ROBERT F. SLUIS, AN ILLINOIS PROFESSIONAL LAND SURVEYOR, DO HEREBY CERTIFY THAT I HAVE SURVEYED AND LOCATED THE BUILDINGS ON THE ABOVE DESCRIBED PROPERTY AND THAT THE PLAT HEREON DRAWN IS A TRUE AND CORRECT REPRESENTATION OF SAID SURVEY. ALL DISTANCES ARE IN FEET AND DECIMAL PARTS THEREOF. THIS PROFESSIONAL SERVICE CONFORMS TO THE CURRENT ILLINOIS MINIMUM STANDARDS FOR A BOUNDARY SURVEY.

GIVEN UNDER MY HAND AND SEAL THIS 5th DAY OF APRIL, A.D. 2015.

Robert F. Sluis

ILLINOIS PROFESSIONAL LAND SURVEYOR NO. 3558
LICENSE EXPIRES NOVEMBER 30, 2016



LAND DESCRIPTION

LOT 11 AND 12 IN BLOCK 3 IN HERRICK'S AND DUNLAP'S SUBDIVISION OF LOTS 12 TO 17, INCLUSIVE, IN GEORGE SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 (EXCEPT RAILROAD LANDS) OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

M. GINGERICH, GEREAX & ASSOCIATES | MANHATTAN OFFICE
ENGINEERING * PLANNING * SURVEYING

Bradley Office
240 N. Industrial Drive
Bradley, Illinois 60915
PH. 815-939-4921
FX. 815-939-9810



Manhattan Office
25620 S. Gougar Rd
Manhattan, Illinois 60442
PH. 815-478-9680
FX. 815-478-9685
www.mg2a.com
Professional Design FIRM #184.005003

ORDERED BY: VILLAGE OF OAK PARK			
FIELDWORK COMPLETED: 04-05-2015	DR. BY: NIB	CK. BY: RFS	FILE:
JOB NO.: 15-191	SB: 101 PG: 67-68		

RECEIVED
MAR 27 1929

A N O R D I N A N C E

ESTABLISHING A BUILDING LINE ON THE NORTH SIDE OF MADISON STREET BETWEEN HARLEM AVENUE AND OAK PARK AVENUE, IN THE VILLAGE OF OAK PARK, COUNTY OF COOK AND STATE OF ILLINOIS.

BE IT ORDAINED by the President and Board of Trustees of the Village of Oak Park;

SECTION I. That a building line be and the same is hereby established along a line parallel with and forty (40) feet northerly of the center line of Madison Street between Harlem Avenue and Oak Park Avenue, in the Village of Oak Park, County of Cook and State of Illinois.

SECTION II. That all ordinances or parts of ordinances conflicting with this ordinance be and the same are hereby repealed.

SECTION III. This ordinance shall be in full force and effect from and after its passage, approval and due publication.

APPROVED MAR 20 1929

PUBLISHED MAR 30 1929

Willis M. Deely
PRESIDENT OF THE VILLAGE OF OAK PARK.

COMMITMENT FOR TITLE INSURANCE



Chicago Title Insurance Company

CHICAGO TITLE INSURANCE COMPANY, a Nebraska corporation, herein called the Company, for 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 Schedule 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, Chicago Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

CHICAGO TITLE INSURANCE COMPANY

Issued By:

CHICAGO TITLE INSURANCE COMPANY
10 S. LASALLE ST. 3100
CHICAGO, IL 60603

By

Authorized Signatory

Refer Inquiries To:
(312) 223-4627



Commitment No.: 1401 008982834 D2

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

YOUR REFERENCE: OAK PARK

ORDER NO. : 1401 008982834 D2

EFFECTIVE DATE: SEPTEMBER 2, 2016

1. POLICY OR POLICIES TO BE ISSUED:

OWNER' S POLI CY: ALTA OWNERS 2006
AMOUNT: TO COME
PROPOSED I NSURED: TO COME

2. THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT IS FEE SIMPLE, UNLESS OTHERWISE NOTED.

**3. TITLE TO THE ESTATE OR INTEREST IN THE LAND IS AT THE EFFECTIVE DATE VESTED IN:
OAK PARK ELEMENTARY SCHOOL DI STRI CT 97**

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE A (CONTINUED)

ORDER NO. : 1401 008982834 D2

4A. LOAN POLICY 1 MORTGAGE OR TRUST DEED TO BE INSURED:

NONE

4B. LOAN POLICY 2 MORTGAGE OR TRUST DEED TO BE INSURED:

NONE



CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE A (CONTINUED)

ORDER NO. : 1401 008982834 D2

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOTS 13, 14, 15 AND THE SOUTH 10 FEET OF LOT 16 IN BLOCK 3 IN HERRICK & DUNLOP SUBDIVISION OF LOTS 12 TO 17 OF GEO W. SCOVILLE'S SUBDIVISION OF THE EAST 49 ACRES OF THE WEST 129 ACRES OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE B

ORDER NO. : 1401 008982834 D2

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.

GENERAL EXCEPTIONS

1. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY PUBLIC RECORDS.
2. 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.
3. EASEMENTS, OR CLAIMS OF EASEMENTS, NOT SHOWN BY PUBLIC RECORDS.
4. 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.
5. TAXES OR SPECIAL ASSESSMENTS WHICH ARE NOT SHOWN AS EXISTING LIENS BY THE PUBLIC RECORDS.
6. IF EXTENDED COVERAGE OVER THE FIVE GENERAL EXCEPTIONS IS REQUESTED, WE SHOULD BE FURNISHED THE FOLLOWING:
 - A. A CURRENT ALTA/ACSM OR ILLINOIS LAND TITLE SURVEY CERTIFIED TO CHICAGO TITLE INSURANCE COMPANY;
 - B. A PROPERLY EXECUTED ALTA STATEMENT;

MATTERS DISCLOSED BY THE ABOVE DOCUMENTATION WILL BE SHOWN SPECIFICALLY.

NOTE: THERE WILL BE AN ADDITIONAL CHARGE FOR THIS COVERAGE.

7. NOTE FOR INFORMATION: THE COVERAGE AFFORDED BY THIS COMMITMENT AND ANY POLICY ISSUED PURSUANT HERETO SHALL NOT COMMENCE PRIOR TO THE DATE ON WHICH ALL CHARGES PROPERLY BILLED BY THE COMPANY HAVE BEEN FULLY PAID.

A 8.

1. TAXES FOR THE YEAR(S) 2016
2016 TAXES ARE NOT YET DUE OR PAYABLE.

PERM TAX#	PCL	YEAR	1ST INST	STAT	2ND INST	STAT
16-07-324-032-0000	1 OF 1	2015	NOT BILLED		NOT BILLED	

PERM TAX# 16-07-324-032-0000 PCL 1 OF 1 VOLUME 141

3A THE GENERAL TAXES AS SHOWN BELOW ARE MARKED EXEMPT ON THE COLLECTOR'S WARRANTS.

YEAR(S): 2015 AND PRIOR

UNLESS SATISFACTORY EVIDENCE IS SUBMITTED TO SUBSTANTIATE SAID EXEMPTION OUR POLICY, IF AND WHEN ISSUED, WILL BE SUBJECT TO SAID TAXES.

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE B (CONTINUED)

ORDER NO. : 1401 008982834 D2

N 9. ENCROACHMENT OF BUILDINGS FROM 1/4 INCHES TO 1 1/8 INCHES OVER WEST LINE OF THE LAND AND OVER THE SOUTH LOT LINE FROM 1/2 INCH TO 1 INCH AS DISCLOSED BY SURVEY

B "Be advised that the "Good Funds" section of the Title Insurance Act (215 ILCS 155/26) becomes effective 1-1-2010. This act places limitations upon the settlement agent's ability to accept certain types of deposits into escrow. Please contact your local Chicago Title Office regarding the application of this new law to your transaction."

C 10. NOTE FOR INFORMATION (ENDORSEMENT REQUESTS):

ALL ENDORSEMENT REQUESTS SHOULD BE MADE PRIOR TO CLOSING TO ALLOW AMPLE TIME FOR THE COMPANY TO EXAMINE REQUIRED DOCUMENTATION.

(THIS NOTE WILL BE WAIVED FOR POLICY). ~

D 11. NOTE: THE LAND LIES WITHIN COOK COUNTY, ILLINOIS, ALL OF WHICH IS SUBJECT TO THE PREDATORY LENDING DATABASE PROGRAM ACT (765 ILCS 77/70 ET SEQ.) (THE ACT). ON AND AFTER JULY 1, 2008, 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 A CERTIFICATE OF EXEMPTION MUST BE ATTACHED TO ANY MORTGAGE TO BE RECORDED.

E 12. INFORMATIONAL NOTE:

TO SCHEDULE ANY CLOSINGS IN THE CHICAGO COMMERCIAL CENTER, PLEASE CALL (312)223-2707.

F 13. WE SHOULD BE FURNISHED A STATEMENT THAT THERE IS NO PROPERTY MANAGER EMPLOYED TO MANAGE THE LAND, OR, IN THE ALTERNATIVE, A FINAL LIEN WAIVER FROM ANY SUCH PROPERTY MANAGER. ~

G 14. EXISTING UNRECORDED LEASES AND ALL RIGHTS THEREUNDER OF THE LESSEES AND OF ANY PERSON OR PARTY CLAIMING BY, THROUGH OR UNDER THE LESSEES. ~

I

FOR ALL ILLINOIS PROPERTY: FOR COMMITMENT ONLY

EFFECTIVE JUNE 1, 2009, PURSUANT TO PUBLIC ACT 95-988, SATISFACTORY EVIDENCE OF IDENTIFICATION MUST BE PRESENTED FOR THE NOTARIZATION OF ANY AND ALL

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE B (CONTINUED)

ORDER NO. : 1401 008982834 D2

DOCUMENTS NOTARIZED BY AN ILLINOIS NOTARY PUBLIC. UNTIL JULY 1, 2013, SATISFACTORY IDENTIFICATION DOCUMENTS ARE DOCUMENTS THAT ARE VALID AT THE TIME OF THE NOTARIAL ACT; ARE ISSUED BY A STATE OF FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND BEAR THE INDIVIDUAL'S SIGNATURE.

J

FOR COOK COUNTY PROPERTY: FOR COMMITMENT ONLY

EFFECTIVE JUNE 1, 2009, IF ANY DOCUMENT OF CONVEYANCE FOR COOK COUNTY RESIDENTIAL REAL PROPERTY IS TO BE NOTARIZED BY AN ILLINOIS NOTARY PUBLIC, PUBLIC ACT 95-988 REQUIRES THE COMPLETION OF A NOTARIAL RECORD FOR EACH GRANTOR WHOSE SIGNATURE IS NOTARIZED. THE NOTARIAL RECORD WILL INCLUDE THE THUMBPRINT OR FINGERPRINT OF THE GRANTOR. THE GRANTOR MUST PRESENT IDENTIFICATION DOCUMENTS THAT ARE VALID; ARE ISSUED BY STATE OR FEDERAL GOVERNMENT AGENCY; BEAR THE PHOTOGRAPHIC IMAGE OF THE INDIVIDUAL'S FACE; AND BEAR THE INDIVIDUAL'S SIGNATURE. THE COMPANY WILL CHARGE \$25.00 PER NOTARIAL RECORD.

- K 15. MUNICIPAL REAL ESTATE TRANSFER TAX STAMPS (OR PROOF OF EXEMPTION) MUST ACCOMPANY ANY CONVEYANCE AND CERTAIN OTHER TRANSFERS OF PROPERTY LOCATED IN OAK PARK. PLEASE CONTACT SAID MUNICIPALITY PRIOR TO CLOSING FOR ITS SPECIFIC REQUIREMENTS, WHICH MAY INCLUDE THE PAYMENT OF FEES, AN INSPECTION OR OTHER APPROVALS.
- L 16. INFORMATION SHOULD BE FURNISHED ESTABLISHING THE PRESENT VALUE OF THE LAND AND IMPROVEMENTS THEREON. IF SUCH VALUE IS GREATER THAN THE AMOUNT OF INSURANCE REQUESTED, THE APPLICATION SHOULD BE AMENDED TO REQUEST AN AMOUNT EQUIVALENT TO THE FULL VALUE OF THE PROPERTY, AND, IN DEFAULT THEREOF, THE RIGHT IS RESERVED TO INSERT IN THE OWNER'S POLICY THE COMPANY'S USUAL COINSURANCE EXCEPTION.

** END **

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE

ORDER NO. : 1401 008982834 D2

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 or 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/> > .**

CHICAGO TITLE INSURANCE COMPANY

1031 EXCHANGE SERVICES

If your transaction involves a tax deferred exchange, we offer this service through our 1031 division, IPX1031. As the nation's largest 1031 company, IPX1031 offers guidance and expertise. Security for Exchange funds includes segregated bank accounts and a 100 million dollar Fidelity Bond. Fidelity National Title Group also provides a 50 million dollar Performance Guaranty for each Exchange. For additional information or to set-up an Exchange, please call Scott Nathanson at (312) 223-2178 or Anna Barsky at (312) 223-2169.

FIDELITY NATIONAL FINANCIAL

PRIVACY NOTICE

Effective Date: January 6, 2015

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. This Privacy Notice lets you know how and for what purposes your Personal Information (as defined herein) is being collected, processed and used by FNF. We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Notice. The provision of this Privacy Notice to you does not create any express or implied relationship, or create any express or implied duty or other obligation, between Fidelity National Financial, Inc. and you. See also **No Representations or Warranties** below.

This Privacy Notice is only in effect for any generic information and Personal Information collected and/or owned by FNF, including collection through any FNF website and any online features, services and/or programs offered by FNF (collectively, the "Website"). This Privacy Notice is not applicable to any other web pages, mobile applications, social media sites, email lists, generic information or Personal Information collected and/or owned by any entity other than FNF.

How Information is Collected

The types of personal information FNF collects may include, among other things (collectively, "Personal Information"): (1) contact information (e.g., name, address, phone number, email address); (2) demographic information (e.g., date of birth, gender, marital status); (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver's license, passport, and other government ID numbers; (5) financial account information; and (6) information related to offenses or criminal convictions.

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

- o Applications or other forms we receive from you or your authorized representative;
- o Information we receive from you through the Website;
- o Information about your transactions with or services performed by us, our affiliates, or others; and
- o From consumer or other reporting agencies and public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.

Additional Ways Information is Collected Through the Website

Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain information about each visitor. This information may include IP address, browser language, browser type, operating system, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the user other than the IP address from which the user has accessed the Website.

Cookies. From time to time, FNF or other third parties may send a "cookie" to your computer. 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 and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Website and third party websites that you have visited in the past in order to enhance your next visit to the Website. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Website may be impaired or not function as intended. See the **Third Party Opt Out** section below.

Web Beacons. Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as "clear gifs"). Web Beacons collect only limited information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Website and activities associated with the Website. See the **Third Party Opt Out** section below.

Unique Identifier. We may assign you a unique internal identifier to help keep track of your future visits. We may use this information to gather aggregate demographic information about our visitors, and we may use it to

personalize the information you see on the Website and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

Third Party Opt Out. Although we do not presently, in the future we may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Website. These companies may use non-personally identifiable information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Website in order to provide advertisements about products and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

You can opt-out of online behavioral services through any one of the ways described below. After you opt-out, you may continue to receive advertisements, but those advertisements will no longer be as relevant to you.

- o You can opt-out via the Network Advertising Initiative industry opt-out at <http://www.networkadvertising.org/>.
- o You can opt-out via the Consumer Choice Page at www.aboutads.info.
- o For those in the U.K., you can opt-out via the IAB UK's industry opt-out at www.youronlinechoices.com.
- o You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies.

More information can be found in the Help system of your browser. Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

Use of Personal Information

Information collected by FNF is used for three main purposes:

- o To provide products and services to you or one or more third party service providers (collectively, "Third Parties") who are obtaining services on your behalf or in connection with a transaction involving you.
- o To improve our products and services that we perform for you or for Third Parties.
- o To communicate with you and to inform you about FNF's, FNF's affiliates and third parties' products and services.

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- o To agents, brokers, representatives, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- o To third-party contractors or service providers who provide services or perform marketing services or other functions on our behalf;
- o To law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders; and/or
- o To lenders, lien holders, judgement creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

In addition to the other times when we might disclose information about you, we might also disclose information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process or applicable laws; (2) enforce this Privacy Notice; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided by you violates the rights of third parties; or (4) protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep the Personal Information that is disclosed to us secure. We provide Personal Information and non-Personal Information to our subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the services of our trusted business partners, some or all of which may store your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Notice or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that

party's own Privacy Notice. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We also reserve the right to disclose Personal Information and/or non-Personal Information to take precautions against liability, investigate and defend against any third-party claims or allegations, assist government enforcement agencies, protect the security or integrity of the Website, and protect the rights property, or personal safety of FNF, our users or others.

We reserve the right to transfer your Personal 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. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

Information from Children

We do not collect Personal Information from any person that we know to be under the age of thirteen (13). Specifically, the Website is not intended or designed to attract children under the age of thirteen (13). You affirm that you are either more than 18 years of age, or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Notice, and to abide by and comply with his Privacy Notice. In any case, you affirm that you are over the age of 13, as **THE WEBSITE IS NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.**

Parents should be aware that FNF's Privacy Notice will govern our use of Personal Information, but also that information that is voluntarily given by children - or others - in email exchanges, bulletin boards or the like may be used by other parties to generate unsolicited communications. FNF encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet.

Privacy Outside the Website

The Website may contain various links to other websites, including links to various third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers whose services either we use or you voluntarily elect to utilize, we do not share any of the Personal Information that you provide to us with any of the websites to which the Website links, although we may share aggregate, non-Personal Information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

European Union Users

If you are a citizen of the European Union, please note that we may transfer your Personal Information outside the European Union for use for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information, you consent to both our collection and such transfer to your Personal Information in accordance with this Privacy Notice.

Choices with Your Personal Information

Whether you submit Personal Information to FNF is entirely up to you. You may decide not to submit Personal Information, in which case FNF may not be able to provide certain services or products to you.

You may choose to prevent FNF from disclosing or using your Personal Information under certain circumstances ("opt out"). You may opt out of any disclosure or use of your Personal Information for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization by notifying us by one of the methods at the end of this Privacy Notice. Furthermore, even where your Personal Information is to be disclosed and used in accordance with the stated purposes in this Privacy Notice, you may elect to opt out of such disclosure to and use by a third party that is not acting as an agent of FNF. As described above, there are some uses from which you cannot opt-out.

Please note that opting out of the disclosure and use of your Personal Information as a prospective employee may prevent you from being hired as an employee by FNF to the extent that provision of your Personal Information is required to apply for an open position.

If FNF collects Personal Information from you, such information will not be disclosed or used by FNF for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

You may opt out of online behavioral advertising by following the instructions set forth above under the above section "Additional Ways That Information Is Collected Through the Website," subsection "Third Party Opt Out."

Access and Correction

To access your Personal Information in the possession of FNF and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Notice. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by applicable privacy legislation.

Your California Privacy Rights

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other business for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (e.g., requests made in 2014 will receive information regarding 2012 sharing activities).

To obtain this information on behalf of FNF, please send an email message to privacy@fnf.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will provide the requested information to you at your email address in response.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

No Representations or Warranties

By providing this Privacy Notice, Fidelity National Financial, Inc. does not make any representations or warranties whatsoever concerning any products or services provided to you by its majority-owned subsidiaries. In addition, you also expressly agree that your use of the Website is at your own risk. Any services provided to you by Fidelity National Financial, Inc. and/or the Website are provided "as is" and "as available" for your use, without representations or warranties of any kind, either express or implied, unless such warranties are legally incapable of exclusion. Fidelity National Financial, Inc. makes no representations or warranties that any services provided to you by it or the Website, or any services offered in connection with the Website are or will remain uninterrupted or error-free, that defects will be corrected, or that the web pages on or accessed through the Website, or the servers used in connection with the Website, are or will remain free from any viruses, worms, time bombs, drop dead devices, Trojan horses or other harmful components. Any liability of Fidelity National Financial, Inc. and your exclusive remedy with respect to the use of any product or service provided by Fidelity National Financial, Inc. including on or accessed through the Website, will be the re-performance of such service found to be inadequate.

Your Consent to This Privacy Notice

By submitting Personal Information to FNF, you consent to the collection and use of information by us as specified above or as we otherwise see fit, in compliance with this Privacy Notice, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Notice, we will make an effort to post those changes on the Website. Each time we collect information from you following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We

may use comments, information or feedback that you may submit in any manner that we may choose without notice or compensation to you.

If you have additional questions or comments, please let us know by sending your comments or requests to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer
(888)934-3354
privacy@fnf.com

Copyright 2015, Fidelity National Financial, Inc. All Rights Reserved.

Effective as of January 6, 2015
Last Updated January 25, 2015