

ISSUED BY
VIKING TITLE, L.L.C.
AS ISSUING AGENT FOR
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
COMMITMENT NUMBER VT1412395

Reference Name: Andre Stouvenel

SCHEDULE A

1. Commitment Date: December 10, 2013 at 07:00 AM
2. Policy (or Policies) to be issued: Policy Amount
 - (a) Owner's Policy (ALTA Own. Policy (06/17/06)) \$ 150,000.00
Proposed Insured:
Andre Stouvenel
 - (b) Loan Policy (ALTA Loan Policy (06/17/06))
Proposed Insured:

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

4. The land referred to in the Commitment is situated in the County of Ramsey, State of Minnesota and is described as follows:
Lot 16, Stinson's Subdivision of Block 25, Stinson, Brown and Ramsey's Addition to St. Paul, Minnesota, Ramsey County, Minnesota.

For informational purposes only:

This property is known as: 929 West 7th Street, Ramsey County, Minnesota.

This is Abstract Property.

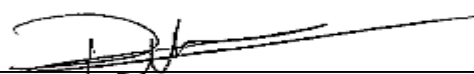
Questions regarding this commitment: Please contact Pat McGrath at 651-688-2900 or e-mail pmcgrath@vikingtitle.com

Questions regarding scheduling, closing, or HUD 1 issues: Please Contact our Closing Department at 651-688-2900

The e-mail address for all closing documents/packages is: doc@vikingtitle.com

VIKING TITLE, L.L.C.

Issued by: Viking Title, L.L.C.
1250 Northland Drive
Mendota Heights MN 55120
Phone: (651)688-2900 Fax: (651)688-3222

By: 
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**SCHEDULE B - SECTION I
REQUIREMENTS**

The following are the requirements to be complied with:

- a. Payment to or for the account of the grantor or mortgagor of the full consideration for the estate or interest to be insured.
- b. We require a fully executed and signed Purchase Agreement.
- c. Satisfaction of Confession of Judgement for Unpaid Property Taxes 2006 Through 2011, in the amount of \$17,648.01, plus penalties, costs and interest.
- d. Deed from Hymen Simes and Josephine Simes, husband and wife, to Thomas S. Hanten.

NOTE: Said Deed given pursuant to that Contract for Deed dated 03/11/93, filed 11/26/93, as Document No. 2721805, from Hymen Simes and Josephine Simes, his wife, Sellers, to Thomas S. Hanten, Purchaser, in the amount of \$35,000.00.

- e. Affidavit Regarding Seller(s) executed by Hymen Simes and Josephine Simes.
- f. Affidavit Regarding Seller executed by Thomas S. Hanten.
- g. Affidavit Regarding Purchaser executed by Andre Stouvenel.
- h. Satisfaction or Release of Federal Tax Lien, filed 01/05/04, as Document No. 3716705, in the amount of \$17,243.76, against Thomas Hanten. We require a release, satisfaction or affidavit of non-identity.
- i. The Company has been informed the property is vacant and that the water has been turned off due to flooding. It will be necessary to account for and pay all outstanding fees, costs, penalties, assessments, interest, etc. in relation to said vacation, utilities and flooding.
- j. Deed from Thomas S. Hanten, and spouse, if any, to Andre Stouvenel.

NOTE: Certificate of Real Estate Value must accompany the deed(s) for filing.

NOTE: A Well Disclosure Certificate must accompany the deed for filing or the following recital must appear on the deed(s). The seller certifies that the seller does not know of any wells on the described real property.

NOTE: Sellers Tax Information Form must be executed at closing, pursuant to the Tax Reform Act of 1986, which requires Real Estate 1099B Report filing.

- k. Chain of Title:

Warranty Deed dated 02/08/93, filed 05/26/93, as Document No. 2721801, from Margaret Brener, a

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**SCHEDULE B - SECTION I
REQUIREMENTS
(Continued)**

single person, to Hymen Simes.

NOTE: This item to be deleted at time of Final Policy.

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**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:

- a. 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.
- b. Rights or claims of parties other than the Insured in actual possession of any or all of the premises.
- c. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments that an accurate and complete survey would disclose.
- d. Unfiled mechanics' or materialmens' liens.
- e. Viking Title, LLC, was not supplied an Abstract of Title for use in examining the title of this property and will not be responsible for the costs of creating a new abstract.
- f. Taxes for the year 2013 in the amount of \$4,286.00 and are unpaid and delinquent, plus penalties and interest. Base Tax Amount \$2,346.22. PIN 11-28-23-14-0136. Non-Homestead.

Property taxes for 2012 are paid in full. Property taxes for 2006 through 2011 remain unpaid in the form of a Confession of Judgment and must be paid in full (see item "c" of Schedule B, Section I, for details).

- g. Utility and drainage easements as shown on the recorded plat.
- h. There are no levied or pending special assessments.

The following appears under "Miscellaneous Accounts":

"Vacant Building Fee #8805 - services 03/28/2012 to 10/24/2012"

"Vacant Building Fee #VB1406 - services 05/09/2013 to 10/24/13/2013"

"Vacant Building Fee #8803 - Certified 2013 in the amount of \$1,353.46"

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SCHEDULE B - SECTION II

EXCEPTIONS

(Continued)

The above above-referenced items have a remaining balance of \$1,595.00, certified to 2014 property taxes in the amount of \$1,346.02.

NOTE: The Search contains the following notes:

"On Vacant Building List - Contact 651-266-8989"

"Per Water Department - Water has been turned off due to flooding"

- i. Subject to the rights of Tenants as Tenants only.