

File No./Escrow No.: 200297360483**Print Date & Time:** 02/18/2022 03:07 PM**Officer/Escrow Officer:****Settlement Location:**

Attorney's Title Guaranty Fund

ALTA Universal ID:

15W030 N. Frontage Rd.

Burr Ridge, IL 60527

Property Address:63 Lincolnshire Dr
Lincolnshire, IL 60069**Buyer:**Xiaoming Zhai and Luqing Zhao
383 Cambridge Dr Grayslake, IL 60030**Seller:**Fannie Mae AKA Federal National Mortgage Association)
5600 Granite Parkway, Plano, TX 75024**Lender:**

CASH

Settlement Date:

2/22/22

Disbursement Date:

2/22/22

Additional dates per state requirements:

| Seller | | Description | Borrower/Buyer | |
|-------------|--------------|--|----------------|-------------|
| Debit | Credit | | Debit | Credit |
| | | Financial | | |
| | | Deposit | | \$25,000.00 |
| | \$236,000.00 | Sale Price of Property | \$236,000.00 | |
| | | | | |
| | | Prorations/Adjustments | | |
| \$18,694.06 | | County Property Tax from 01/01/2021 thru 12/31/2021 | | \$18,694.06 |
| \$2,663.26 | | County Property Tax from 01/01/2022 thru 02/21/2022 | | \$2,663.26 |
| | | | | |
| | | Title Charges and Escrow / Settlement Charges | | |
| \$50.00 | | Title - Closing Protection Letter to ATG Fees and Transfers | \$25.00 | |
| | | Title - Endorsement - Inflation to Codilis & Associates, P.C. | \$175.00 | |
| \$1,820.00 | | Title - Owner's Title Insurance to Codilis & Associates, P.C. / ATG Fees and Transfers | | |
| | | Title - Settlement Fee to Codilis & Associates, P.C. | \$727.50 | |
| \$3.00 | | Title - State Regulatory Fee to ATG Fees and Transfers | | |
| | | | | |
| | | Commission | | |
| \$5,900.00 | | Real Estate Commission - Buyer's Agent - Compass | | |
| \$5,900.00 | | Real Estate Commission - Listing Agent - Baird & Warner | | |
| | | | | |
| | | | | |

| Seller | | Description | Borrower/Buyer | |
|----------|--------|--|----------------|--------|
| Debit | Credit | | Debit | Credit |
| | | Government Recording and Transfer Charges | | |
| | | State Transfer Stamps to ATG Fees and Transfers | \$236.00 | |
| | | County Transfer Stamps to ATG Fees and Transfers | \$118.00 | |
| | | Recording Fee (Deed) to ATG Fees and Transfers | \$60.00 | |
| | | | | |
| | | | | |
| | | Miscellaneous | | |
| \$175.00 | | Attorney Fees to Codilis & Associates, P.C. | | |
| | | Attorney Fees to Fred Sherman | \$500.00 | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

| Seller | | | Borrower/Buyer | |
|--------------|--------------|--------------------------|----------------|--------------|
| Debit | Credit | | Debit | Credit |
| \$35,205.32 | \$236,000.00 | Subtotals | \$237,841.50 | \$46,357.32 |
| | | Due From Borrower | | \$191,484.18 |
| \$200,794.68 | | Due To Seller | | |
| \$236,000.00 | \$236,000.00 | Totals | \$237,841.50 | \$237,841.50 |

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Codilis & Associates, P.C. to cause the funds to be disbursed in accordance with this statement.

Fannie Mae AKA Federal National Mortgage Association

Xiaoming Zhai

Date

By: _____
Codilis & Associates, P.C. as attorney in fact

Luqing Zhao

Date

Escrow Officer

Date

PREPARED BY:
Codilis & Associates, P.C.
Christine Coates, Esq.
15W030 N. Frontage Rd.
Burr Ridge, IL 60527

MAIL TAX BILL TO:
Xiaoming Zhai and Luqing Zhao
63 Lincolnshire Dr
Lincolnshire, IL 60069

MAIL RECORDED DEED TO:

SPECIAL WARRANTY DEED

THE GRANTOR, Fannie Mae AKA Federal National Mortgage Association, of P.O. Box 650043, Dallas, TX 75265-0043, a corporation organized and existing under the laws of the United States of America, for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations, in hand paid, GRANTS, CONVEYS AND SELLS to THE GRANTEE(S) Xiaoming Zhai and Luqing Zhao, _____ of 383 Cambridge Dr Grayslake, IL 60030, all interest in the following described real estate situated in the County of Lake, State of Illinois, to wit:

LOT 19 IN BLOCK 13 IN LINCOLNSHIRE UNIT NO. 6, BEING A SUBDIVISION IN SECTIONS 14 AND 23, TOWNSHIP 43 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 6, 1958, DOCUMENT 992285 IN BOOK 34 OF PLATS, PAGE 70, LAKE COUNTY, ILLINOIS

PERMANENT INDEX NUMBER: 15-23-101-012

PROPERTY ADDRESS: 63 Lincolnshire Dr, Lincolnshire, IL 60069

GRANTOR, for itself and its successors and assigns, hereby covenants and represents that it has not done, or suffered to be done, anything whereby the premises hereby conveyed is, or may be, in any manner encumbered or charged, except as recited herein, and that it will warrant and defend the premises against all persons lawfully claiming by, through or under grantor, subject to: general real estate taxes not yet due or payable, any special assessments not yet due or payable; building, building line and use or occupancy restrictions, conditions and covenants of record; zoning laws and ordinances, easements for public utilities; drainage ditches, feeders and drain tile, pipe or other conduit and all other matters of record affecting the property.

Special Warranty Deed - Continued

Dated this FEB - 7 2022

Fannie Mae AKA Federal National Mortgage Association

By:

Christine Coates

Codilis & Associates, P.C., its Attorney in Fact

Christine Coates

STATE OF ILLINOIS)

COUNTY OF DUPAGE)

SS.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Christine Coates Attorney in Fact for Fannie Mae AKA Federal National Mortgage Association, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument, as his/her/their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this

FEB - 7 2022

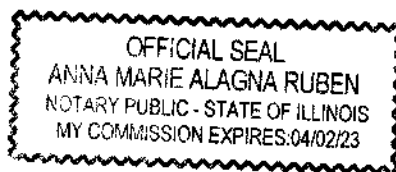
[Signature]

Notary Public

My commission expires:

4/2/2023

Exempt under the provisions of paragraph _____
Section 4, of the Real Estate Transfer Act _____ Date _____
_____ Agent.



ALTA STATEMENT

Commitment to Insure Title No. 200297360483

The Owner/Seller and Purchaser certify to Attorney's Title Guaranty Fund that, with respect to the land described in the above Commitment to Insure Title, and to their best knowledge and belief:

1. Within the last six (6) months: (a) no labor, services, or materials have been furnished to improve the land, or to rehabilitate, repair, refurbish, or remodel the building(s) situated on the land; (b) nor have any goods, chattels, machinery, apparatus, or equipment been attached to the land or building(s) thereon, as fixtures; (c) nor have any contracts been let for the furnishing of labor, service, materials, machinery, apparatus, or equipment that are to be completed subsequent to the date hereof; (d) nor have any notices of lien been received; except the following, if any:

NONE

2. There are no open mortgages, revolving credit mortgages, line of credit mortgages, home equity loan mortgages, or other voluntary liens or mortgages on title, other than those shown on Schedule B of the Commitment to Insure Title, except the following, if any:

NONE

3. All management fees are fully paid, except the following, if any: NONE

4. There are no unrecorded security agreements, leases, financing statements, chattel mortgages, or conditional sales agreements regarding any appliances, equipment or chattels that have or are to become attached to the land or any improvements thereon as fixtures, except the following, if any: NONE

5. There are no unrecorded contracts or options to purchase the land, except the following, if any: NONE

6. There are no unrecorded leases, easements, or other servitudes to which the land or building, or portions thereof, are subject, except the following, if any: NONE

7. If the land is "commercial real estate," as defined per statute, there are no written agreements with any "broker," nor has anyone provided licensed services that resulted in the procuring of a person or entity for the purpose of buying, selling, leasing, subleasing, or otherwise conveying or acquiring any interest in the land, except the following, if any: N/A

Any person or entity signing this Statement who is also the mortgagor in a mortgage to be insured under a Mortgagee Policy to be issued pursuant to the above Commitment to Insure Title certifies that the mortgage and the principal obligations it secures are good and valid and free from all defenses; that any person purchasing the mortgage and obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited; and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the mortgage and obligations to sell, pledge or otherwise dispose of the same freely at anytime, and to insure the purchasers of pledgee thereof against any defenses thereto by the mortgagor or the mortgagor's heirs, personal representatives, or assigns.

The Owner/Seller and the Purchaser make this Statement for the purpose of inducing Attorney's Title Guaranty Fund to issue Owner and Mortgagee Title Insurance Policies with respect to the land described in the above Commitment to Insure Title.

Dated: FEB - 7 2022

Owner/Seller:

Purchaser

Austine G. Gable

Codilis & Associates, P.C. is Attorney in Fact

Notary

Subscribed and sworn to before me this

Notary

Subscribed and Sworn Before me this

FEB - 7 2022

Notary Public

Notary Public

LENDER'S DISBURSEMENT STATEMENT

The Lender hereby certifies to Attorney's Title Guaranty Fund that on the _____ day of _____, complete and the final disbursement of the proceeds of the loan secured by the mortgage to be insured pursuant to above Commitment to Insure Title was made to or on the order of the mortgagor's; and that the Lender has no knowledge nor does the Lender require that the proceeds of the loan are to be used to pay for labor and material in the making of future improvements or repairs on the land described in the mortgage or upon any building located thereon. Attorney's Title Guaranty Fund is authorized and directed to issue its Mortgage Title Insurance Policy as of the date no earlier than the date of the completed and final disbursement set forth above.

Lender: _____

By: _____

Loan No.: _____



AGENCY/ESCROW DISBURSEMENT AGREEMENT

Date: 2/4/22

Commitment No.: 200297360483

☐ Check if Refinance

Property commonly known as: 63 Lincolnshire Dr, Lincolnshire, IL 60069

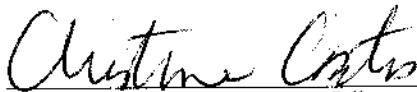
1. We, the undersigned Seller and Buyer (or, for refinance transactions, the Borrower) direct you to make disbursements for this transaction, pursuant to the attached HUD-1 Settlement Statement (hereinafter "Settlement Statement").
2. We understand and agree that for the purposes of this closing, Codilis & Associates, P.C., as agent for Attorney's Title Guaranty Fund, Inc. (hereinafter "Closing Agent") is acting only as an agent of the lending institution, and does not represent either the Seller or the Buyer/Borrower as an attorney or in any other way. If the Closing Agent's representation of the lending institution gives rise to an apparent conflict of interest, the parties consent to and waive said conflict of interest. The parties understand and agree that all representations made to the Closing Agent by the Borrower may be made known to the lender and all documents executed and delivered to the Closing Agent may be made known and delivered to the lender at any time hereafter, notwithstanding any rights that the Borrower may have to rescind the transaction.
3. We understand that if an attorney signs this agreement on behalf of the Seller or Buyer/Borrower, the attorney affirmatively warrants that he/she has the authority to receive copies of the attached Settlement Statement. Delivery of the attached Settlement Statement to the attorney is delivery to his/her client.
4. Attorney's Title Guaranty Fund, Inc. (hereinafter "ATG"), through its authorized member, shall make disbursements only when ATG is willing to insure title pursuant to the above-referenced commitment, subject only to the provisions as reflected on the marked up commitment.
5. Buyer/Borrower will pay the \$ \$1,405.00 escrow/closing fee for this service.
6. Seller (or, if a refinance transaction, Borrower) agrees to reimburse Closing Agent for any additional fees required by the existing lender to obtain the release of any unreleased mortgage of record. The Seller and Buyer/Borrower agree that all disbursements by ATG, regardless of when made, are predicated upon receipt and collection of the Buyer/Borrower's mortgage proceeds and any other amounts due from them in accordance with the lender's closing instructions and the attached Settlement Statement.
7. Seller (or, if a refinance transaction, Borrower) agrees to fully and promptly cooperate with ATG in the acquisition of the release of any unreleased mortgage or other lien of record. If the release of mortgage or other lien is sent to the Seller (or, if a refinance transaction, Borrower), Seller (or Borrower) agrees to promptly send the release to ATG for recording.
8. Neither the Closing Agent nor ATG shall be under any duty to invest or reinvest any funds held by them under this Agreement. ATG shall have the full right, power, and authority to commingle any deposits or part thereof with its other Escrow deposits. All income derived from any use that ATG may make of these deposits shall belong to ATG.
9. The parties, if requested by ATG, will promptly cooperate to correct clerical errors in any documents executed as part of this transaction.
10. *NOTE: This paragraph not applicable to exchange transactions.* The Foreign Investment in Real Property Tax Act of 1980, as amended by the Tax Reform Act of 1984, places special requirements for tax reporting and withholding on the parties to a real estate transaction where the Seller is a foreign person. This includes non-resident aliens and non-domestic corporations, partnerships, and estates. The parties acknowledge that they should seek an attorney's, accountant's, or other tax specialist's opinion concerning the effect of this Act on this transaction. They are not acting on any statements or opinions made, implied, or omitted by ATG, Closing Agent, its employees, agents, or representatives.
11. The undersigned agree(s) that the Recording Fees, Release Status Verification Fee, and Delivery Handling Fee (collectively known as "fees") reflected on the U.S. Department of Housing and Urban Development Settlement Statement for this transaction will be paid to the Recorder of Deeds and/or outside vendors or will be retained as a handling charge by ATG for services that it provides in connection with the recording of documents and/or the delivery of the payment of liens and/or delivery of the closing package to the lender. If these fees are insufficient to record a release or other documents from the closing and/or deliver a payment of a lien and/or deliver the closing package to the lender, neither the seller(s) nor the borrower(s) will be liable for the additional cost to record the document(s) and/or deliver the payment of the lien and/or the delivery of the closing package to the lender. Therefore, the undersigned, in consideration of the forbearance by ATG, as described in the previous sentence, and other good and valuable consideration, expressly waive(s) any right or claim of right recognized in law or equity or by any federal,

state; or local statute to obtain a refund of these fees and, concomitantly, any right or claim of right to sue that could have been asserted under any legal, equitable, or statutory cause of action, including, but not limited to, the Real Estate Settlement Procedures Act and its governing regulations and the Illinois Consumer Fraud and Deceptive Business Practices Act, against ATG or any of its officers, agents, directors, subsidiaries, or assigns arising from the payment of the fees.

12. The undersigned hereby authorizes ATG and/or its agents and representatives to provide copies of any documents in connection with this transaction, including Settlement Statements that contain nonpublic personal information, to other parties involved in the transaction, including and not limited to sellers, buyers, borrowers, real estate licensees, lenders, mortgage brokers, title agents, and attorneys for any of the above parties.
13. The undersigned, for good and valuable consideration, agree(s) that any dispute that arises between the seller(s) or borrower(s) and ATG regarding this Agreement is subject to mandatory arbitration under the rules of the American Arbitration Association.

Accepted and agreed to by:

Fannie Mae AKA Federal National Mortgage Association



Seller

Codilis & Associates, P.C., its Attorney in Fact



Buyer/Borrower

Seller

Buyer/Borrower

Codilis and Associates, P.C.

Member or other Authorized Signatory

**DISCLOSURE STATEMENT
CONTROLLED BUSINESS ARRANGEMENT**

Commitment No. (if available): **200297360483**

This disclosure is made to (check one or both):

| | | |
|---|--------------|--|
| X | Seller/Owner | Federal National Mortgage Association |
|---|--------------|--|

X Buyer **Xiaoming Zhai and Luqing Zhao**

Regarding the property located at:

63 Lincolnshire Dr

Lincolnshire, IL 60069

Street Address

City

State

Zip Code

This disclosure is made by the undersigned as an agent of Attorney's Title Guaranty Fund

In connection with the property described above, the undersigned will issue title insurance and /or provide escrow services through Attorney's Title Guaranty Fund. The undersigned producer is a title insurance agent of Attorney's Title Guaranty Fund and has a financial interest in that company and, therefore, makes, or has made, the following estimate of the fees and charges that are known and which will be made in connection with the recommended title and/or escrow services.

Only those charges that may be paid by the parties to whom this disclosure is made are disclosed herein. If there are additional parties who choose to utilize services from Attorney's Title Guaranty Fund, there may be additional charges for those services.

Thank you for selecting Attorney's Title Guaranty Fund.

| | |
|----------------------|------------|
| *Owner Title Policy: | \$1,820.00 |
|----------------------|------------|

*Mortgagee Title Policy: _____

Escrow or Closing Fee: \$1,455.00

| | |
|------------------------------|---------|
| Closing Protection Letter(s) | \$75.00 |
|------------------------------|---------|

| | | |
|------------------------------|----|----------|
| Other Fees: Each Endorsement | \$ | \$175.00 |
|------------------------------|----|----------|

Total Estimated Charges: \$3,525.00

*These estimated figures include all charges/services such as title search, title examination, title insurance premiums, and final issuance of policies. These estimates may be revised if any unusual circumstances occur, unusual risks are “insured over,” and/or lenders require special endorsements, which extend their coverage.

You are not required to use Attorney's Title Guaranty Fund as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property. There are frequently other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.

The undersigned does hereby certify that the above disclosure was made to the above named parties on 02/04/2022

Signature of Agent: Christine Gates Date _____

Name of Agent: Codilis & Associates, P.C.

Date: 02/01/2022

ACKNOWLEDGMENT

I/WE have read this disclosure form and understand that the above-named agent is referring me/us to purchase the above described settlement services from Attorney's Title Guaranty Fund and may receive a financial or other benefit as a result of this referral.

Seller/Owner: Christine Coates
Christine Coates
Codilis and Associates, P.C.
Attorney in Fact for Fannie Mae A/K/A Federal National
Mortgage Association

Date: 02/01/2022

Date: _____

Buyer:

Date: _____

Date: _____

NOTE: (IN ILLINOIS) PURSUANT TO SECTION 18(B) OF THE TITLE INSURANCE ACT, THE TITLE INSURANCE COMPANY, INDEPENDENT ESCROWEE, OR TITLE INSURANCE AGENT SHALL MAINTAIN THIS DISCLOSURE FORM FOR A PERIOD OF 3 YEARS.

FANNIE MAE LOAN #

REO #:

C200177

TAX PRORATION AGREEMENT

(DATE)

RE: Title Company GF#:

Seller:

Fannie Mae AKA Federal National Mortgage Association

Purchaser:

Xiaoming Zhai and Luqing Zhao

Property Address:

63 Lincolnshire Dr

Lincolnshire, IL 60069

The undersigned Purchaser(s) and Seller of the above referenced property acknowledge that they have been advised that the tax rolls may carry said property within a larger tract of land and/or as unimproved or partially improved property.

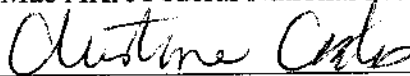
The undersigned agree to the proration of taxes based on an estimate or actual taxes from the previous year on the above referenced property. Further, the undersigned hereby agree that the prorations are final and any difference will not be adjusted by the Seller after closing.

Sincerely,

Seller:

Fannie Mae AKA Federal National Mortgage Association

By:



Codilis & Associates, P.C., its Attorney in Fact

Christine Coates

Purchaser(s):

Title Company Closer:

ERRORS AND OMISSIONS CORRECTION AGREEMENT

LENDER:

BORROWER(S):

Xiaoming Zhai and Luqing Zhao

LOAN #:

REO #:

C200177

PROPERTY ADDRESS:

63 Lincolnshire Dr

Lincolnshire, IL 60069

For a good and valuable consideration, and as a condition of the extension of credit evidenced by the above referenced loan, the Borrower(s) and Sellers(s) [if any] agree, if requested by the Note Holder, Lender, Representative or Agent for Lender and/or Mortgage Broker (herein "Lender"), to cooperate as hereinafter set forth.

In the event any of the documents evidencing and/or securing the above referenced loan misstate or inaccurately reflect the true and correct terms and provisions of the loan, Borrower(s) and any Sellers(s) shall upon request by Lender and in order to correct such misstatement and inaccuracy, execute such new documents or initial such corrected original documents as Lender may deem necessary to remedy said inaccuracy or mistake.

The agreements contained herein shall apply whether said misstatement or inaccuracy is due to unilateral mistake on the part of the Lender or Borrower(s) or any Seller(s), mutual mistake on the part of the Lender and Borrower(s) and any Seller(s) or clerical error on the part of any party to the transaction.

Failure by the party to initial or execute such documents as and when requested hereunder shall constitute a breach of the contractual agreement evidenced hereby and shall also constitute a default under the Note evidencing and Deed of Trust or other security instrument securing the loan.

This Agreement shall be binding on the signatories hereto, their heirs and assigns and shall inure to the benefit of Lender, its successor, and assigns.

Time is of the essence concerning all agreements contained herein.

Dated the 7 day of February, 2022.

Borrower

Borrower



Seller Fannie Mae AKA Federal National
Mortgage Association by: Christine Coates
Codilis & Associates, P.C., its Attorney in Fact

Seller

WAIVER AND RELEASE REGARDING PROPERTY CONDITION AT CLOSING
THIS WAIVER AND RELEASE IS TO BE EXECUTED ONLY AT CLOSING

This Waiver and Release Regarding Property Condition at Closing is given by
Xiaoming Zhai and Luqing Zhao ("Purchaser")
to Fannie Mae AKA Federal National Mortgage Association ("Seller") in connection with the purchase of the
property located at 63 Lincolnshire Dr, Lincolnshire, IL 60069 ("Property")
pursuant to the contract of sale between Purchaser and Seller with an Effective Date of 1/31/22 ("Agreement").

Purchaser acknowledges that the Property was acquired by Seller by foreclosure, deed in lieu of foreclosure, forfeiture, tax sale, right of eminent domain or similar process. Purchaser has inspected the Property or was given the right to inspect the Property to determine the condition of the Property and discover any defects. **Purchaser acknowledges and accepts the Property in "AS IS" condition at the time of closing, including, without limitation, any hidden defects or environmental conditions affecting the Property (including, but not limited to, drywall, mold, mildew, microscopic organisms, lead paint, fuel oil, allergens, or other toxic substances of any kind), whether known or unknown and whether or not such defects or conditions were discoverable through inspection.** Purchaser acknowledges that Seller, its agents and representatives have not made, and Seller specifically negates and disclaims, any representations, warranties, promises, covenants, agreements or guarantees, implied or express, oral or written in respect to

(1) the physical condition or any other aspect of the Property including the structural integrity or the quality or character of materials used in construction of any improvements, availability and quantity or quality of water, stability of the soil, susceptibility to landslide or flooding, sufficiency of drainage, water leaks, water damage, environmental conditions, or any other matter affecting the stability or integrity of the Property or improvements;

(2) the conformity of the Property or the improvements to any zoning, land use or building code requirements or compliance with any laws, rules, ordinances or regulations of any federal, state or local governmental authority, or the granting of any required permits or approvals, if any, of any governmental bodies which had jurisdiction over the construction of the original structure, any improvements and/or any remodeling of the structure; and

(3) the habitability, merchantability, marketability, profitability or fitness for a particular purpose of the Property or improvements including redhibitory vices and defects, apparent, non apparent or latent, which now exist or which may hereafter exist and which if known to purchaser, would cause purchaser to refuse to purchase the property.

Purchaser represents and warrants to Seller the following:

- (1) Purchaser is purchasing the Property solely in reliance on its own investigation and inspection of the Property and not on any information, representation or warranty provided or to be provided by Seller, its servicers, representatives, brokers, employees, agents or assigns;
- (2) Neither Seller, nor its servicers, employees, representatives, brokers, agents or assigns, has made any representations or warranties, implied or expressed, relating to the condition of the Property or the contents thereof, except as expressly set forth in the Contract; and
- (3) Purchaser has not relied on any representation or warranty from Seller regarding the nature, quality or workmanship of any repairs made by Seller.
- (4) Purchaser has inspected or been given the opportunity to inspect any repairs made by Seller to the Property and accepts the repairs under the terms and conditions of the Contract and such repairs have been performed to the complete satisfaction of Purchaser.

- (5) Purchaser will not occupy or cause or permit others to occupy the Property unless and until any necessary certificate of occupancy, smoke detector certification, septic certification or any similar certification or permit has been obtained from the appropriate governmental entity.

AS A MATERIAL PART OF THE CONSIDERATION TO BE RECEIVED BY SELLER, UNDER THE TERMS OF THE CONTRACT AS NEGOTIATED BY PURCHASER AND SELLER, PURCHASER WAIVES

- (A) ANY AND ALL CLAIMS ARISING FROM THE ADJUSTMENTS OR PRORATIONS OR ERRORS IN CALCULATING THE ADJUSTMENTS OR PRORATIONS THAT ARE OR MAY BE DISCOVERED AFTER CLOSING;**
- (B) ANY CLAIMS FOR FAILURE OF CONSIDERATION AND/OR MISTAKE OF FACT AS SUCH CLAIMS RELATE TO THE PURCHASE OF THE PROPERTY OR ENTERING INTO OR THE EXECUTION OF AND CLOSING UNDER THIS AGREEMENT;**
- (C) ANY REMEDY OF ANY KIND, OTHER THAN AS EXPRESSLY PROVIDED IN THE CONTRACT TO WHICH PURCHASER MIGHT OTHERWISE BE ENTITLED AT LAW OR EQUITY BASED ON MUTUAL MISTAKE OF FACT OR LAW OR OTHERWISE, INCLUDING BUT NOT LIMITED TO RESCISSION OF THIS AGREEMENT;**
- (D) TRIAL BY JURY, EXCEPT AS PROHIBITED BY LAW, IN ANY LITIGATION ARISING FROM OR CONNECTED WITH OR RELATED TO THIS AGREEMENT;**
- (E) ANY CLAIMS OR LOSSES PURCHASER MAY INCUR AS A RESULT OF CONSTRUCTION OR OTHER DEFECTS, WHICH MAY NOW OR HEREAFTER EXIST WITH RESPECT TO THE PROPERTY;**
- (F) ANY RIGHT TO AVOID THIS SALE OR REDUCE THE PRICE OR HOLD SELLER RESPONSIBLE FOR DAMAGES ON ACCOUNT OF THE CONDITION OF THE PROPERTY, LACK OF SUITABILITY AND FITNESS, OR REDHIBITORY VICES AND DEFECTS, APPARENT, NONAPPARENT OR LATENT, DISCOVERABLE OR NONDISCOVERABLE.**
- (G) ANY CLAIM ARISING FROM ENCROACHMENTS, EASEMENTS, SHORTAGES IN AREA OR ANY OTHER MATTER WHICH WOULD BE DISCLOSED OR REVEALED BY A SURVEY OR INSPECTION OF THE PROPERTY OR SEARCH OF PUBLIC RECORDS; AND**
- (H) ANY RIGHT TO MEDIATION OR ARBITRATION RELATING TO OR ARISING UNDER OR FROM THIS AGREEMENT, EXCEPT AS PROHIBITED BY LAW.**

IF THE PROPERTY IS LOCATED IN CALIFORNIA THE FOLLOWING PARAGRAPHS SHALL APPLY:

It is the intention of Purchaser in executing this release that it shall be effective as a bar to each and every claim, demand and cause of action hereinabove specified and in furtherance of this Purchaser hereby expressly waives any and all rights and benefits conferred by the provisions of Section 1542 of the Civil Code of the State of California, which reads:

"A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

Purchaser expressly consents that this release shall be given full force and effect as to all of its terms and provisions including as well those relating to unsuspected claims, demands and causes of action hereinabove specified. If any provision of this release be invalid or unenforceable, it is the intention of the Purchaser that all of the other provisions shall be fully valid and enforceable according to their terms.

The invalidity, illegality or enforceability of any provision of this Addendum shall not affect the validity or enforceability of any other provision of this Addendum, all of which shall remain in full force and effect.

Executed this _____ day of _____, 20_____.

Purchaser:



ATTORNEYS' TITLE GUARANTY FUND, INC.

Commitment No. 200297360483

CHAMPAIGN, ILLINOIS

FOR TITLE CHANGES PLEASE EMAIL TITLEUPDATES@IL.CSLEGAL.COM

COMMITMENT FOR TITLE INSURANCE

American Land Title Commitment for Title Insurance—adopted August 1, 2016

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST ATTORNEYS' TITLE GUARANTY FUND, INC., (ATG®) INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY ATG TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO ATG, WERE PERFORMED SOLELY FOR THE BENEFIT OF ATG, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

ATG'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. ATG HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Attorneys' Title Guaranty Fund, Inc., (ATG) commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when ATG has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six months after the Commitment Date, this Commitment terminates and ATG's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by ATG pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I–Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and ATG's liability and obligation end.

3. ATG's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I–Requirements;
- (f) Schedule B, Part II–Exceptions; and
- (g) a counter-signature by ATG or its issuing agent that may be in electronic form.

4. ATG'S RIGHT TO AMEND

ATG may amend this Commitment at any time. If ATG amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of ATG is limited by Commitment Condition 5. ATG shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) ATG's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between ATG's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I–Requirements;
 - (ii) eliminate, with ATG's written consent, any Schedule B, Part II–Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) ATG shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify ATG about it in writing.

- (c) ATG will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) ATG's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) ATG shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall ATG be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of ATG.
- (g) In any event, ATG's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by ATG.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and ATG's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is ATG's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not ATG's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

ATG may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that ATG may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either ATG or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at www.alta.org/arbitration.

ATG® COMMITMENT FORM – SCHEDULE A

Commitment No.: 200297360483

Transaction Identification Data for reference only:

Commitment No.: 200297360483
Issuing Agent: Codilis & Associates, P.C.
Issuing Office's
ALTA® Registry ID: 1037767
Issuing Office File No.: 14-20-04794
Property Address: 63 Lincolnshire Dr
Lincolnshire, IL 60069
ATG licenses: Illinois: TU.0000002 Wisconsin: 000-51560

1. Commitment Date: January 25, 2022

2. Policy or policies to be issued:

a. ☒ 2006 ALTA Owner's Policy

Proposed Insured: Xiaoming Zhai and Luqing Zhao

Proposed Policy Amount: \$236,000.00

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

4. The Title is, at the Commitment Date, vested in:

Federal National Mortgage Association

5. The Land is described as follows:

LOT 19 IN BLOCK 13 IN LINCOLNSHIRE UNIT NO. 6, BEING A SUBDIVISION IN SECTIONS 14 AND 23, TOWNSHIP 43 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 6, 1958, DOCUMENT 992285 IN BOOK 34 OF PLATS, PAGE 70, LAKE COUNTY, ILLINOIS

ISSUED BY

Codilis & Associates, P.C.
15W030 N. Frontage Rd., Suite 100
Burr Ridge, IL 60527
(630) 794-5300

2973
Member No.


Signature of Member or Authorized Signature

ATG® COMMITMENT FORM – SCHEDULE B

Commitment No.: 200297360483

Commitment Date: January 25, 2022

State Issued: IL

File Name: 14-20-04794

**PART I
Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify ATG® in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. ATG may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy.
4. Documents satisfactory to ATG that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. The following additional requirements must be satisfied at or prior to the closing:
 - a. The borrower and seller must bring a valid government issued photo ID bearing their signature to the closing.
 - b. Each seller must provide a valid forwarding address and social security number to be submitted to the IRS for 1099 purposes.
 - c. Payoff letters must be current and not subject to additional terms. We reserve the right to verify payoff figures prior to disbursement. Any additional funds required to satisfy a lien in full must be deposited by the parties involved immediately.
 - d. All funds brought to closing must be in the form of wire transfer, certified check, or cashier's check.
6. The Good Funds provision of the Illinois Title Insurance Act (215 ILCS 155/26) became effective January 1, 2010. This law imposes stricter rules on the type of funds that can be accepted for real estate closings and requires wired funds in many circumstances. Contact your settlement agent to confirm the type of funds that are required for your transaction.
7. Per Illinois law, for closings on or after January 1, 2011, ATG will issue Closing Protection Letters to the parties to the transaction if it is closed by ATG or its approved title insurance agent.
8. If you are a lender, your ATG Closing Protection Letter will be valid only if you receive it in one of the following two ways:
 - (1) as an email from the domain "@atgf.com," or
 - (2) as a fax from fax number 312.372.9509 or 217.403.7401.

ISSUED BY

Codilis & Associates, P.C.
15W030 N. Frontage Rd., Suite 100
Burr Ridge, IL 60527
(630) 794-5300

2973
Member No.


Signature of Member or Authorized Signature

ATG® COMMITMENT FORM – SCHEDULE B



Commitment No.: 200297360483

PART II
Exceptions



THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of ATG:

Standard Exceptions

1. Rights or claims of parties in possession not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land.
3. Easements, or claims of easements, not shown by the 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; and
-  ⑤ Taxes or special assessments that are not shown as existing liens by the Public Records.

Special Exceptions

-  ① Defects, liens, encumbrances, adverse claims, or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the Commitment 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 Any Loan Policy issued pursuant to this Commitment will be subject to the following exceptions (a) and (b), in the absence of the production of the data and other matters contained in the ATG ALTA Statement form or an equivalent form:
 - a. 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;
 - b. Consequences of the failure of the lender to pay out properly the whole or any part of the loan secured by the mortgage described in Schedule A, as affecting: (i) the validity of the lien of said mortgage; and (ii) the priority of the lien over any other right, claim, lien, or encumbrance that has or may become superior to the lien of said mortgage before the disbursement of the entire proceeds of the loan.
3. Any Owner's Policy issued pursuant to this Commitment will be subject to the following exception:

The property address listed on Schedule A is provided solely for informational purposes, without warranty as to accuracy or completeness, and is not hereby insured and is not included in the Land as defined in Condition 1.
4. The lien of taxes for the year 2021 and thereafter.

Permanent Parcel No.: 15-23-101-012
2019 and prior years real estate taxes are paid.
2020 1st inst. taxes in the amount of \$9,347.03 are paid.
2020 2nd inst. taxes in the amount of \$9,347.03 are paid.
2021 and 2022 taxes are not yet due or payable.

ATG® COMMITMENT FORM – SCHEDULE B

Commitment No.: 200297360483

5. Violations of the City of Lincolnshire municipal code as disclosed in the Lincolnshire's floodplain management entered on July 25, 2017, in the City of Lincolnshire, Illinois, Department of Administrative Hearings, Docket No. 170378, and recorded October 20, 2020, as Document No. 7706893.

- waived
CC ⑥ By the Village/City of Lincolnshire, the recording of any deed or other instrument of conveyance may be subject to real estate transfer taxes imposed by the Village/City of Lincolnshire, and prior approval of Lincolnshire water department.
Waived with stamps.

7. Covenants, conditions, restrictions, building lines and easements of record, if any.

8. Rights of way for drainage tiles, ditches, feeders and laterals.

Standard exceptions 1, 2, and 3 will not be waived due to a survey not being provided.

End of Schedule B

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - NOTES

Commitment No.: 200297360483

State Issued: IL

Notes for Information

The Inflation Endorsement has been approved for issuance with the Owner's Policy (OPA). This optional endorsement will be issued and ATG's standard risk endorsement premium will be charged, unless coverage is declined.

End of Notes for Information

ISSUED BY

Codilis & Associates, P.C.
15W030 N. Frontage Rd., Suite 100
Burr Ridge, IL 60527
(630) 794-5300

2973

Member No.



Signature of Member or Authorized Signature

ATTORNEY-TITLE AGENT DISCLOSURE

Property: 63 Lincolnshire Dr
Lincolnshire, IL 60069

Please be advised that (Agent) is authorized to issue title insurance as an agent for Attorneys' Title Guaranty Fund, Inc., (ATG®) and plans to issue title insurance as part of his/her representation on your real estate transaction. Agent has a financial interest in the title insurance portion of the transaction and will be paid a fee for providing services as a title insurance agent.

You are also receiving a DS-1 Disclosure Statement setting forth the estimated total title fees in this transaction. Final title insurance charges will be set forth on the Closing Disclosure Form, ALTA Settlement Statement, or HUD-1 Settlement Statement you will receive at the closing of the transaction.

You are not required to use ATG as a condition for settlement of your transaction. There are other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.

In the event you have any questions with respect to Agent's representation or with respect to Agent's role as a title agent, please contact Agent. You may also, if you desire, seek an opinion from another attorney regarding the provision of these services.

ACKNOWLEDGMENT AND APPROVAL:

I/we understand and approve the foregoing and that Agent will provide title insurance through ATG.

Name of Client (print)

Name of Client (print)

Signature of Client

Signature of Client

Date

Date

 ATTORNEYS' TITLE GUARANTY FUND, INC.
and
Affiliated Companies

PRIVACY POLICY NOTICE

This Notice sets forth the privacy policies and practices of Attorneys' Title Guaranty Fund, Inc. (ATG®) and its affiliated companies, ATG Trust Company, NLT Title, and The Judicial Sales Corporation. This Notice identifies the sources of nonpublic, personal information we collect regarding our customers, and specifies what measures we take to secure that information.

The words “**you**” and “**your**” mean all of our consumer customers who have a business relationship with us, such as:

- Insureds under ATG title insurance policies;
- Parties to real estate transactions;
- Persons with a trust account; and
- Borrowers who have a loan account or who have applied for a loan.

“**We**,” “**our**,” and “**us**” mean ATG and its affiliated companies listed above.

“**Nonpublic personal information**” means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An “**affiliate**” is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning a sufficient share to have control.

A “**nonaffiliated third party**” is a company that is not an affiliate of ours.

THE INFORMATION WE COLLECT

We collect nonpublic, personal information about you from the following sources:

- Information we receive from you on title insurance applications or other forms associated with your transaction with us;
- Information from a consumer reporting agency;
- Miscellaneous information about your transaction that becomes part of our file on your transaction with us; and
- Information about your transactions with nonaffiliated third parties.

We do not disclose any nonpublic, personal information about you to anyone, except as authorized by law.

**THE CONFIDENTIALITY, SECURITY, AND INTEGRITY
OF YOUR NONPUBLIC PERSONAL INFORMATION**

We restrict access to nonpublic, personal information about you to only those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information from unauthorized use.

**NONPUBLIC PERSONAL INFORMATION AND
NONAFFILIATED THIRD PARTIES**

You have entrusted us with important personal information about you, and we will not disclose your nonpublic, personal information to nonaffiliated third parties, except as permitted by law.

**NONPUBLIC PERSONAL INFORMATION AND
FORMER CUSTOMERS**

We do not disclose nonpublic, personal information about former customers, except as permitted by law.

ATTORNEYS' TITLE GUARANTY FUND, INC.

INVOICE FOR TITLE CHARGES

ATG® Member

| | | |
|----|-----------|---|
| TO | Cash Deal | Codilis & Associates, P.C. 15W030 N. Frontage Rd., Suite 100 Burr Ridge, IL 60527 Phone: (630) 794-5300 Fax: 630-794-9090 |
|----|-----------|---|

| | | | | | |
|-----------------|--|--------------|--------------------------|---------|------------------|
| Seller: | Federal National Mortgage Association ("Fannie Mae") | | | | |
| Buyer: | Xiaoming Zhai and Luqing Zhao | | | | |
| File: | 200297360483 | Member No.: | 2973 | OMC No. | 200297360483 |
| | | | | Date: | February 3, 2022 |
| Policy Amounts: | Owner | \$236,000.00 | 1 st Mortgage | \$0.00 | |
| Member File: | 14-20-04794 | | 2 nd Mortgage | \$0.00 | |
| Property: | 63 Lincolnshire Dr Lincolnshire, IL 60069 | | | | |

| CUSTOMARY SELLER'S CHARGES | Examination and Premium Charges | Other Charges | TOTAL |
|--|---------------------------------|---------------|------------|
| 1. UNDERWRITING FEE TO ATG® FOR TITLE INSURANCE | \$273.00 | | |
| 2. SEARCH FEES | | | |
| 3. MEMBER'S FEE FOR EXAMINATION/PREPARATION/ISSUANCE OF POLICY | \$1,547.00 | | |
| 4. TOTAL – ITEMS 1 THROUGH 3 – OWNER'S POLICY CHARGES | | | \$1,820.00 |
| 5. STATE TRANSFER STAMPS | | | |
| 6. COUNTY TRANSFER STAMPS | | | |
| 8. RECORDING FEES: RELEASE/ASSIGNMENT | | \$0.00 | |
| 9. ESCROW/CLOSING FEE | | \$0.00 | |
| 10. OTHER: TOTAL FROM NEXT PAGE: | | \$53.00 | |
| 11. TOTAL – ITEMS 5 THROUGH 10 | | | \$53.00 |

| | |
|-------------------------------|------------|
| TOTAL SELLER'S CHARGES | \$1,873.00 |
|-------------------------------|------------|

| CUSTOMARY BUYER'S CHARGES | Examination and Premium Charges | Other Charges | TOTAL |
|--|---------------------------------|---------------|------------|
| 1. UNDERWRITING FEE TO ATG® FOR TITLE INSURANCE | \$0.00 | | |
| 2. SEARCH FEES | | | |
| 3. MEMBER'S FEE FOR EXAMINATION/PREPARATION/ISSUANCE OF POLICY | \$0.00 | | |
| 4. TOTAL – ITEMS 1 THROUGH 3 – MORTGAGEE POLICY CHARGES | | | \$0.00 |
| 5. ENDORSEMENTS: LOCATION NOTE | | \$0.00 | |
| ENVIRONMENTAL PROTECTION | | \$0.00 | |
| ADJUSTABLE RATE MORTGAGE | | \$0.00 | |
| CONDOMINIUM | | \$0.00 | |
| 6. RECORDING FEES: DEED | | \$60.00 | |
| MORTGAGE | | \$0.00 | |
| OTHER | | | |
| 7. ESCROW/CLOSING FEE | | \$1,455.00 | |
| 8. CITY TRANSFER TAX | | \$708.00 | |
| STATE TRANSFER STAMPS | | \$236.00 | |
| COUNTY TRANSFER STAMPS | | \$118.00 | |
| 9. OTHER: TOTAL FROM NEXT PAGE: | | \$200.00 | |
| 10. TOTAL – ITEMS 5 THROUGH 9 | | | \$2,777.00 |
| TOTAL BUYER'S CHARGES | | | \$2,777.00 |

| | |
|---|------------|
| TOTAL INVOICE – SELLER’S AND BUYER’S CHARGES | \$4,650.00 |
|---|------------|

INVOICE FOR TITLE CHARGES
Miscellaneous Charges

File No.: 200297360483

OMC No.: 200297360483

| OTHER SELLER CHARGES | | Other Charges | TOTAL |
|------------------------------------|----------------------|---------------|----------------|
| 1 | State Regulatory Fee | 3.00 | |
| 2 | Statutory CPL Seller | 50.00 | |
| TOTAL SELLER MISCELLANEOUS CHARGES | | | \$53.00 |

| OTHER BUYER CHARGES | | Other Charges | TOTAL |
|-----------------------------------|---------------------|---------------|-----------------|
| 1 | Inflation | 175.00 | |
| 2 | Statutory CPL Buyer | 25.00 | |
| TOTAL BUYER MISCELLANEOUS CHARGES | | | \$200.00 |

NOTE: Certain transactions require that ATG provide additional services, which may require additional fees. These services include, but are not limited to: Delivery and Handling, Courier Services, Tax Payments, Title Indemnities, Emailing Packages and Receipt of Emailed Packages, Wiring Funds, Certificates of Compliance (Cook, Kane, and Will Counties), Certificates of Exemption (Cook, Kane, and Will Counties), Chains of Title, and Water and Zoning Certifications (City of Chicago). View a list of common fees and services on the Schedule of Rates and Fees: Chicago Area – Residential (ATG Form 4058), available at www.atgf.com.