

CENTRAL ILLINOIS TITLE COMPANY
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Decatur, Illinois 62523

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Agent for
Attorneys' Title Guaranty Fund, Inc.
Chicago Title Insurance Company
Fidelity National Title Insurance Company

STATEMENT

TO: Heavner, Beyers & Mihlar LLC

DATE: May 14, 2018

RE: AB vs Thomas, Katherine M.
1701 W. Terra Cotta Pl., Unit E
Chicago, IL 60614
Cook County

Loan #3250145436

Title Report Update

\$125.00

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM – Schedule A

Revised

Commitment No.: 2120-12160

State Issued:

IL

File Name:

AB vs. Thomas, Katherine M.

1. Effective Date: May 7, 2018 at 8:00AM

2. Policy or policies to be issued:

Owner's Policy: 2006 ALTA Owner Policy Amount: \$560,000.00

Proposed Insured: Associated Bank, National Association

Loan Policy: 2006 ALTA Loan Policy Amount:

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment is a Fee Simple (if other, specify same) and title thereto is at the effective date hereof vested in:

Katherine M. Thomas

4. The land referred to in the Commitment is described as follows:

UNIT E IN NORTHWESTERN TERRA COTTA CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 1 TO 4, BOTH INCLUSIVE, AND THE NORTHWESTERLY 8.0 FEET OF LOT 5 IN BLOCK 6 IN FULLERTON SECOND ADDITION TO CHICAGO, A SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,

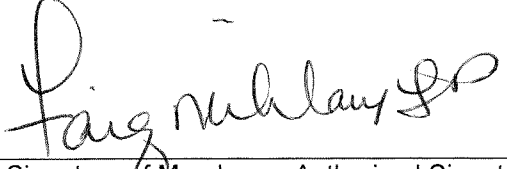
WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 89522983, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 14-30-409-071-1005

Note: For informational purposes only, the land is commonly known as:
1701 W. Terra Cotta Place, Unit E, Chicago, IL 60614

Central Illinois Title Company
145 S. Water Street
Decatur, IL 62523
(217) 422-1719

2120
Member No.


Signature of Member or Authorized Signatory

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM – Schedule B

Commitment No.: 2120-12160

Effective Date: May 7, 2018 at 8:00AM

State Issued: IL

File Name: AB vs. Thomas, Katherine M.

SECTION I
EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

Standard Exceptions

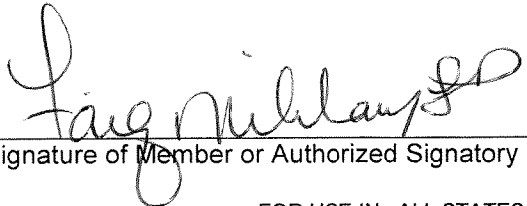
1. Rights or claims of parties in possession not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
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 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. 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. Payment of the full consideration to, or for the account of, the grantors or mortgagors for the estate or interest to be insured.
4. Recordation or registration of duly executed and delivered instruments sufficient to create the estate or interest to be insured.

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5. Taxes for the year 2017 and thereafter:

First installment 2017 taxes in the amount of \$6,998.69 has been paid.

Second installment 2017 taxes are not yet due and payable.

Taxes for the year 2018 are not yet due and payable.

Permanent Index No. 14-30-409-071-1005

6. Mortgage dated September 26, 2013, and recorded October 3, 2013, as Document No. 1327644038, made by Katherine M. Thomas to Draper and Kramer Mortgage Corp dba 1st Advantage Mortgage, to secure an indebtedness in the principal amount of \$560,000.00 with interest as therein specified and subject to covenants, agreements and conditions as therein contained.

NOTE: Assignment of said mortgage from Draper and Kramer Mortgage Corp dba 1st Advantage Mortgage to Associated Bank, N.A. dated October 3, 2013, and recorded November 14, 2013 as Document No. 1331850013.

NOTE: Lis Pendens dated January 9, 2018, filed by Associated Bank, NA against Katherine M. Thomas; et al in Case No. 2018CH00251 in the Circuit Court of Cook County, Illinois, and recorded on January 10, 2018, as Document No. 1801018056.

7. Special and/or annual assessments in favor of Northwestern Terra Cotta Condominium Association, if any.

8. Terms, provisions, covenants, conditions and options in rights and easements established by the Declaration of Condominium Ownership recorded as Document No. 89522983, and as amended from time to time.

9. Limitations and conditions imposed by the Illinois Condominium Property Act.

10. Matters or record, including:

(a) Covenants, conditions and restrictions (but omitting any such covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons), which does not contain a reversionary or forfeiture clause;

(b) Easements, and the easement provisions and grantees as shown on record and on Plat of Subdivision; and

(c) Building lines as set forth on Plat of Subdivision

11. If any document referenced herein contains a covenant, condition or restriction which is in violation of 42USC 3604(c), such covenant, condition or restriction to the extent of such violation, is hereby deleted.

12. NOTE: THE LAND LIES WITHIN A COUNTY THAT IS SUBJECT TO THE PREDATORY LENDING DATABASE ACT, 765 ILCS 77/70 ET SEQ. AS AMENDED. FOR ANY NOTICE OF FORECLOSURE FOR A RESIDENTIAL MORTGAGE FORECLOSURE ON A COOK/KANE/WILL/PEORIA COUNTY PROPERTY, A CERTIFICATE OF SERVICE MUST BE SIMULTANEOUSLY RECORDED THAT AFFIRMS THAT A COPY OF THE NOTICE OF FORECLOSURE WAS FILED WITH THE ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION. SEE 765 ILCS 77/70(g). THE CERTIFICATE OF SERVICE SHOULD CERTIFY THAT NOTICE WAS SERVED ON THE DEPARTMENT AT THE FOLLOWING ADDRESS:

Illinois Department of Financial and Professional Regulation
Division of Banking
100 W. Randolph St., 9th Floor
Chicago, IL 60601
Attn: Lis Pendens

13. Our policy when issued will be subject to any right or potential right of a creditor, trustee or debtor in possession in bankruptcy to avoid a transfer of title by sheriff's deed or otherwise pursuant to Title 11 U.S.C. (Bankruptcy) or any creditors' rights law or state insolvency law.

End of Schedule B

In order that we may insure title after completion of any proceedings brought to foreclose the lien of the mortgage/trust deed noted as Schedule B No. 6 and recorded as Document No. 1327644038, we note the following and this commitment is subject:

1. Our policy when issued will be subject to direct attack upon the judgments and orders entered in the proceeding.
2. Our policy when issued will be subject to any right or asserted right of a creditor, trustee or debtor in possession in bankruptcy to avoid a transfer of title by sheriff's deed or otherwise pursuant to Title 11 U.S.C. (Bankruptcy) or any creditors' right law or state insolvency law.
3. Upon the filing of the complaint, a proper Notice of Foreclosure (Lis Pendens) under Section 15-1503 of the Code of Civil Procedure must be recorded in the Recorder's Office of Cook County, Illinois.
4. The following persons are necessary parties to any such proceeding;
 - (1) (Mortgagor or successor in interest), the record owner, as a party defendant.
 - (2) (Mortgagor or successor in interest), as party plaintiff.
5. The following persons must be made parties defendant to the foreclosure if it is desired that their interest by barred by the proceeding:
 1. All parties acquiring rights in the premises subsequent to the date of this commitment and prior to a complete Notice of Foreclosure (Lis Pendens).
 2. Any person other than those herein named known to the Plaintiff or the Plaintiff's attorney to have or claim interest in the premises.
 3. All persons in possession of any part of the premises in question and all persons whose rights would be disclosed by an inspection of the premises.
 4. Second mortgagees, judgments, lienors, etc.), by reason of exception # --.

If it is known that any of the parties listed herein are deceased, their heirs or devisees should be made parties by name, if known; and if unknown, by the name and description of "UNKNOWN HEIRS OR DEVISEES OF" such deceased person or persons. If it is known or cannot be ascertained whether any of said necessary parties by name, and such persons as would be their heirs or devisees should also be made parties to the proceeding as "UNKNOWN OWNERS". In this connection we direct your attention to Section 2-413 of the Code of Civil Procedure.

NOTE: In the event that there are any persons who are necessary parties to the contemplated proceeding, but the names of such person are unknown and unascertained, then, and in that event only, such persons should be made parties under the description of "UNKNOWN OWNERS", unless the contrary is herein indicated.

NOTE: The proceeding will not affect the standard exceptions nor the exceptions noted in Schedule B at Nos. 7-12; and our policy when issued will be subject to such exceptions unless satisfactory disposition thereof is otherwise made.

NECESSARY PARTIES

- Katherine M. Thomas
- Northwestern Terra Cotta Condominium Association, possible unpaid assessments
- Associated Bank, National Association, as party Plaintiff