

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN SCHEDULE A, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

**COMMITMENT FOR TITLE INSURANCE
ISSUED BY**


**STEWART TITLE
GUARANTY COMPANY**

We, STEWART TITLE GUARANTY COMPANY, will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule B and Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.


This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

In witness whereof, the Company has caused this commitment to be signed and sealed as of the effective date of commitment as shown in Schedule A, the commitment to become valid and binding only when countersigned by an authorized signatory.




Senior Chairman of the Board


Chairman of the Board


President

Countersigned:



Authorized Countersignature

Gracy Title, a Stewart Company
Austin, Texas

CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

STEWART TITLE

GUARANTY COMPANY

Stewart Title Guaranty Company
SCHEDULE A

File No.: 1000632

Effective Date of Commitment:

January 15, 2010 at 8:00 a.m.

Closer: Kathy Lagaza

Issued:

January 25, 2010 at 8:00 a.m.

1. The policy or policies to be issued are:
 - a. OWNER POLICY OF TITLE INSURANCE (Form T-1)
(Not applicable for improved one-to-four family residential real estate)
Policy Amount:
Proposed Insured:
 - b. TEXAS RESIDENTIAL OWNER POLICY OF TITLE INSURANCE
--ONE-TO-FOUR FAMILY RESIDENCES (Form T-1 R)
Policy Amount:
Proposed Insured:
 - c. MORTGAGEE POLICY OF TITLE INSURANCE (Form T-2)
Policy Amount:
Proposed Insured:
Proposed Borrower:
 - d. TEXAS SHORT FORM RESIDENTIAL MORTGAGEE POLICY OF TITLE INSURANCE (Form T-2 R)
Policy Amount:
Proposed Insured:
Proposed Borrower:
 - e. MORTGAGEE TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)
Binder Amount:
Proposed Insured:
Proposed Borrower:
 - f. OTHER
Policy Amount:
Proposed Insured:

2. The interest in the land covered by this Commitment is:

Fee Simple

3. Record title to the land on the Effective Date appears to be vested in:

ROBERT NOLAN AND AMELIA NOLAN, HUSBAND AND WIFE

4. Legal description of land:

Lot 11, Block A, THE RESERVE AT BERRY CREEK SEC. 1D PH. TWO, a subdivision in Williamson County, Texas, according to the map or Plat recorded in Cabinet S, Slides 326-328, Plat Records of Williamson County, Texas.

File No. 1000632

SCHEDULE B EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your policy will not cover loss, costs, attorney's fees and expenses resulting from:

1. The following restrictive covenants of record itemized below (We must either insert specific recording data or delete this exception):

Plat recorded in Cabinet S, Slides 326-328, Plat Records of Williamson County; Covenants recorded in Document Number 199941556, Document Number 2000074114, and Document Number 2005025125, Official Public Records of Williamson County, Texas.
2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements. Upon receipt of an approved survey, Schedule B, Item 2 may be modified to read in its entirety, "Shortages in area" (Mortgage Title Policy only or Owners Title Policy with prescribed premium)
3. Homestead or community property or survivorship rights, if any, of any spouse of any insured. (Applies to the Owner Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
 - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs, or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.(Applies to the Owner Policy only.)
5. Standby fees, taxes and assessments by any taxing authority for the year 2010 and subsequent years, and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to the Date of Policy" in lieu of "for the year 2010 and subsequent years.") Schedule B, Item 5, may be amended to delete the words "and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership." AND to add "Company insures that standby fees, taxes and assessments by any taxing authority for the year 2010 are not yet due and payable." (Mortgage Policy only or Interim Construction Binder only, upon request and payment of premium)
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Mortgagee Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence to us before a binder is issued.)

File No. 1000632

8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Mortgagee (T-2) Policy only.)
9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R) only. Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Mortgagee Policy of Title Insurance (T-2R))
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):
 - a. Rights of Parties in Possession (Owner's Policy Only)
 - b. Building setback 25 feet from the front lot line, 25 feet from the rear lot line, 10 feet from the Easterly lot line, and 5 feet from the Westerly lot line of subject lot, as shown on the Plat recorded in Cabinet S, Slides 326-328, Plat Records of Williamson County, Texas.
 - c. Public utility easement 10 feet wide along the front lot line of subject lot, as shown on the Plat recorded in Cabinet S, Slides 326-328, Plat Records of Williamson County, Texas.
 - d. Avigation easement for aircraft operating into and out of Georgetown Municipal Airport, incorporating the right to cause noise, and including building height restrictions, as set out on the Plat Recorded in Cabinet S, Slides 326-328, Plat Records of Williamson County, Texas.
 - e. Easements reserved in Document Number 199941556, Official Public Records of Williamson County, Texas, including the right to dedicate additional easements.
 - f. Building setback provisions set out in Restrictions recorded in Document Number 2000074114, Official Public Records of Williamson County, Texas.
 - g. Royalty mineral interest reserved in Deed recorded in Volume 426, Page 214, Deed Records of Williamson County, Texas. Title to this mineral interest has not been examined subsequent to the date of its execution.
 - h. Royalty mineral interest reserved in Deed recorded in Volume 673, Page 40, Deed Records of Williamson County, Texas. Title to this mineral interest has not been examined subsequent to the date of its execution.
 - i. Subject to all charges, liens, and assessments including that lien to secure the payment of the Regular Annual Assessment, Special Assessments, and Special Maintenance Fee Assessment in favor of THE RESERVE AT BERRY CREEK HOMEOWNERS ASSOCIATION, INC., as set out in that certain Declaration of Covenants, Conditions, and Restrictions filed June 22, 1999 and recorded under Document Number 199941556, Official Public Records of Williamson County, Texas; amendment recorded in Document Number 2005025125, Official Public Records of Williamson County, Texas.
 - j. Monetary fee due to homeowner's association upon transfer of property, as disclosed by Notice recorded in Document Number 2009026199, Official Public Records of Williamson County, Texas.

File No. 1000632

SCHEDULE C

Your Policy will not cover loss, costs, attorneys fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialman's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Mortgagee Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. Note: Procedural Rule P-27 as provided for in Article 9.39 A of the Texas Insurance Code requires that "Good Funds" be received and deposited before a Title Agent may disburse from its Trust Fund Account.
6. Deed of Trust dated JUNE 21, 2006, recorded in Document Number 2006055635, Official Public Records of Williamson County, Texas, executed by ROBERT NOLAN AND AMELIA NOLAN to PRLAP, INC., Trustee, securing the payment of one note in the principal amount of \$295,200.00, bearing interest and payable as therein provided to the order of BANK OF AMERICA, N.A.
7. Deed of Trust dated JUNE 21, 2006, recorded in Document Number 2006055636, Official Public Records of Williamson County, Texas, executed by ROBERT B. NOLAN AND AMELIA A. NOLAN to DON W. LEDBETTER, Trustee, securing the payment of one note in the principal amount of \$36,850.00, bearing interest and payable as therein provided to the order of NATIONAL CITY BANK.
8. If this property is located within the boundaries of a district providing water, sewer, drainage or flood control facilities or services, notice must be given to the proposed purchasers in accordance with the provisions of the Texas Water Code.
9. If the Proposed Insured executes a Waiver of Inspection in the approved form, an exception to "Rights of parties in possession" will be contained in the Owner's Policy when issued; however, the Proposed Insured may refuse to execute the Waiver, in which case the Company will require that an inspection be conducted by its agent, for which an inspection fee may be charged, and the Company reserves the right to make additional, particular exceptions in the Policy to matters revealed by the inspection.
10. We must be furnished with a satisfactory Affidavit as to Debts and Liens, executed by the seller/borrower or his/her/their authorized representative at the time of closing. We reserve the right to make additional requirements on the basis of this Affidavit.
11. You may request amendment of the Area and Boundary Exception to read "Shortages in Area". The Texas Title Insurance Information portion of the Commitment for Title Insurance advises you that your Policy will insure you against loss because of non-expected discrepancies or conflicts in boundary lines, encroachments, or protrusions, or overlapping of improvements if you pay an additional five percent (5%) premium of the Basic Rate for T-1R Residential Owner Policy coverage, or fifteen

percent (15%) premium of the Basic Rate for T-1 Non-Residential Owner Policy coverage, and if we are provided with a satisfactory survey, pursuant to Procedural Rule P2.

Your Owner's Title Policy of Title Insurance will contain the coverage and you will be charged the appropriate additional premium unless on or before the date of closing you advise the company in writing that you reject the additional coverage.

If you do not get this insurance, you will have to hire your own attorney and surveyor, if necessary, and you will not be protected under your Owner Policy against any encroachments, such as buildings over easements, buildings over setback lines, buildings over property lines, or location of fences.

12. We will require the State of Texas Policy Guarantee Fee of \$5.00 per policy to be collected at closing, and remitted to Title Company.
13. We will require a Premium of \$5.00 be collected for the Standard Tax Exception "Company insures that standby fees, taxes, and assessments by any taxing authority for the year 2010 are not yet due and payable." (Mortgagee's Title Policy Only).
14. FOR INFORMATIONAL PURPOSES ONLY: The following conveyances involving the subject property were recorded between January 15, 2008 and the effective date of the commitment: NONE.
15. FOR INFORMATIONAL PURPOSES ONLY: Each assessment lien described in Document Number 199941556, Official Records of Williamson County, Texas, with amendment recorded in Document Number 2005025125, Official Public Records of Williamson County, Texas is expressly subordinate to all liens for taxes or special assessments levied by the applicable city, county or state government, or any political subdivision or special district thereof; all liens securing all amounts due or to become due under any term, Contract for Sale dated, or any mortgage vendor's lien or deed of trust filed for record prior to the date any Assessment became due and payable, and all liens including, but not limited to, vendor's liens, deeds of trust and other security agreements which secure any loan made by any lender to a Member for any part of the purchase price of any Lot when the same are purchased from a builder, or for any part of the cost of constructing, repairing, adding to or remodeling any Improvements utilized for residential purposes.
16. FOR INFORMATIONAL PURPOSES ONLY: The document recorded in Document Number 2009026199, Official Public Records of Williamson County, Texas, does not state that this fee is secured by a lien.

GF Number: 1000632

Schedule D

The information contained in this Schedule (D) does not affect title to or the lien upon the land described in Schedule A hereof, to be insured in any policy(ies) of title insurance to be issued in accordance with this Commitment.

As to Stewart Title Guaranty, the Underwriter herein, the following disclosures are made:

A-1 Shareholders owning, controlling or holding, either personally or beneficially, 10% or more of the shares of Stewart Title Guaranty Company as of the last day of the year preceding the date hereinabove set forth are as follows:

Stewart Information Services Corporation – 100%

A-2. The members of the Board of Directors of Stewart Title Guaranty Company as of the last day of the year preceding the date hereinabove set forth are as follows: Stewart Morris, Stewart Morris, Jr., Malcolm Morris, Matthew Morris, Max Crisp, Michael B. Skalka, C. M. Hudspeth, Bruce Belin, Nita Hanks and Charles Howard.

A-3. The four designated officers of Stewart Title Guaranty Company as of the last day of the year preceding the date hereinabove set forth are as follows: President: Michael B. Skalka; Executive Vice President: Glenn H. Clements; Secretary: J. Denise Carraux; Treasurer: Ken Anderson, Jr.

As to Gracy Title, a Stewart Company (Title Insurance Agent), the following disclosures are made:

B-1. If Agent is a corporation, the shareholders owning or controlling, directly or indirectly 1% or more of the shares of Agent as of the last day of the year preceding the date hereinabove set forth are as follows (or owning or controlling 10% or more of an entity that owns 1% or more of the Agent)

Stewart Title Company

B-2. Individuals, firms, partnerships, associations, corporations, trusts or other entities owning 10% or more of those entities referred to in item no. B-1 hereinabove as of the last day of the year preceding the date hereinabove set forth are as follows:

Stewart Title Guaranty Company

B-3. If Undersigned Agent is a corporation, the following is a list of the members of the Board of Directors, as of the last day of the year preceding the date hereinabove set forth.

Wanda Frederick – President; Gaye Pierce – Senior Vice President and Chief Operations Officer; David Tandy – CEO and Manager; Larry Molinare - Chairman of the Board and Manager; Bonnie Alexander – Secretary; Ed Lester – Manager; Allison Krause – Vice President and Controller.

B-4. If the Agent is a corporation, the names of any directors, president, executive or senior vice president, secretary and treasurer if any of the Title Insurance Agent are as follows:

C-1. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving any sum from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated* title premium is:

Owner Policy	_____
Mortgagee Policy	_____
Endorsement Charges	_____
Other	_____
Total	\$.00

Of this total amount \$ _____ or **15 %** (complete one only) will be paid to **Stewart Title Guaranty Company**; \$ _____ or **85%** (complete one only) will be retained by Title Insurance Agent; and any remainder of the estimated premium will be paid to other parties as follows:

Amount		Paid to	Services
\$ _____ or _____ % (complete only one)		_____	_____
\$ _____ or _____ % (complete only one)		_____	_____
\$ _____ or _____ % (complete only one)		_____	_____

GF Number: 1000632

*The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the State Board of Insurance.

IMPORTANT INFORMATION

**FOR INFORMATION, OR
TO MAKE A COMPLAINT
CALL OUR TOLL-FREE TELE-
PHONE NUMBER**

1-800-729-1902

**ALSO
YOU MAY CONTACT
THE TEXAS DEPARTMENT
OF INSURANCE AT**

1-800-252-3439

to obtain information on:

1. filing a complaint against an insurance company or agent,
2. whether an insurance company or agent is licensed,
3. complaints received against an insurance company or agent,
4. policyholder rights, and
5. a list of consumer publications and services available through the Department.

**YOU MAY ALSO WRITE TO
THE TEXAS DEPARTMENT OF
INSURANCE
P.O. BOX 149104
AUSTIN, TEXAS 78714-9104
FAX NO. (512) 475-1771**

AVISO IMPORTANTE

**PARA INFORMACION, O
PARA SOMETER UNA QUEJA
LLAME AL NUMERO GRATIS**

1-800-429-1902

**TAMBIEN
PUEDE COMUNICARSE CON
EL DEPARTAMENTO DE SEGUROS
DE TEXAS AL**

1-800-252-3439

para obtener informacion sobre:

1. como someter una queja en contra de una compania de seguros o agente de seguros,
2. si una compania de seguros o agente de seguros tiene licencia,
3. quejas recibidas en contra de una compania de seguros o agente de seguros,
4. los derechos del asegurado, y
5. una lista de publicaciones y servicios para consumidores disponibles a traves del Departamento.

**TAMBIEN PUEDE ESCRIBIR AL
DEPARTAMENTO DE SEGUROS DE
TEXAS
P.O. BOX 149104
AUSTIN, TEXAS 78714-9104
FAX NO. (512) 475-1771**

STEWART TITLE

GUARANTY COMPANY

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de titulo le asegura en relacion a perdidas resultantes de ciertos riesgos que pueden afectar el titulo de su propiedad.

El Compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de seguro de titulo. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transaccion.

Your commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the title insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

-EXCEPTIONS are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

-EXCLUSIONS are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

-CONDITIONS are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-800-729-1902 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the Policy. Some of the changes to consider are:

-Request amendment of the area and boundary exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey. On the Owner Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy.

-Allow the Company to add an exception to rights of parties in possession. If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

FORM: Commitment for Title Insurance (Rev. 11/1/09)

STG Privacy Notice 1 (Rev 01/26/09) Stewart Title Companies

WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company</i>	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices	
How often do the Stewart Title Companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • request insurance-related services • provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77056



ESTIMATED TITLE COMPANY FEES

The below fees are estimates only and are subject to change at the time the HUD-1 Settlement Statement is prepared. Please verify prior to closing.

Escrow Fee – GFE BOX 4:	Resale	\$500.00 (\$250 Buyer / \$250 Seller)
	Refinance	\$225.00 (Rate/Term Refi or Home Equity)
Courier/Overnight Fee – GFE BOX 4:	\$40.00 Buyer/Borrower	\$25 Seller
State of Texas Guaranty Fee – GFE BOX 4:	\$5.00 <u>per policy</u> issued	
Tax Certificate – GFE BOX 6:	\$48.00 (for Travis, Williamson and Hays counties contact your escrow officer if the property is in another county)	
Recording Fees – GFE BOX 7:	\$16 for the 1 st Page and \$4 every page thereafter Suggested quotes: \$24 for a Deed, \$132 for a Deed of Trust, \$20 for a Release (refinances only)	
Attorney Document Preparation – GFE BOX 6:	Warranty Deed:	\$80.00
	WD with Vendor's Lien	\$85.00
	Release of Lien	\$75.00
	Transfer of Lien	\$75.00
Outside Notary Fee – GFE BOX 6:	\$150.00, if applicable	

Title insurance: OTP **Please refer to Schedule D**
 MTP **Please refer to Schedule D ***

- *Refinance Credit available on refinances within a (7) year period from the recording date of Deed of Trust being refinanced. We must have a payoff amount in order to figure a refinance credit.*

Endorsements: **Owner’s Title Policy** - *the following OTP endorsements are typically paid by Buyer and are optional*

T-3 Survey Amendment (Area & Boundary Coverage):
 Residential = 5% of OTP
 Non-Residential = 15% of OTP

T-19.1 Rest/Encroach/Minerals (Residential)
 10% of OTP, minimum \$50
 5% of OTP if issued with A& B coverage (separate charge), minimum \$50

T-19.1 Rest/Encroach/Minerals (Non-Residential)
 15% of OTP, minimum \$50
 10% of OTP if issued with A& B coverage (separate charge) , minimum \$50

Loan Title Policy -

Survey Deletion:	\$0 but we must have copy of current survey
Tax Amendment/NYDP	\$5.00
T-17 PUD	\$25.00
T-23 Access	\$100 per policy (not available on residential property)
T-25 Contiguity	\$100 per policy (not available on residential property)
T-27 Assgn of Rents/Leases	N/C
T-28 Condo	N/C (To be issued instead of a T17 on a condo)
T-30 Tax Deletion	\$20.00
T-36 Environmental (EPA)	\$25.00
T-33 ARM	\$20.00
T-39 Balloon	\$25.00 / \$50 Subsequent to policy
T-19 Restrictions (Residential)	5% of MTP basic premium or \$50 (whichever is greater)
T-19 Restrictions (Non-Residential)	10% of MTP basic premium or \$50 (whichever is greater)
T-42 Home Equity	10% of MTP premium or \$25 (whichever is greater)
T-42.1 Home Equity Suppl.	15% of MTP premium or \$25 (whichever is greater)

***For a transaction-specific quote, you may also visit our Loan Officer Fee Estimate webpage. The results can be obtained immediately and emailed to you for your convenience. ***



File No.: 1000632

DISCLOSURE PROVIDED WITH OR WITHIN TITLE COMMITMENT

As Escrow Agent for the Real Estate transaction, Gracy Title, a Stewart Company, (Escrow Agent) has received and/or will receive the buyer's/borrower's funds and/or funds from the buyer's/borrower's lender for disbursement at closing of the transaction.

The parties may request that escrow funds be invested in an interest-bearing account subject to the policies of Escrow Agent and any account terms and conditions negotiated with the financial institution offering the interest bearing account. Otherwise, Escrow Agent shall deposit the earnest money in a demand deposit account that is federally insured to the maximum extent permitted by law. Demand deposit accounts are non interest bearing pursuant to federal law, but offer immediately available funds for withdrawal after a check has cleared.

Escrow Agent may receive other benefits from the financial institution where the funds are deposited. Based upon the deposit of escrow funds in demand deposit accounts and other relationships with the financial institution, Escrow Agent is eligible to participate in a program whereby it may (i) receive favorable loan terms and earn income from the investment of loan proceeds and (ii) receive other benefits offered by the financial institution.

FEE \$48.00

TAX CERTIFICATE
TEJAS TAX DATA
 524 N LAMAR STE 200
 AUSTIN, TEXAS 78703
 ATTN: ACCOUNTING DEPT

CUST: TEJAS TAX DATA BRANCH:
 ORDER: 1000632 CLOSER: KL ORDER TYPE: A SUBTYPE: R DATE: 01/22/2010

CAD ACCOUNT NUMBER SUMMARY

R-400262

SUMMARY OF ALL ACCOUNT(S)

	SUMMARY OF CURRENT YEAR		SUMMARY OF ALL TAXES DUE	
	TAX YEAR	BASE TAX	DUE 01/10	DUE 02/10
WILLIAMSON COUNTY	2009	1,929.98	0.00	0.00
CITY OF GEORGETOWN	2009	1,385.90	0.00	0.00
ISD - GEORGETOWN	2009	4,889.84	0.00	0.00
TOTAL TAX		8,205.72	0.00	0.00

***** COMMENTS ***** CAUTION ***** READ BEFORE CLOSING *****

WILLIAMSON COUNTY - RATE INCLUDES COUNTY (.459999) FARM/ROAD (.03)

CAD#	R-400262		CGT GW SGT
DESC	RESERVE AT BERRY CREEK SEC 1D PH 2, BLOCK A, LOT 11 ABST/SUB ID S7420		GR6/GR2
SITUS	209 LISCIO LP CGT	DEED	2001 005597
MAIL	209 LISCIO LOOP GEORGETOWN TX 78628		
ASSESSED OWNER(S)			2009 ASSESSED VALUES
	NOLAN ROBERT & AMELIA	LAND	75,000
		IMPROVEMENT	319,058
		TOTAL VALUE	394,058

TAX ENTITY INFORMATION

WILLIAMSON COUNTY	PAYMENTS AS OF	01/04/2010
904 S MAIN ST GEORGETOWN TX 78626	09 TAX RATE	0.489990
PHONE 512-943-1603	W/O EXEMPT	1,930.88

EXEMPTIONS HMS	YR	BASE TAX	BASE DUE	DUE 01/10	DUE 02/10
	09	1,929.98	0.00	*** PAID 12/04/09 ***	
	SUBTOTAL	1,929.98	0.00	0.00	0.00

CITY OF GEORGETOWN	PAYMENTS AS OF	01/04/2010
COLL BY WILLIAMSON COUNTY	09 TAX RATE	0.3562200
PHONE 512-943-1603	W/O EXEMPT	1,403.71

EXEMPTIONS HMS	YR	BASE TAX	BASE DUE	DUE 01/10	DUE 02/10
	09	1,385.90	0.00	*** PAID 12/04/09 ***	
	SUBTOTAL	1,385.90	0.00	0.00	0.00

ISD - GEORGETOWN	PAYMENTS AS OF	01/04/2010
COLL BY WILLIAMSON COUNTY	09 TAX RATE	1.2900000
PHONE 512-943-1603	W/O EXEMPT	5,083.35

EXEMPTIONS HMS	YR	BASE TAX	BASE DUE	DUE 01/10	DUE 02/10
	09	4,889.84	0.00	*** PAID 12/04/09 ***	
	SUBTOTAL	4,889.84	0.00	0.00	0.00

TAX CERTIFICATE
TEJAS TAX DATA
524 N LAMAR STE 200
AUSTIN, TEXAS 78703
ATTN: ACCOUNTING DEPT

CUST: TEJAS TAX DATA

BRANCH:

ORDER: 1000632

CLOSER: KL

ORDER TYPE: A

SUBTYPE: R

DATE: 01/22/2010

CERTIFICATION, CONDITIONS AND EXCLUSIONS

THIS CERTIFIES THAT ALL AD VALOREM TAXES APPLICABLE TO THE ABOVE REFERENCED PROPERTY HAVE BEEN CHECKED AND
FOUND TO HAVE THE STATUS INDICATED

1. THIS CERTIFICATION DOES NOT COVER ANY CHANGES MADE TO THE TAX ROLL OR RECORDS AFTER THE "PAYMENT AS OF" DATES LISTED ABOVE.
2. THIS DOCUMENT DOES NOT CONSTITUTE A REPORT ON OR CERTIFICATION OF MINERAL (PRODUCTIVE AND NON-PRODUCTIVE) TAXES, LEASES, PERSONAL PROPERTY TAXES OR OTHER NON AD VALOREM TAXES (SUCH AS PAVING LIENS, STAND-BY CHARGES OR MAINTENANCE ASSESSMENTS). THESE ITEMS MAY BE INCLUDED FOR CONVENIENCE PURPOSES ONLY.
3. THIS CERTIFICATE IS NOT TRANSFERRABLE AND IS ENFORCEABLE ONLY BY THE PARTY TO WHICH IT HAS BEEN ISSUED.

PRINTED BY GR6/GR2

HOA CERTIFICATE
TEJAS TAX DATA
524 N LAMAR STE 200
AUSTIN, TEXAS 78703
ATTN: ACCOUNTING DEPT

CUST: TEJAS TAX DATA

BRANCH:

ORDER: 1000632

CLOSER: KL

ORDER TYPE: A

SUBTYPE: R

DATE: 01/22/2010

SELLER NOLAN ROBERT & AMELIA

BUYER REF

COUNTY WILLIAMSON

SUBD NAME / BLK RESERVE @ BERRY CRK 1D P 2

PHONE (512) 930-4615

BERRY CREEK COUNTY CLUB

BERRY CREEK COUNTRY CLUB

FAX (512) 869-7024

30500 BERRY CREEK DR

GEORGETOWN, TX 78628-0000

CONTACT WENDY MYER

GENERAL INFORMATION ONLY: PT 2 OF 2

*** HOA WILL ONLY RELEASE CLOSING INFORMATION DIRECTLY ***

*** TO THE TITLE COMPANY ***

SUMMARY OF ACCOUNT R-400262

DESC RESERVE AT BERRY CREEK SEC 1D PH 2, BLOCK A, LOT 11 ABST/SUB ID S7420

SITUS 209 LISCIO LP CGT

SUBD NAME / BLK RESERVE @ BERRY CRK 1D P 2

PHONE (512) 441-1041

THE RESERVE @ BERRY CRK H

PLATEAU PROPERTY MGMT

FAX (512) 441-1922

PO BOX 92585

AUSTIN, TX 78709-2585

CONTACT LARRY PETERSON

GENERAL INFORMATION ONLY: PLATEAU PROP. MGMT. HAS IMPLEMENTED A NEW PROCESS
FOR REQUESTING AND OBTAINING INFORMATION FOR
PROPERTIES. REGISTER AT WWW.CONDOCERTS.COM
ONLY RESALE CERTIFICATE PACKAGES WILL BE AVAILABL
FOR PURCHASE.

*** HOA WILL ONLY RELEASE CLOSING INFORMATION DIRECTLY ***

*** TO THE TITLE COMPANY ***

SUMMARY OF ACCOUNT R-400262

DESC RESERVE AT BERRY CREEK SEC 1D PH 2, BLOCK A, LOT 11 ABST/SUB ID S7420

SITUS 209 LISCIO LP CGT