

Policy No. **988000- 103331 -CEN**

POLICY OF TITLE INSURANCE

ISSUED BY

Censtar Title Insurance Company

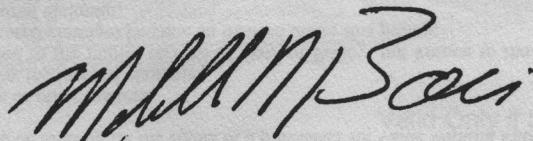
SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, CENSTAR TITLE INSURANCE COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

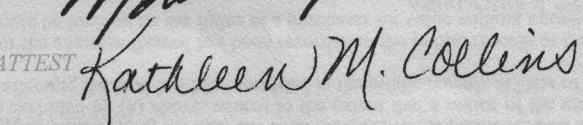
Censtar Title Insurance Company

BY



PRESIDENT

ATTEST



SECRETARY

Censtar 988-000
ALTA Owner's Policy (10/17/92) (2003-10)



CENSTAR TITLE INSURANCE COMPANY

OWNER'S FORM

SCHEDULE A

Policy No. 988000-103331

File No. 700605413

Amount of Insurance \$98,000.00

Date of Policy: May 22, 2006

1. Name of Insured:

Oleg Pikhurko

2. The estate or interest in the land which is covered by this policy is:

Fee Simple

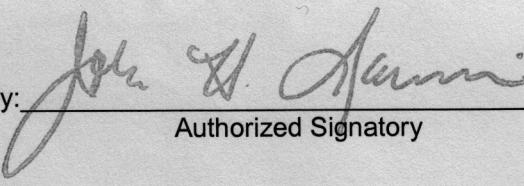
3. Title to the estate or interest in the land is vested in:

Oleg Pikhurko, by deed dated August 24, 2005 and recorded May 22, 2006 in DBV
12853, Page 170.

4. The land referred to in this policy is described in Exhibit A.

Keystone Closing Services, LLC

By: _____


John S. Hamm
Authorized Signatory

Valid Only if Schedule B and Cover are Attached