COMMITMENT FOR TITLE INSURANCE
issued by
FIRST AMERICAN TITLE INSURANCE COMPANY

First American Title Insurance Company, a California corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the Land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the Identity of the proposed insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is premliminary to the issuance of such policy or policies of title insurance and all liability and obligation hereunder shall cease and terminate six (6) months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company. This Commitment shall not be valid or binding until countersigned by an authorized officer or agent of the Company.

CONDITIONS AND STIPULATIONS

1. The term "mortgage", when used herein, shall include deed of trust, trust deed, or other security instrument.

2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.

3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

4. Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest or the lien of the insured mortgage covered hereby or any action asserting such claim, shall be restricted to the provisions and conditions and stipulations of this Commitment.

IN WITNESS WHEREOF, the Company has caused this Commitment to be signed and sealed, to become valid when countersigned by an authorized officer or agent of the Company, all in accordance with its By-Laws. This Commitment is effective as of the date shown in Schedule A as "Effective Date".

FIRST AMERICAN TITLE INSURANCE COMPANY INCORPORATED SEPTEMBER 24, 1968 CALIFORNIA

FIRST AMERICAN TITLE INSURANCE COMPANY

BY: _____ PRESIDENT

BY: _____ SECRETARY

COUNTERSIGNED

BY: _____

OFFICER OR VALIDATING AGENT

Golden & Amos

FIRM NAME

543 Fifth Street, Parkersburg, WV 26101

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

File No. **Porter.Jennifer1044772215.090790605**

Effective Date: **December 23, 2009 @ 300 pm**

1. Policy or Policies to be issued: AMOUNT OF INSURANCE

____ None Owner Policy
Proposed Insured:
tbd $ _____

____ None Loan Policy
Proposed Insured:
$ _____

____ ALTA Short Form Residential Loan Policy
Proposed Insured:
$ _____

2. The estate or interest in the land described or referred to in this Commitment and covered herein is Fee Simple and title to the estate or interest in said land is at the effective date hereof vested in:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2006-FF16, ASSET-BACKED CERTFIICATES, SERIES 2006 2006-FF16

3. The land referred to in this Commitment is described as follows:

The land referred to herein is located at 20 Byrd AVenue, in the City/Town of Wheeling, County of Ohio, and State of West Virginia and is described as set forth in Exhibit A attached hereto and made a part hereof.

FIRST AMERICAN TITLE INSURANCE COMPANY

SCHEDULE B, SECTION 1
REQUIREMENTS

File No. Porter.Jennifer104477
2215.090790605

The following are the requirements to be complied with:

1. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

2. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.

3. Proper instrument(s) creating the estate or interest to be insured must be properly executed and duly filed for record, to wit:

4. Real estate taxes are paid for the first half of 2009.

   Fire Service Fee is due in the amount of $194.90.

FIRST AMERICAN TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B, SECTION II
EXCEPTIONS

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. The lien of real estate taxes or assessments imposed on the title.
2. Any facts, rights, interests, or claims that are not shown in the public records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
3. Easements, or claims of easements or encumbrances that are not shown in the public records.
4. 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 of record for value the estate or interest or mortgage thereon covered by this commitment.
5. All taxes or assessments due and payable.
6. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title, including discrepancies, conflicts in boundary lines, shortages in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the public records.
7. Unpatented mining claims, reservations or exceptions in patents or in acts authorizing the issuance thereof; water rights, claims of title to water.
8. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the public records.

First American Title Insurance Company
Exhibit A

Commitment No. Porter.Jennifer1044772215.090790605

That certain piece or parcel of real estate situate in Wheeling, Triadelphia District, Ohio County, West Virginia, shown and defined as Lot Numbered Thirty-Nine (30) on the "Map of Edgedale", which said map is recorded in the office of the Clerk of the County Commission of Ohio County, West Virginia, in Plat Book 1, at Page 177; together with the buildings thereon.

This property is also restricted against anyh building or other structure whatsoever, except a porch, piazza or stoop, shall be permitted or caused to be erected iwth the space of fifteen (15) feet measured from the front line of the lot hereinbefore conveyed.

Also, reference is made in previous deed book 771, at page 756 as follows:

Grantor has no actual knowledge or reason to believe that the property, the substrata, or subsurface of the property has been used for storage, treatment or disposal of hazardous waste or contains an underground storage tank or tanks.