

EXHIBIT 12A - TITLE COMMITMENT

CTIC-3009
Schedule A, Commitment

**CHICAGO TITLE INSURANCE COMPANY
COMMITMENT
SCHEDULE A**

Agent File No.: A-15343

Effective Date: December 17, 2005

1. Policy or Policies to be issued:

ALTA OWNER'S POLICY

\$1,524,240.00

Proposed Insured:

ALL STATE FINANCIAL COMPANY

ALTA LOAN POLICY

\$

Proposed Insured:

2. The estate or interest in the land described or referred to in this Commitment and covered herein is a fee simple, and title thereto is at the effective date hereof vested in:

Alfred G. Seeger, Frederick C. Seeger aka Fred Seeger, Victoria Seeger Hulin, Michael E. Seeger, Kenneth J. Seeger, Catherine Seeger Anderson aka Catherine Seeger Rogers, Benjamin Carl Seeger, and Anna Elizabeth Seeger

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

127.02 Acres in the North half of Section 12, T-7-S, R-10-E, St. Tammany Parish, Louisiana.

See Attachment "A" to Schedule A for complete legal description

Dated this 29th day of December, 2005.

JONES FUSSELL, L.L.P.

(Insert above line name of Agent)

By:


A. WAYNE BURAS
Authorized Signatory

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**CHICAGO TITLE INSURANCE COMPANY
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Exhibit "A"
LEGAL DESCRIPTION

All that certain piece or parcel of land, situated in Section 12, Township 7 South, Range 10 East, St. Tammany Parish, Louisiana described as follows, to-wit:

Being all of the East Fractional Half of the Northeast quarter and the Southwest quarter of the Northeast quarter and the Southeast quarter of the Northwest quarter of Section 12, Township 7 south, Range 10 East, St. Tammany Parish, Louisiana.

The above property is also described in accordance with a current survey by John E. Bonneau & Associates, Inc. dated December 19, 2004 as follows to-wit:

A CERTAIN PIECE OR PORTION OF LAND, situated in Section 12, Township 7 South, Range 10 East, St. Tammany Parish, Louisiana being more fully described as follows:

From the Section corner common to Sections 12, 45 & 46 Township 7 South, Range 10 East, St. Tammany Parish, Louisiana being the Point Of Beginning.

From the Point of Beginning run South 00 degrees 02 minutes 40 seconds East for a distance of 2475.44 feet to a point; thence run South 89 degrees 23 minutes 21 seconds West for a distance of 3438.90 feet to a point; thence run North 01 degrees 22 minutes 24 seconds West for a distance of 1326.60 feet to a point; thence run North 89 degrees 23 minutes 21 seconds East for a distance of 2655.55 feet to a point; thence run North 01 degrees 28 minutes 04 seconds West for a distance of 1147.13 feet to a point; thence run North 89 degrees 15 minutes 53 seconds East for a distance of 842.63 feet back to the Point of Beginning.

Said parcel of land contains 127.02 acres more or less.

CTIC-3010
ALTA Commitment (1982)
Schedule B, Section I (Requirements)

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT
SCHEDULE B, SECTION I
Requirements

Agent File No.: A-15343

The following are requirements to be complied with:

1. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
2. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
3. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors, labor and materialmen are all paid.
4. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record, to wit:
 - (a) Cash Sale from Alfred G. Seeger, Frederick C. Seeger aka Fred Seeger, Victoria Seeger Hulin, Michael E. Seeger, Kenneth J. Seeger, Catherine Seeger Anderson aka Catherine Seeger Rogers, Benjamin Carl Seeger, and Anna Elizabeth Seeger to All State Financial Company
5. Tax Researches showing payment of all ad valorem property taxes due and exigible.
6. We require cancellation of a minor's mortgage affecting the property of Allen Goodbee Seeger arising from the tutorship of Anna Elizabeth Seeger No. 10548 of the 22nd JDC, St. Tammany Parish, Louisiana recorded at MOB 970 folio 166 of the records of St. Tammany Parish, Louisiana.
7. We require cancellation of a judgment in the matter of Lloyd J. Parson vs. Robert L. Delery and Alison Seeger Delery proceedings no. 95-13525, 22nd JDC, St. Tammany Parish, Louisiana which judgment is recorded as MIN 1076035.
8. We find a transfer from Alison G. Seeger to Carmen Beach, L.L.C. dated August 18, 2004 recorded at COB 1450575 of the records of St. Tammany Parish, Louisiana. The instrument purports to transfer the subject property however the instrument fails to recite what Parish and State the property is located therefore in connection of the sale of the subject property to the insured we require that Alison G. Seeger join in the act of sale along with Carmen Beach, L.L.C. We further require proper consent authority for a representative of Carmen Beach, L.L.C. to appear and execute the sale.
9. We find a Cash Sale from Carmen Beach, LLC to Alfred G. Seeger dated March 21, 2005, recorded in instrument number 1484834 wherein Alfred G. Seeger declares that the property purchased is his separate property. We require that his wife Mary Ben Hilkeman Seegar join in the separate property declaration.

CTIC-3012
ALTA Commitment
Schedule B, Section II (Exceptions)

CHICAGO TITLE INSURANCE COMPANY
COMMITMENT
SCHEDULE B, SECTION II
Exceptions

Agent File No.: A-15343

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. 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 owner's policy issued pursuant hereto will contain under Schedule B the Standard exceptions set forth at the inside cover hereof. Any loan policy will contain under Schedule B standard Exceptions 1, 2, and 3 unless a satisfactory survey and inspection of the premises is made.
3. General and special taxes or assessments for 2005 and subsequent years not yet due and payable.
4. We except to all matters arising out of any law, ordinance or governmental regulation (including, but not limited to, building and zoning laws, ordinances or regulations) restricting, regulating, prohibiting or relating to the occupancy, use or enjoyment of the land, including, but not limited to, matters relating to environmental protection and wetlands issues as well as any exercise of governmental police power except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records of the parish in which the land is located.
5. We except to Parish of St. Tammany Zoning and/or Land Use Ordinances, insofar as they They might affect the subject property.
6. We except to a right of way granted by Ethel Goodbee, et al in favor of Louisiana Power and Light Company dated January 31, 1942 recorded at COB 154 folio 342.
7. We except to a right of way granted by Mrs. Ella Goodbee, et al to Louisiana Power and Light Company dated February 2, 1942 recorded at COB 154 folio 328.
8. We make exception to the lack of public road access to the subject property and further except to all matters relating to ingress, egress and/or access to and from the subject property to a public road.
9. We make exception to all encroachments, fence encroachments, discrepancies in the placements of iron in other matters set forth on survey furnished in connection with the closing.