



Attorney's Title of Kitsap
10356 Silverdale Way NW
Suite 100
Silverdale, WA 98383
Phone: (360) 337-2000

Commitment for Title Insurance

Our File No.: 20197211

Seller Name: L Adventure LLC

Buyer Name:

Property Address Reference: 99XX Manitou Beach Dr. NE
Bainbridge Island, WA 98110

Thank you for your transaction, we look forward to serving you. Enclosed please find a copy of the title commitment for the above referenced transaction, which contains hyperlinks to all the relevant historical documents. You will also find a PDF copy of the historical documents for your convenience. If you have any questions pertaining to this information, please do not hesitate to contact us. We appreciate your business and look forward to serving you.

Title Department Contact Information: Title@ATKitsap.com

Silverdale Title address: Phone: 360-337-2000
10356 Silverdale Way, Suite 100 Fax: 360-337-5888
Silverdale, WA 98383

Escrow Department Contact Information:

Silverdale Escrow Address: Phone: 360-337-2000
10356 Silverdale Way, Suite 100 Fax: 360-337-5888
Silverdale, WA 98383

Bainbridge Island Escrow Address: Phone: 206-451-8013
9431 Coppertop Loop NE, Suite 205 Fax: 206-973-8598
Bainbridge Island, WA 98110

Port Orchard Escrow Address: Phone: 360-874-2100
1590 Bay Street Fax: 360-874-2160
Port Orchard, WA 98366

For a quick video on how to read your title commitment and what it means to you please go to:

[How To Read Your Title Report](#)

*Local decision making. Local authority.
Local service. Nationally insured.*

ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A



Attorney's Title of Kitsap
10356 Silverdale Way NW
Suite 100
Silverdale, WA 98383
Phone: (360) 337-2000

Transaction Identification Data for reference only:

Issuing Agent: Attorney's Title of Kitsap
Issuing Office: 10356 Silverdale Way NW, Suite 100, Silverdale, WA 98383
Issuing Office's ALTA® Registry ID: 1141422
Loan ID Number:
Commitment Number: 20197211
Property Address: 99XX Manitou Beach Dr. NE, Bainbridge Island, WA 98110
Revision Number:

Title Officer: Richard Booth - Phone: (360) 337-2000 - Email: rbooth@atkitsap.com
Customer Reference: / L Adventure LLC

1. **Commitment Date:** December 12, 2019 at 8:00 A.M.

2. Policy to be issued:

Proposed Policy Amount

ALTA Owner's Policy (6/17/06) - ☒ Standard ☐ Extended

To Be Determined

Premium:
Addtl Charge:
Tax: \$0.00
Total: \$0.00

STANDARD RATE

Proposed Insured: **To be determined**

ALTA Loan Policy (06/17/06) - ☐ Standard ☒ Extended

To Be Determined

Premium:
Addtl Charge:
Tax: \$0.00
Total: \$0.00

Proposed Insured: **To be determined**

3. The estate or interest in the Land described or referred to in this Commitment is:

Fee Simple

4. The Title is, at the Commitment Date, vested in:

[L Adventure LLC, Series A, a Delaware limited liability company](#)

5. The Land is described as follows:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions.

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WAALTA Commitment For Title Insurance Schedule A TK1 8-1-16 (4-2-18)

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ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A

Order No.: 20197211

EXHIBIT "A"

Legal Description:

That portion of Government Lot 4, Section 14, Township 25 North, Range 2 East, W.M., in Kitsap County, Washington, described as follows:

Beginning 761 feet South and 312 feet East of the Northwest corner of said Government Lot 4;
Thence South 334.70 feet, more or less, to the Government meander line;
Thence North 70°47' East, 53 feet;
Thence North 317.30 feet;
Thence West 50 feet to the point of beginning;

EXCEPT a strip of land, 30 feet wide, across the Southerly portion of the aforementioned parcel of land, for road purposes;
AND EXCEPT Manitou Beach Drive NE;

TOGETHER with tidelands of the second class, situate in front of, adjacent to or abutting thereon.

Abbreviated Legal: PTN Gov't Lot 4, 14-25-2E

Parcel No(s): 142502-3-051-2001

Purported Address: 99XX Manitou Beach Dr. NE, Bainbridge Island, WA 98110

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REQUIREMENTS

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

Note: Effective January 1, 1997, and pursuant to amendment of Washington state statutes relating to standardization of recorded documents, the following format and content requirements must be met. Failure to comply may result in rejection of the document by the recorder.

Format:

Margins to be 3" on top of first page, 1" on sides and bottom, 1" on top, sides and bottom of each succeeding page.
Font size of 8 points or larger and paper size of no more than 8 ½" by 14".

No attachments on pages such as stapled or taped notary seals, pressure seals must be smudged.

Information which must appear on the first page:

Title or titles of document. If assignment or reconveyance reference to auditor's file number of subject deed of trust.

Names of grantor(s) and grantee(s) with reference to additional names on following page(s), if any.

Abbreviated legal description (lot, block, plat name or section, township, range and quarter section for unplatted).

Assessor's tax parcel number(s)

Return address which may appear in the upper left hand 3" top margin

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WA ALTA Commitment For Title Insurance Schedule B I TK1 8-1-16 (4-2-18)

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

Order No.: 20197211

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.

GENERAL EXCEPTIONS

- A. Taxes or assessments which are not shown as existing liens by the public records.
- B. (i) Unpatented mining claims; (ii) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (iii) water rights, claims or title to water; whether or not the matters described (i), (ii) & (iii) are shown in the public records; (iv) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- C. Extended coverage exceptions as follows:
 1. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
 3. Any encroachment, encumbrance, violation, variation, question of location, boundary and/or area; or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
 4. Any lien or right to a lien for services, labor, equipment or material not shown by the public records.
- D. Any service, installation, connection, maintenance, tap, capacity, construction or reimbursement charges for sewer, water, electricity or other utilities, or for garbage collection and disposal.
- E. 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.
- F. Any titles or rights asserted by anyone, including but not limited to persons, corporations, governments, or other entities, to tidelands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government, or riparian rights, if any.
- G. (a) General taxes not now payable; (b) special assessments and/or special levies, if any, that are not disclosed by the public records; (c) taxes or assessments that are not yet liens; (d) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.

SPECIAL EXCEPTIONS FOLLOW

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions.

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

Order No.: 20197211

SPECIAL EXCEPTIONS

1. Any prohibition or limitation on the use, occupancy, or improvements of the land resulting from the rights of the public or riparian owners to use any waters which may cover the land or to use any portion of the land which is now or may formerly have been covered by water.
2. The right of use, control, or regulation by the United States of America in exercise of power over commerce, navigation and fisheries.
3. Any questions that may arise due to shifting or change of the line or ordinary high tide or ordinary high water of the Puget Sound or due to the Puget Sound having shifted or changed its line of ordinary high tide or ordinary high water.
4. Any question that may arise as to the location of the lateral boundaries of the tidelands or shore lands described herein.
5. Exceptions and Reservations contained in deed from the State of Washington, whereby the Grantor excepts and reserves all oil, gases, coal, ores, minerals, fossils, etc., and the right of entry of opening, developing and working the same and providing that such rights shall not be exercised until provision has been made for full payment of all damages sustained by reason of such entry, recorded under Recording No. [286216](#).

Right of State of Washington or its successors, subject to payment of compensation therefore, to acquire rights of way for private railroads, skid roads, flumes, canals, water courses or other easements for transportation and moving timber, stone, minerals and other products from this and other property, as reserved in deed referred to above.

Affects: Tidelands

6. Easement and the terms and conditions thereof:

Purpose: Road
Affects: portion of said premises
Recorded: April 15, 1931
Recording No.: [198334](#)

7. Easement and the terms and conditions thereof:

Purpose: Construction and continuous use of a water pipeline
Affects: portion of said premises
Recorded: June 27, 1990
Recording No.: [9006270131](#)

8. Local improvement assessments, and/or special assessments, if any, levied by the City of Bainbridge Island.

An investigation should be made with the City of Bainbridge Island at (206) 842-7633.

9. **Please be advised that our search did not disclose any open deeds of trust of record. If you should have any knowledge of any outstanding obligation, please contact the title department immediately for further review prior to closing.**
10. Evidence of the authority of the individual(s) to execute the forthcoming document(s) for L Adventure, LLC, a Delaware limited liability company, and copies of the current operating agreement and any amendments thereto, should be submitted prior to closing.

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

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11. Owner's policy coverage to be verified through written instructions or a complete copy of the purchase and sale agreement should be submitted.
12. The application identifies the land by a street address only. The Company does not insure that the description in this commitment covers the land that you requested. To prevent errors and to be certain that the proper land will appear on the documents and on the Policy of title insurance, the Company requires for its review a satisfactory legal description of the correct land provided and approval of the description signed by the parties to the transaction. At that time, the Company may make additional requirements or exceptions.
13. Title is to vest in persons not yet revealed and when so vested will be subject to matters disclosed by a search of the records against their names.
14. We e-record documents with the county. **Please make excise tax and recording fees payable to Attorney's Title of Kitsap.** Recording packages received with excise tax payable to the county will not be recorded the same day. [E-Recording Benefits](#).
15. Recording fees charged by the county are billed as follows: Deeds - \$103.50 for the first page and \$1.00 for each additional page. Deeds of Trust - \$104.50 for the first page and \$1.00 for each additional page. Additionally, there is a \$4.36 e-recording surcharge per document.
16. Lien of real estate excise tax upon any sale of said premises, if unpaid, at the rate of 1.78% effective July 1, 2005 and ending December 31, 2019.

Effective January 1, 2020 [new graduated Real Estate Excise Tax](#) rates on sales of real property take effect as follows:

<u>Sales Price Thresholds</u>	<u>Tax Rate</u>
\$500,000 or less	1.60%
\$500,000.01 to \$1,500,000	1.78%
\$1,500,000.01 to \$3,000,000	3.25%
\$3,000,000.01 or more	3.50%

(Rates apply separately to portions of the sales price within each threshold)

Sales of land identified as "agricultural land" or "timberland" continue to be subject to a flat rate 1.78%. Please inquire with the Kitsap Treasurer for a determination on the applicability of this flat fee.

In addition to the tax as computed above, a \$5.00 State Technology Fee is payable.

Note: If your transaction includes recording of tax-exempt documents, a total of \$10.00 for technology and processing fees is payable.

End of Special Exceptions

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**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART II**

Order No.: 20197211

NOTES

NOTE A: In order to assure timely recording all recording packages should be sent to:
Attorney's Title of Kitsap, 10356 Silverdale Way NW, Suite 100, Silverdale, WA 98383 Attn: Recorder

NOTE B: All matters regarding extended coverage have been cleared for the mortgagee's policy. General Exceptions A and C shown in Schedule B herein will be omitted in said extended coverage mortgagee's policy.

NOTE C: The Loan Policy to issue will contain an 8.1 (Environmental Protection Lien) Endorsement.

NOTE D: In the event of cancellation, a cancellation charge may be made.

NOTE E: The following deeds affecting the property herein described have been recorded within the last 24 months immediately preceding the effective date of this commitment.

Type of Document:	Statutory Warranty Deed
Recorded:	November 27, 2019
Recording No.:	201911270287
First Party:	Carl W. Shepherd, as his separate estate
Second Party:	L Adventures LLC, Series A, a Delaware limited liability company

NOTE F: General taxes for the year 2019 have been paid in full:

In the Amount Of:	\$580.52
Tax Account No.:	142502-3-051-2001
Levy Code:	0215
Land:	\$60,000.00
Improvements:	\$0.00

NOTE G: Survey of the herein described property and/or adjoining property was recorded under Kitsap County Recording Number: [3195088](#).

AMP

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ALTA COMMITMENT FOR TITLE INSURANCE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, STEWART TITLE GUARANTY COMPANY, a Texas corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Countersigned by:


Authorized Countersignature

Attorney's Title of Kitsap
10356 Silverdale Way NW, Suite 100
Silverdale, WA 98383
(360) 337-2000




Matt Morris
President and CEO


Denise Carraux
Secretary

For purposes of this form the "Stewart Title" logo featured above is the represented logo for the underwriter, Stewart Title Guaranty Company.

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COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I - Requirements;
- (f) Schedule B, Part II - Exceptions; and
- (g) a countersignature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I - Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.

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- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <<http://www.alta.org/arbitration>>.

STEWART TITLE GUARANTY COMPANY

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 77252-2029.

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STG Privacy Notice 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 title 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 non-financial 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 — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to optout@stewart.com or fax to 1-800-335-9591.
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [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 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, 1360 Post Oak Blvd., Ste. 100, Privacy Officer, Houston, Texas 77056

STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE Attorney's Title of Kitsap 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 Attorney's Title of Kitsap, and its affiliates (" N/A "), 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 Attorney's Title of Kitsap, 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 non-financial companies.	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 non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

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

Sharing practices

How often do/does Attorney's Title of Kitsap notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Attorney's Title of Kitsap 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/does Attorney's Title of Kitsap 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: Attorney's Title of Kitsap, 10356 Silverdale Way NW, Suite 100, Silverdale, WA 98383