# **LEGAL DESCRIPTION**

THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 32, TOWNSHIP 17 NORTH, RANGE 2 WEST, W.M., LYING WEST OF CASE ROAD, MORE PARTICULARLY DESCRIBED AS TRACT A OF SURVEY RECORDED JANUARY 11, 1979 UNDER AUDITOR'S FILE NO. 1064335.

Situate in the County of **Thurston**, State of **Washington**:.

Commonly known as:

12225 CASE RD SW OLYMPIA, WA 98512

Tax Parcel No(s).: 127-32-340100

# **COMMITMENT FOR TITLE INSURANCE**



105 8th Ave SE Olympia, WA 98501

Phone: 360-943-7300 Fax: 360-786-9315



How to Read a Preliminary Title Report

# \*\*\*\*\*\*\*

# ALTA COMMITMENT FOR TITLE INSURANCE

Issued by OLD REPUBLIC NATIONAL TITLE INSURANCE 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, Old Republic National Title Insurance Company, a Florida 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 Amount of Insurance 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.

Issued through the office of:

Thurston County Title Company as agent for Old Republic National Title Insurance Company

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607 (612) 371-1111 www.oldrepublictitle.com

Bv

President

Authorized Officer or Agent

Attest

Secretary

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

# **COMMITMENT CONDITIONS**

#### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of 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.
- 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 counter-signature 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 is not liable for any other amendment to this Commitment.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

#### 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 is not 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 is only liable 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.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

# 6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. 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 IS 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 closing, settlement, escrow, or any other purpose.

#### 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. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

#### 10. CLASS ACTION

All claims and disputes arising out of or relating to this commitment, including any service or other matter in connection with issuing this commitment, any breach of a commitment provision, or any other claim or dispute arising out of or relating to the transaction giving rise to this commitment, must be brought in an individual capacity. no party may serve as plaintiff, class member, or participant in any class or representative proceeding, any policy issued pursuant to this commitment will contain a class action condition.

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Thurston County Title Company 105 8th Ave SE, Olympia, WA 98501 Phone: 360-943-7300 Fax: 360-208-1153

# Agent for

# Old Republic National Title Insurance Company ALTA COMMITMENT FOR TITLE INSURANCE 2021

#### SCHEDULE A

Title Officer: Megan Janiga

Escrow Officer: Loan ID No.:

Ref: GINN

Property Address: 12225 CASE RD SW,

Issuing Office ALTA Registry ID: 1063433

OLYMPIA, WA 98512

- 1. COMMITMENT DATE: June 03, 2025 at 8:00 AM.
- 2. POLICY OR POLICIES TO BE ISSUED:

a. ALTA 2021 HOMEOWNER'S POLICY Amount \$TO COME

Proposed Insured:

LATER (SEE SCHEDULE B - SECTION I, REQUIREMENT 5)

b. ALTA 2021 EXTENDED LOAN POLICY Amount \$TO COME

Proposed Insured:

LATER

c. Amount

Proposed Insured:

#### PREMIUM INFORMATION:

a. HOMEOWNER'S RATE \$TO COME Tax: \$TO COME Total: \$TO COME tot

3. THE ESTATE OR INTEREST IN THE LAND DESCRIBED HEREIN AND WHICH IS COVERED BY THIS COMMITMENT IS:

#### **FEE SIMPLE**

4. THE ESTATE OR INTEREST REFERRED TO HEREIN IS AT DATE OF COMMITMENT VESTED IN:

#### JOHN A. GINN AND THERESA A. GINN, HUSBAND AND WIFE

**5.** THE LAND REFERRED TO IN THIS COMMITMENT IS SITUATED IN THE COUNTY OF THURSTON, STATE OF WASHINGTON AND IS MORE FULLY DESCRIBED AS FOLLOWS:

THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 32, TOWNSHIP 17 NORTH, RANGE 2 WEST, W.M., LYING WEST OF CASE ROAD, MORE PARTICULARLY DESCRIBED AS TRACT A OF SURVEY RECORDED JANUARY 11, 1979 UNDER AUDITOR'S FILE NO. 1064335.

#### **SCHEDULE B - SECTION I**

# **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.
- 5. TITLE IS TO VEST IN PERSON OR PERSONS NOT DISCLOSED AND WHEN SO VESTED WILL BE SUBJECT TO MATTERS DISCLOSED BY A SEARCH OF THE RECORDS AGAINST HIS, HER OR THEIR NAMES.
- 6. A LEGAL DESCRIPTION WAS NOT INCLUDED IN THE APPLICATION FOR TITLE INSURANCE. THE LEGAL DESCRIPTION CONTAINED HEREIN WAS TAKEN FROM THE RECORD AND PRESUMED INTENTION OF THE PARTIES TO THE TRANSACTION. SAID DESCRIPTION MUST BE EXAMINED AND APPROVED BY ALL PARTIES PRIOR TO CLOSING.

**END OF SCHEDULE B - SECTION I REQUIREMENTS** 

# SCHEDULE B - SECTION II EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provision of the document will be excepted from coverage.

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

#### STANDARD EXCEPTIONS:

- A. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) 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.
- B. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
- C. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
- D. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
- E. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water; (d) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements and equitable servitudes, whether or not the matters excepted under (a), (b), (c) or (d) are shown by the Public Records.
- F. Any lien or right to a lien for services, labor, material or equipment unless such lien is shown by the Public Records at Date of Policy.
- G. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

# **END OF SCHEDULE B SECTION II STANDARD EXCEPTIONS**

# **SPECIAL EXCEPTIONS:**

- 1. LAST HALF OF GENERAL TAXES FOR 2025 OWING IN THE SUM OF \$3,840.17. TAX ACCOUNT NO. 127-32-340100. (FULL YEAR GENERAL TAXES WERE IN THE AMOUNT OF \$7,680.33) (AREA CODE 471) FIRST HALF TAXES ARE DELINQUENT MAY 1; LAST HALF TAXES ARE DELINQUENT NOVEMBER 1.
- 2. LIEN OF EXCISE TAX, IF UNPAID.

EXCISE TAX RATE IS A GRADUATED, MARGINAL RATE BASED ON SALES PRICE (PLUS \$5.00 STATE TECHNOLOGY FEE):

\$525,000 OR LESS 1.60%

**\$525,000.01 - \$1,525,000.00 1.78%** 

\$1,525,000.01 - \$3,025.000.00 3.25%

\$3,025,000.01 OR MORE 3.50%

<u>CALCULATION IS MARGINAL</u> (FIRST \$525,000.00 IS AT LOWER RATE, <u>PLUS</u> AMOUNT OF PRICE ABOVE \$525,000.00 AT HIGHER RATE).

#### **EXCEPTIONS TO ABOVE RATES:**

CITY OF RAINIER (IF AREA CODE 310):

\$525,000.00 OR LESS 1.35%

**\$525,000.01 - \$1,525,000.00 1.53%** 

\$1,525,000.01 - \$3,025,000.00 3.00%

\$3,025,000.01 OR MORE 3.25%

- AGRICULTURAL LAND/TIMBERLAND EXCISE TAX IS 1.78% REGARDLESS OF SALES PRICE.
- 3. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

GRANTOR: JOHN A GINN AND THERESA A GINN, HUSBAND AND WIFE

TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY

BENEFICIARY: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS

NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE

CORPORATION

AMOUNT: \$466,440.00

DATED: February 19, 2020

RECORDED: February 19, 2020

AUDITOR'S FILE NO.: 4737652

4. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUGET SOUND POWER & LIGHT COMPANY. A

MASSACHUSETTS CORPORATION

PURPOSE: ELECTRIC TRANSMISSION AND DISTRIBUTION LINE

RECORDED: September 03, 1949

AUDITOR'S FILE NO.: 455019

AREA AFFECTED: THIS AND OTHER PROPERTY

5. 60 FOOT EASEMENT FOR INGRESS, EGRESS AND UTILITIES SHOWN ON THE FACE OF SAID SURVEY RECORDED January 11, 1979 UNDER AUDITOR'S FILE NO. 1064335.

6. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUGET SOUND POWER & LIGHT COMPANY, A WASHINGTON

CORPORATION

PURPOSE: AN UNDERGROUND ELECTRIC TRANSMISSION AND/OR

**DISTRIBUTION LINE** 

RECORDED: May 12, 1982 AUDITOR'S FILE NO.: 8205120077

AREA AFFECTED: THIS AND OTHER PROPERTY

7. TERMS AND CONDITIONS OF INSTRUMENT RECORDED October 29, 1993 UNDER FILE NO. 9310290247, REGARDING PROPER OPERATION AND MAINTENANCE OF THE ON-SITE SEWAGE DISPOSAL SYSTEM.

8. SHARED PROPERTY AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

RECORDED: October 07, 2010 AND October 08, 2010

AUDITOR'S FILE NOS.: 4174594 AND 4174835

- 9. ANY QUESTION THAT MAY ARISE DUE TO SHIFTING OR CHANGE IN THE COURSE OF THE ALLEN CREEK DUE TO SAID CREEK HAVING CHANGED ITS COURSE.
- 10. ANY PROHIBITION OR LIMITATION ON THE USE, OCCUPANCY OR IMPROVEMENT 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.
- 11. PARAGRAPHS A THROUGH G UNDER GENERAL EXCEPTIONS HEREIN ARE DELETED FOR THE EXTENDED COVERAGE LOAN POLICY.

#### **END OF SCHEDULE B - SECTION II SPECIAL EXCEPTIONS**

#### **NOTES:**

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

12225 CASE RD SW OLYMPIA, WA 98512

b. ACCORDING TO THE RECORDS OF THURSTON COUNTY ASSESSOR, THE CURRENT VALUE OF SAID PREMISES IS AS FOLLOWS:

TAX ACCOUNT NO.: 127-32-340100 LAND: \$282,200.00 IMPROVEMENTS: \$467,300.00 TOTAL: \$749,500.00

c. THE FOLLOWING ABBREVIATED LEGAL DESCRIPTION IS PROVIDED AS A COURTESY TO ENABLE THE DOCUMENT PREPARER TO CONFORM WITH THE REQUIREMENTS OF RCW 65.04.045. PERTAINING TO STANDARDIZATION OF RECORDED DOCUMENTS.

ABBREVIATED LEGAL DESCRIPTION:

PTN SW1/4 SE1/4 32-17-2W TR A SURVEY #1064335

d. THERE ARE NO CONVEYANCES AFFECTING SAID PREMISES RECORDED WITHIN THE LAST 24 MONTHS.

THE LAST RECORDED TRANSFER OR AGREEMENT TO TRANSFER THE LAND DESCRIBED HEREIN IS AS FOLLOWS:

INSTRUMENT: STATUTORY WARRANTY DEED

GRANTOR: TIMOTHY E. LEBAHN AND LINDA LEBAHN, HUSBAND AND WIFE GRANTEE: JOHN A. GINN AND THERESA A. GINN, HUSBAND AND WIFE

RECORDED: February 19, 2020

AUDITOR'S FILE NO.: 4737651

# **END OF SCHEDULE B - SECTION II NOTES**

**Authorized Signature** 

jg



FACTS

# WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  • Social Security number and employment information  • Mortgage rates and payments and account balances  • Checking account information and wire transfer instructions  When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions Go to <u>www.oldrepublictitle.com</u> (Contact Us)

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Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title 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 safeguards and secured files and buildings. For more information, visit <a href="http://www.oldrepublictitle.com/privacy-policy">http://www.oldrepublictitle.com/privacy-policy</a> .
How does Old Republic Title collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Give us your contact information or show your driver's license</li> <li>Show your government-issued ID or provide your mortgage information</li> <li>Make a wire transfer</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	Sharing for affiliates' everyday business purposes - information about your creditworthiness     Affiliates from using your information to market to you     Sharing for non-affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights Section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	<ul> <li>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company.</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  Old Republic Title doesn't jointly market.

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American First Abstract, LLC	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC.
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company	Old Republic Branch Information Services, Inc.
Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.	Old Republic Title Company of Conroe	Old Republic Title Compan of Indiana
Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Companiof Tennessee
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC		

This sketch is provided, without charge, for your information. It is not intended to show all matters related to the property, including, but not limited to, area, dimensions, easements, encroachments, or locations of boundaries. It is not a part of, nor does it modify, the commitment or policy to which it is attached. The Company assumes NO LIABILITY for any matter related to this sketch, unless such coverage is specifically provided by the

10L.10 76.49 AF # 1064335

