Land Title and Escrow Company
"Local People Serving Local People"

Island County – 901 Northeast Midway Boulevard – Oak Harbor, WA 98277
Phone: (360)675-2246 – Fax: (360)675 – 0936

Title No.: 208861-LT
Address Reference: NHN Water View Drive, 98260, Langley, WA 98260
Tax Parcel No.: R23013-235-2130/808634

PREPARED FOR:

Seller: Stephen John Franks

Listing Agent: Pacific Properties
George Caudill / george@nwgeorge.com

PREPARED BY:

For questions about the Commitment please contact:

Title Officer: James Van Dreumel (360) 675-2246 James@LTCO.com

ALTA Commitment for Title Insurance

Title Order No.: 208861-LT

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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

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.

Issued through the Office of:

Land Title and Escrow Company
901 NE Midway Boulevard
Oak Harbor, WA 98277

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By _____ President

Attest _____ Secretary

James Van Dreumel

Authorized Signatory

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 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 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.

(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.

ALTA COMMITMENT
SCHEDULE A

Transaction Identification Data for reference only:
Issuing Agent: Land Title and Escrow Company
Issuing Office: 901 NE Midway Boulevard, Oak Harbor, WA 98277
Issuing Office's ALTA Registry ID: 0003003
Title Officer: James Van Dreumel/CR
Title Order No.: 208861-LT
Customer Ref. No.: 208861-LT
Property Address: NHN Water View Drive, 98260, Langley, WA 98260

1. Commitment Date: **April 12, 2023 at 8:00 AM**

2. Policy or Policies to be issued:

   ALTA Owner's Policy
   Standard — Proposed Policy Amount: $ 1,000.00
   Premium: $ 527.00
   Tax: $ 47.43

   Proposed Insured: **Purchaser with contractual rights under a purchase agreement with the vested owner identified at item 4 below**

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:

   Stephen John Franks, as his separate property

5. The Land is described as follows: **See Exhibit A attached**

END OF SCHEDULE A

ALTA COMMITMENT

EXHIBIT A

The North 275.03 feet of the East half of the Northeast Quarter of the Southwest Quarter of Section 13, Township 30 North, Range 2 East of the Willamette Meridian, lying North of Saratoga Road.

Situate in the County of Island, State of Washington.

END OF EXHIBIT A

ALTA COMMITMENT
SCHEDULE B – PART 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. All documents must meet the margin and legibility requirements as set forth by the Washington State Legislature under RCW 65.04-045. If your documents fail to meet these requirements the County may reject them for recording, which could delay your closing.

6. Appropriate items must be released, satisfied or reconveyed by means satisfactory to the Company.

7. The property description included herein is based upon the application for Title Insurance. Before any instrument(s) pertaining to this property is/are prepared, the description should be verified and approved by all parties.

8. If the Seller or Borrower intends to sign documents required to insure the transaction utilizing a remote online notary, please notify the Company immediately as additional underwriting requirements will need to be satisfied.

9. We will require a properly executed Owner's Affidavit be submitted to our office prior to closing.

10. If all the property is occupied by the vestee and his/her spouse or registered domestic partner as a residence, all instruments conveying or encumbering said property must be executed by both spouses or registered domestic partners, individually or by their attorney in fact.

END REQUIREMENTS

ALTA COMMITMENT
SCHEDULE B – PART II

EXCEPTIONS

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:

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:

GENERAL EXCEPTIONS

A. Taxes or assessments which 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. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.

C. Easements, claims of easement or encumbrances which are not shown by the public records.

D. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

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; whether or not the matters excepted under (A), (B) or (C) are shown by the public records; (D) Indian Tribal Codes or Regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.

F. Any lien or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the public records.

G. Any service, installation, connection, maintenance, construction, tap or reimbursement charges/costs for sewer, water, garbage or electricity.

H. 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.

SPECIAL EXCEPTIONS TO FOLLOW

ALTA COMMITMENT
SCHEDULE B – PART II
(Continued)
SPECIAL EXCEPTIONS

1. Reservation of oils, minerals and gases as contained in deed from Pope & Talbot, Inc., dated October 10, 1951 and recorded December 3, 1951 as Auditor's File No. 84343 .
   Statement of interest for mineral rights by Pope Resources, a Delaware Limited Partnership as recorded May 28, 1986 under Auditor's File No. 86006087 .

2. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
   Grantor: Puget Mill Company, a Corporation
   Grantee: County of Island
   Purpose: A right of way for use of public as a road, street or public highway
   Area Affected: Said Land
   Dated: November 1, 1939
   Recorded: June 2, 1955
   Auditor's File No.: 98803

3. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
   Grantor: Georgia-Pacific Corporation, a Georgia corporation
   Grantee: Whidbey Shores Community Club, its successor and assigns
   Purpose: A permanent and non-exclusive easement over, upon and across
   Area Affected: Said Land
   Dated: July 29, 1974
   Recorded: November 29, 1977
   Auditor's File No.: 323770
   Conveyance of Easement rights as recorded November 29, 1977 under Auditor's File No. 323768 .

4. Survey as recorded January 19, 1989 under Auditor's File No. 89000621 in Volume 6 of Surveys, page 419, records of Island County, Washington.

5. Easement and Agreement and the terms and conditions thereof as recorded May 24, 2006 under Auditor's File No. 4171361 .

6. Easement and Agreement and the terms and conditions thereof as recorded May 24, 2006 under Auditor's File No. 4171362 .

7. Easement for Access & Utilities and the terms and conditions thereof as recorded July 21, 2009 under Auditor's File No. 4256831 .

8. Declaration of Covenant, including the terms, conditions and provisions contained therein, as recorded August 6, 2009 under Auditors File No. 4257896 .

9. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
   Grantee: Whidbey Telecom, a corporation
   Purpose: Communications cables and facilities
   Area Affected: Said Land
   Dated: October 6, 2009
   Recorded: October 28, 2009
   Auditor's File No.: 4262619

10. Road Maintenance Agreement including terms and provisions contained therein as recorded August 11, 2010 under Auditor's File No. 4278690 , records of Island County, Washington.

    Amendment to Road Maintenance Agreement recorded October 12, 2010 under Auditor's File No. 4282588 , records of Island County, Washington.

11. Declaration of Covenants, Conditions, Easements, Reservations and Restrictions for Saratoga View Ridge Estates, including the terms and provisions contained therein as recorded August 11, 2010 under Auditor's File No. 4278692 , records of Island County, Washington.

    Assignment of Declarant's Rights as disclosed by instrument recorded February 28, 2011 under Auditor's File No. 4291319 , records of Island County, Washington.

    Termination of Declarant Control Period as disclosed by instrument recorded November 16, 2022 under Auditor's File No. 4553813 , records of Island County, Washington.

12. Island County Private Drainage Facility Maintenance Agreement and the terms and conditions thereof as recorded August 23, 2010 under Auditor's File No. 4279209 .

13. Declaration of Covenant Requiring Private Maintenance of Approved Private Road and Dedication to County When Required including the terms, conditions and provisions contained therein as recorded August 23, 2010 under Auditor's File No. 4279210 , records of Island County, Washington.

14. Burn's View Ridge Water System Water Service, Operation and Maintenance Agreement and the terms and conditions thereof as recorded September 21, 2010 under Auditor's File No. 4281235 .

15. Boundary Line Adjustment #226/10 with Island County as recorded January 20, 2011 under Auditor's File No. 4289120 .

16. Dedication of Utility Easement and the terms and conditions thereof as recorded February 28, 2011 under Auditor's File No. 4291315 .

17. Survey as recorded March 26, 2021 under Auditor's File No. 4514669 , records of Island County, Washington.

18. Road Maintenance Agreement including terms and provisions contained therein as recorded February 28, 2011 under Auditor's File No. 4291312 , records of Island County, Washington.

19. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
    Grantee: Puget Sound Energy, Inc.
    Purpose: Electric transmission and/or distribution line
    Area Affected: Said Land
    Dated: August 26, 2011
    Recorded: September 6, 2011
    Auditor's File No.: 4300681

20. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
    Grantee: Whidbey Telephone Company, a corporation
    Purpose: Communications cables and facilities
    Area Affected: Said Land
    Dated: December 8, 2011
    Recorded: January 2, 2013
    Auditor's File No.: 4330609

21. Payment of the real estate excise tax, if required.

    Effective January 1, 2020, pursuant to ESSB 5998, Chapter 424, Laws of 2019, sales of real property in Washington are subject to graduated REET rates, with the exception of sales of real property classified as either "agricultural land" or "timberland," which remain subject to a REET rate of 1.28%.

    The local portion of REET must be added to the total of the state portion to calculate the total tax.

    An additional $5.00 State Technology Fee should be included in all excise tax payments. If the transaction is exempt, an additional $5.00 Affidavit Processing Fee is required.

    Any conveyance document must be accompanied by the official Washington State Excise Tax Affidavit . Any applicable excise tax must be paid, and the submitted affidavit approved at the time of recording of conveyance documents. Note: Real Estate Excise Tax Affidavits must be printed as legal-size forms.

22. General and special taxes and charges, payable February 15; delinquent if first half unpaid on May 1 or if second half unpaid on November 1 of the tax year (amounts do not include interest and penalties):

    Tax Account No./Property ID No.: R23013-235-2130/808634
    Total Assessed: $170,000.00

    Year: 2023
    Amount Billed: $1,020.00
    Amount Paid: $510.04
    Balance: $509.96

    Prior to the close of escrow, please contact the County Treasurer's Office to confirm all amounts owing, including current fiscal year taxes, supplemental taxes, escaped assessments and/or delinquencies.

23. Assessments, dues or transfer fees, if any, as may be levied by View Ridge Estates Water Sytem and/or Burn's View Ridge Water System.

24. Assessments, dues or transfer fees, if any, as may be levied by Saratoga View Ridge Estates Homeowners Association.

25. Assessments or dues, if any, as may be levied by a road association serving said Land.

26. DEED OF TRUST, INCLUDING THE TERMS AND CONDITIONS THEREOF:
    Grantor: Stephen J Franks individually
    Trustee: Chicago Title Company of Washington
    Beneficiary: First Interstate Bank
    Original Amount: $101,250.00
    Dated: August 26, 2021
    Recorded: August 30, 2021
    Auditor's File No.: 4527918

END OF SPECIAL EXCEPTIONS
Please see "NOTES" section at the end of Schedule B

ALTA COMMITMENT
SCHEDULE B – PART II
(Continued)

NOTES

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

1. Where an abbreviated legal description is required on your documents, the following is suggested:

   Ptn. of NE 1/4 - SW 1/4, Sec. 13-30N-R 2 EWM

2. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this Commitment until it receives the specific identity of the Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this Commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.

3. Unless otherwise specified, this Company has assigned this file to the following Underwriter for the policy to issue: Old Republic National Title Insurance Company.

smb

END OF NOTES

ISLAND COUNTY RECORDING REQUIREMENTS

Recording procedures in Island County have changed in that, when possible, we now E-Record documents, with the exception of files with Mobile Home Transfers.

All documents must meet the margin and legibility requirements as set forth by the Washington State Legislature under RCW 65.04.045. If your documents fail to meet these requirements the County may reject them for recording, which could delay your closing.

LAST DOCUMENT RELEASE TIMES:

E-RECORDING	REGULAR RECORDING
Non-Excise - 4:00 PM Excise Tax - 3:00 PM • Original documents (including excise tax, if applicable) must be in our possession for E-Recording. Please allow ample time for review. • **Excise tax may be wired to Land Title* or a paper check must be made payable to: Land Title and Escrow** • Each document is subject to an E-Record fee of $5.45	Non-Excise - 4:00 PM Excise Tax - 3:00 PM • Original documents must be in our office by noon the day of recording. The courthouse runner leaves at 12:30 PM • **Excise tax check payable to: Island County Treasurer**

Contact our Oak Harbor office for wiring instructions.** ***All Excise tax funds must be received by the Company prior to release for recording.

OLD REPUBLIC TITLE

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 wedo.
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 *no longer* 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?
For our everyday business purposes — 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**

	Go to www.oldrepublictitle.com (*Contact Us*)

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 https://www.oldrepublictitle.com/privacy-policy
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: 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 https://www.oldrepublictitle.com/privacy-policy for your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *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, and The Title Company of North Carolina.*
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*.

Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Title & Trust Company	**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.**	**Kansas City Management Group, LLC**	**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 National Commercial Title Services, Inc.	**Old Republic Title and Escrow of Hawaii, Ltd.**	**Old Republic National Title Insurance Company**	**Old Republic Title Company**	**Old Republic Title Companies, Inc.**
Old Republic Title Company of Conroe	**Old Republic Title Company 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 Company of 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.**	**The Title Company of North Carolina**
Trident Land Transfer Company, LLC				

Privacy Policy Notice

Land Title and Escrow Company

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Land Title and Escrow Company.

We may collect nonpublic personal information about you from the following sources:

Information we receive from you, such as on applications or other forms.
Information about your transactions we secure from our files, or from our affiliates or others.
Information we receive from a consumer reporting agency.
Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.