



First American Title

First American Title Company
12880 Saratoga-Sunnyvale Road
Saratoga, CA 95070
Phn - (408)867-9915
Fax - (866)404-5899
SaratogaEDocs@firstam.com

October 03, 2016

Customer Reference:

Order Number: 4307-5305031
Escrow Officer: Julie Clothier
Phone: (408)867-9915
Fax No.: (866)404-5899
E-Mail: jclothier@firstam.com

E-Mail Loan Documents to: SaratogaEDocs@firstam.com

Borrower: Sarah Hall and Kyle Hall

Property: 75 Hobson Street Unit 4A
San Jose, California 95110

We enclose the following:

Title Commitment

Thank you for your confidence and support. We at First American Title Company maintain the fundamental principle:

Customer First!

Commitment For Title Insurance
By
First American Title Insurance Company
Agreement to Issue Policy

We agree to issue an **American Land Title Association Short Form Expanded Coverage Residential Loan Policy**, hereinafter referred to as "the Policy", to the Proposed Insured identified below within 90 days, according to all of the terms, provisions, conditions and requirements as set forth in the American Land Title Association Plain Language Commitment Form (6/17/06), hereinafter referred to as "Long Form Commitment", the entirety of which is incorporated herein.

SCHEDULE A

1. Commitment Date: **September 23, 2016**

Proposed Insured:

TO BE DETERMINED, its successors and/or assigns, as their interest may appear

Policy Amount:	\$ 0.00
Premium Amount:	\$ TO BE DETERMINED

2. The **A FEE AS TO PARCEL(S) ONE AND TWO, AN EASEMENT AS TO PARCEL(S) THREE** interest in the land described in this commitment is owned, at the Commitment Date, by:
- KYLE M GRAHAM AND SARAH N. HALL, HUSBAND AND WIFE AS JOINT TENANTS**

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

(See attached Exhibit "A")

Commitment Typed Date: **October 03, 2016**

SCHEDULE B

In addition to the pre-printed exceptions contained in the Policy, the Policy we issue will also contain the following exceptions unless previously resolved to our satisfaction:

1. General and special taxes and assessments for the fiscal year 2016-2017, a lien not yet due or payable.
2. General and special taxes and assessments for the fiscal year 2015-2016.
First Installment: \$2,002.35, PAID
Penalty: \$0.00
Second Installment: \$2,002.35, PAID
Penalty: \$0.00
Tax Rate Area: 17-108
A. P. No.: 259-49-032
3. The lien of bonds and assessment liens, if applicable, collected with the general and special taxes.
4. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
5. A deed of trust to secure an original indebtedness of \$275,500.00 recorded April 15, 2013 as DOCUMENT NO. 22173921 OF OFFICIAL RECORDS.

Dated: April 09, 2013
Trustor: KYLE M GRAHAM AND SARAH N HALL HUSBAND AND WIFE AS JOINT TENANTS
Trustee: FIRST AMERICAN TITLE COMPANY, A CALIFORNIA CORPORATION
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Lender: GOLDEN EMPIRE MORTGAGE, INC. DBA PACIFIC FUNDING GROUP

Additional Requirements

In addition to the requirements shown in the Long Form Commitment, the following requirements must be met before the Company is obligated to issue a loan policy:

NONE

INFORMATIONAL NOTES

The map attached, if any, may or may not be a survey of the land depicted hereon. First American Title Insurance Company expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

1. This report is preparatory to the issuance of an ALTA Loan Policy. We have no knowledge of any fact which would preclude the issuance of the policy with CLTA endorsement forms 100 and 116 and if applicable, 115 and 116.2 attached.

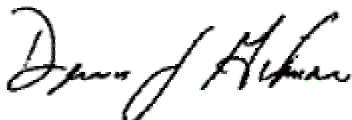
When issued, the CLTA endorsement form 116 or 116.2, if applicable will reference
a(n) Condominium known as 75 HOBSON STREET UNIT 4A, SAN JOSE, CA.

2. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows:

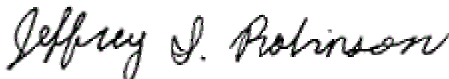
None

NOTE to proposed insured lender only: No Private transfer fee covenant, as defined in Federal Housing Finance Agency Final Rule 12 CFR Part 1228, that was created and first appears in the Public Records on or after February 8, 2011, encumbers the Title except as follows: None

First American Title Insurance Company



Dennis J. Gilmore
President



Jeffrey S. Robinson
Secretary

Exhibit "A"

Real property in the City of **San Jose**, County of **Santa Clara**, State of **California**, described as follows:

PARCEL ONE:

UNIT 32, CONDOMINIUM BUILDING NO. 3, AS SHOWN ON THAT CERTAIN CONDOMINIUM PLAN RECORDED ON MARCH 12, 1986 UNDER INSTRUMENT NO. 8716114 SANTA CLARA COUNTY OFFICIAL RECORDS, AND AS FURTHER DEFINED IN THE "JEFFERSON SQUARE ENABLING DECLARATION ESTABLISHING A PLAN FOR CONDOMINIUM OWNERSHIP", RECORDED ON MARCH 12, 1986 UNDER INSTRUMENT NO. 87161414, SANTA CLARA COUNTY OFFICIAL RECORDS, (HEREINAFTER REFERRED TO AS "THE DECLARATION"), WHICH CONDOMINIUM IS LOCATED ON THE REAL PROPERTY DESCRIBED ON THE MAP ENTITLED, "TRACT NO. 7737", (THE "MAP") RECORDED ON SEPTEMBER 3, 1985 IN BOOK 548 OF MAPS, PAGES 18 AND 19 IN THE OFFICIAL RECORDS OF SANTA CLARA COUNTY, CALIFORNIA, AS CORRECTED BY A CERTIFICATE OF CORRECTION RECORDED ON FEBRUARY 26, 1986 AS INSTRUMENT NO. 8701549 IN THE OFFICIAL RECORDS OF SANTA CLARA COUNTY.

EXCEPTING THEREFROM, EASEMENTS AS DEFINED IN THE DECLARATION:

PARCEL TWO:

AN UNDIVIDED 8.41% INTEREST IN AND TO THE CONDOMINIUM COMMON AREA OF CONDOMINIUM BUILDING NO. 3, AS DESCRIBED IN SAID CONDOMINIUM PLAN, AND IN THE DECLARATION.

EXCEPTING THEREFROM ALL NUMBERED CONDOMINIUM UNITS SHOWN ON THE CONDOMINIUM PLAN AND DESCRIBED IN THE DECLARATION OTHER THAN THE UNIT CONVEYED AS PARCEL ONE ABOVE.

ALSO EXCEPTING THEREFROM THOSE PORTIONS OF THE "RESTRICTED COMMON AREA", AS DEFINED IN THE DECLARATION AND SHOWN ON THE CONDOMINIUM PLAN WHICH ARE SET ASIDE, RESERVED AND ALLOCATED FOR THE EXCLUSIVE USE OF THE OWNERS OF UNITS OTHER THAN THE UNIT CONVEYED AS PARCEL ONE ABOVE.

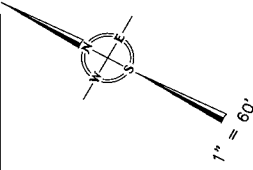
ALSO EXCEPTING THEREFROM, THE LAND BENEATH AND THE SKY ABOVE THE CONDOMINIUM BUILDING ABOVE REFERRED TO.

PARCEL THREE:

AN EASEMENT WITH THE EXCLUSIVE RIGHT TO USE THE APPURTENANT "RESTRICTED COMMON AREA", SET ASIDE, RESERVED AND ALLOCATED FOR THE EXCLUSIVE USE OF THE OWNER OF THE UNIT CONVEYED AS PARCEL ONE ABOVE, AS DEFINED IN THE DECLARATION AND AS SHOWN ON THE CONDOMINIUM PLAN.

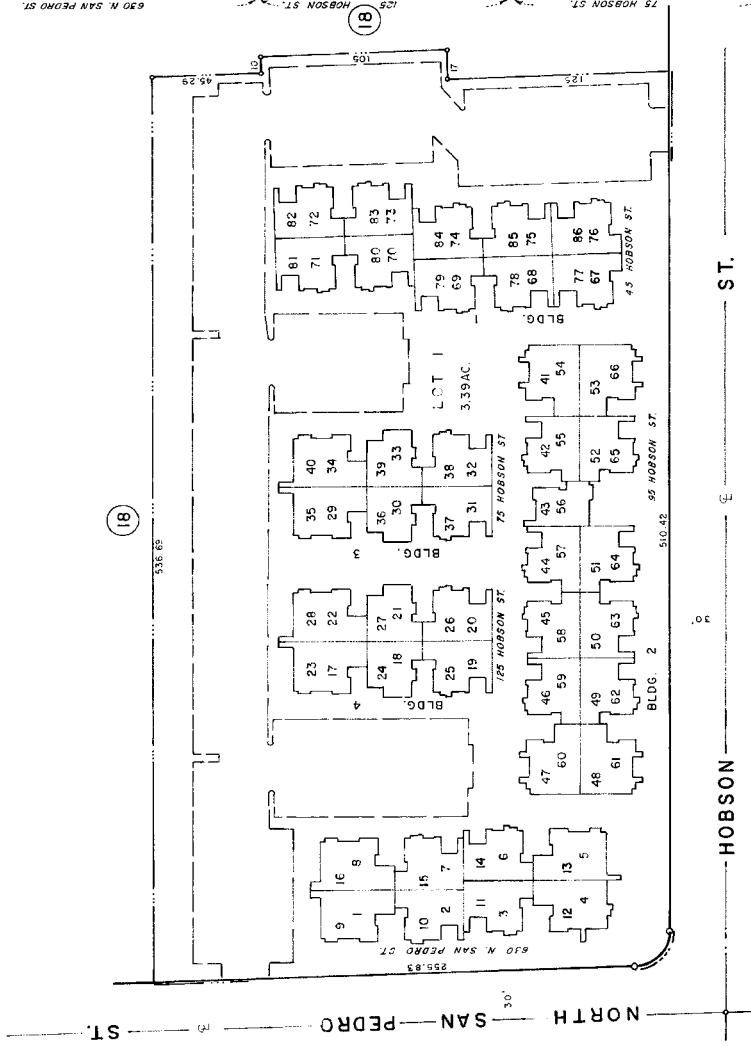
APN #: 259-49-032

Commonly known as: 75 Hobson Street Unit 4A, San Jose, CA 95110



TRACT N^o 7737 — JEFFERSON SQUARE

CONDOMINIUM PLAN



UNIT	PCL	UNIT	PCL
1	1A	44	4A
2	2A	45	4A
3	3A	46	4A
4	4A	47	4A
5	5A	48	4A
6	6A	49	4A
7	7A	50	4A
8	8A	51	4A
9	9A	52	4A
10	10A	53	4A
11	11A	54	4A
12	12A	55	4A
13	13A	56	4A
14	14A	57	4A
15	15A	58	4A
16	16A	59	4A
17	17A	60	4A
18	18A	61	4A
19	19A	62	4A
20	20A	63	4A
21	21A	64	4A
22	22A	65	4A
23	23A	66	4A
24	24A	67	4A
25	25A	68	4A
26	26A	69	4A
27	27A	70	4A
28	28A	71	4A
29	29A	72	4A
30	30A	73	4A
31	31A	74	4A
32	32A	75	4A
33	33A	76	4A
34	34A	77	4A
35	35A	78	4A
36	36A	79	4A
37	37A	80	4A
38	38A	81	4A
39	39A	82	4A
40	40A	83	4A
41	41A	84	4A
42	42A	85	4A
43	43A	86	4A

LAWRENCE E. STONE — ASSESSOR
Caddis map for assessment purposes only
Compiled under R. & T. Code, Sec. 327.
Effective Roll Year 2015-2016



First American Title

First American Title Company
12880 Saratoga-Sunnyvale Road
Saratoga, CA 95070
(408)867-9915

INCOMING DOMESTIC WIRE INSTRUCTIONS

PAYABLE TO: First American Title Company
BANK: First American Trust, FSB
ADDRESS: 5 First American Way, Santa Ana, CA 92707
ACCOUNT NO: 3004890000
ROUTING NUMBER: 122241255

PLEASE REFERENCE THE FOLLOWING:

PROPERTY: 75 Hobson Street Unit 4A, San Jose, CA 95110

FILE NUMBER: 4307-5305031 (jc)

PLEASE USE THE ABOVE INFORMATION WHEN WIRING FUNDS TO **First American Title Company**. **FUNDS MUST BE WIRED FROM A BANK WITHIN THE UNITED STATES**. PLEASE NOTIFY YOUR ESCROW OFFICER AT **(408)867-9915** OR **jclothier@firstam.com** WHEN YOU HAVE TRANSMITTED YOUR WIRE.

IF YOUR FUNDS ARE BEING WIRED FROM A NON-U.S. BANK, ADDITIONAL CHARGES MAY APPLY. PLEASE CONTACT YOUR ESCROW OFFICER/CLOSER FOR INTERNATIONAL WIRING INSTRUCTIONS.

AN ACH TRANSFER CANNOT BE ACCEPTED FOR CLOSING, BECAUSE IT IS NOT THE SAME AS A WIRE AND REQUIRES ADDITIONAL TIME FOR CLEARANCE.

FIRST AMERICAN TRUST CONTACT INFO: Banking Services 1-877-600-9473

**ALL WIRES WILL BE RETURNED IF THE FILE NUMBER
AND/OR PROPERTY REFERENCE ARE NOT INCLUDED**

With cyber crimes on the increase, it is important to be ever vigilant. If you receive an e-mail or any other communication that appears to be generated from a First American employee that contains new, revised or altered bank wire instructions, consider it suspect and call our office at a number you trust. Our bank wire instructions seldom change.



Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.