



**ALTA COMMITMENT FOR TITLE INSURANCE**  
**issued by**  
**TITLE RESOURCES 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, **TITLE RESOURCES 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 Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**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.

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- 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.
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; and
  - 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.
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.

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- 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

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REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

**11. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election 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>.

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**Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:**

Issuing Agent: Secure Land Title  
Issuing Office: 1104 Country Hills Dr Suite 210 Ogden, UT 84403  
Issuing Office's ALTA® Registry ID: 1039445  
Loan ID Number:  
Commitment Number: 7220024-00234  
Issuing Office File Number: 7220024-00234  
Property Address: Vacant Land, Eden, UT 84310  
Revision Number:

**SCHEDULE A**

1. Commitment Date: May 7, 2025
2. Policy to be issued:  
ALTA 2021 Owners Policy  
Policy Amount: \$  
Premium: \$  
Proposed Insured:  
  
ALTA 2021 Loan Policy Extended Coverage  
Policy Amount: \$  
Premium: \$  
Proposed Insured:
3. The estate or interest in the Land at the Commitment Date is:  
Fee Simple
4. The Title is, at the Commitment Date, vested in:  
Kirk S. Langford and Barbara J. Bohannon, Trustees, or their successors in trust, of the Langford Bohannon Trust dated July 16, 2024
5. The Land is described as follows: See attached "SCHEDULE C".

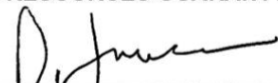
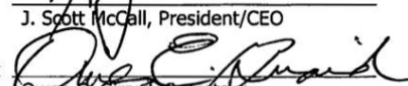
**Authorized Issuing Agent:  
Secure Land Title**



By:  
**Brett Ennis, Authorized Signatory**



**TITLE RESOURCES GUARANTY COMPANY**

By:   
J. Scott McCall, President/CEO  
By:   
Owen E. Girard, Secretary

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## **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.

NOTE: Additional Underlying Documents.

[To view the MAP\(s\) click here.](#)

[To view the VESTING DEED\(s\) click here.](#)

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## SCHEDULE B, PART II—Exceptions

**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 provisions 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:

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.
2. Rights or claims of parties in possession not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the land and is not shown by the Public Records.
4. Easements, or claims of easements, not shown by the Public Records.
5. Any lien, or right to a lien, for services, labor, equipment or material heretofore or hereafter furnished, imposed by law and not shown by Public Records.
6. Taxes or special 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. Proceedings by a public agency which may result in taxes or assessments, or notices to such proceedings whether or not shown by the records of such agency, or by the Public Records.
7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims to title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
8. Taxes for the year 2025 are a lien, but not yet due. Taxes for the prior year were paid in the amount of 1,142.13. Certifications for the year 2024 were paid in the amount of 380.71.  
Tax Parcel No. [22-049-0005](#)
9. The land described herein is located within the boundaries of Eden, and is subject to any assessments levied thereby.
10. Any charge upon the land by reason of its inclusion in Weber Basin Water Conservancy District and Weber County Fire Protection Service Area No. 4.
11. Any right, title or interest in any minerals, mineral rights, or related matters, including, but not limited to, oil, gas, coal, and other hydrocarbons.

Further, no other examination of the excepted title to minerals has been made herein and no insurance nor responsibility therefore is implied or assumed.

12. Water rights, claims or title to water, whether or not the matters are shown by the Public Records.
13. Subject to all existing roads, streets, alleys, ditches, reservoirs, utilities, canals, pipe lines, power, telephone, sewer, gas or water lines, and rights of way and easements thereof.
14. The effect of the 1969 Farmland Assessment Act, wherein there is a five (5) year roll-back provision with regard to assessment and taxation, by reason of that certain Application for Assessment and Taxation of

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Agricultural Land, recorded November 09, 1998 as [Entry No. 1588008](#) in Book 1969 at Page 1802 of Official Records.

15. Rights of way for any roads, ditches, canals, or utility lines now existing over, under, or across the Land.
16. A right of way for ingress and egress over and across the South 60 feet disclosed in the certain Quit Claim Deed recorded March 12, 1993 as [Entry No. 1216074](#) in Book 1655 at Page 1732 of Official Records.
17. Petition to Weber Basin Water Conservancy District for the Allotment of Water recorded March 04, 1993 as [Entry No. 1214805](#) in Book 1654 at Page 2035 of Official Records.
18. Petition to Weber Basin Water Conservancy District for the Allotment of Water recorded March 13, 2024 as [Entry No. 3317726](#) of Official Records.
19. Petition to Weber Basin Water Conservancy District for the Allotment of Water recorded March 13, 2024 as [Entry No. 3317727](#) of Official Records.
20. Petition to Weber Basin Water Conservancy District for the Allotment of Water recorded March 13, 2024 as [Entry No. 3317728](#) of Official Records.
21. A Revolving-Line-of-Credit Deed of Trust dated December 17, 2018 by and between Kirk S. Langford as Trustor in favor of Zions Bancorporation, N.A. dba Zions First National Bank as Trustee and Zions Bancorporation, N.A. dba Zions First National Bank as Beneficiary, to secure a revolving line of credit in the original amount of \$600,000.00 and any other amounts or obligations secured thereby, recorded January 08, 2019 as [Entry No. 2960235](#) of Official Records.

Deed of Partial Reconveyance.

Recorded: April 24, 2024

Entry No.: [3322883](#)

Note: The herein-above mentioned deed of trust secures a revolving line of credit. The Company requires signed authorization from Trustor(s) closing line of credit.

22. Terms and Conditions of Application for Assessment and Taxation of Agricultural Land  
Recorded October 11, 2024  
Entry No.: [3343092](#)

\*\*\*\*\*

CHAIN of TITLE: According to official records, there have been no documents conveying the subject property within a period of 24 months prior to the date of this commitment, except as follows: None.

NOTE: Judgments were checked as to Kirk S. Langford and no unsatisfied judgments were found.

Please direct any escrow questions to your escrow officer: Wayne Russell at (385) 626-6840 or [Wayne.Russell@SLTitle.com](mailto:Wayne.Russell@SLTitle.com); Secured Land Title 1104 Country Hills Dr Suite 210 Ogden, UT 84403

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### SCHEDULE C

Part of the Northeast quarter of Section 35, Township 7 North, Range 1 East, Salt Lake Base and Meridian, U.S. Survey: Beginning at a point 15.50 chains West of the Southeast corner of said quarter Section; running thence West 4.50 chains; thence North 20 chains; thence East 4.50 chains; thence South 20 chains to the place of Beginning.

Together with a Right of way over and across the following described property: Beginning at a point 20 chains West of the Southeast corner of Section 35, Township 7 North, Range 1 East, Salt Lake Base and Meridian, U.S. Survey: running thence West 736 feet, more or less, to the Grantors West property line, thence Northerly along said West property line 60 feet, thence East 736 feet, more or less, to a point North of the point of Beginning, thence South 60 feet to the point of Beginning.

Tax Parcel No. 22-049-0005

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# AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Kirk S. Langford  
Property: Vacant Land, Eden, UT 84310  
From: Secured Land Title Date: May 7, 2025  
File Number: 7220024-00234

Thank you for contacting Secured Land Title (hereinafter "Agent"). This is to give you notice that Agent has a business relationship with Title Resources Guaranty Company, which is a title insurance underwriting company, Anywhere Insurance Agency Inc., which provides homeowners insurance and Real 1031 which provides 1031 exchange services. The majority owner of Agent is the 100 percent owner of Realogy Insurance Agency Inc., and Real 1031 Services and indirectly owns a 30 percent ownership interest in Title Resources Guaranty Company. Because of these relationships, the referral of business to the companies below may provide Agent and/or its employees a financial or other benefit.

Set forth below is the estimated charge or range of charges for the services listed. You are NOT required to use the below companies in connection with Agent. THERE ARE FREQUENTLY OTHER COMPANIES AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

| COMPANIES                        | DESCRIPTION OF CHARGES       | ESTIMATE OF RANGE OF CHARGES GENERALLY<br>MADE BY PROVIDER           |                  |
|----------------------------------|------------------------------|--|------------------|
| Title Resources Guaranty Company | Title Insurance Premium      | <u>Owners Policy</u> (charges based on policy amount):               |                  |
|                                  |                              | \$50,000 - \$100,000   | \$389-\$689      |
|                                  |                              | \$100,001 - \$300,000  | \$671-\$1,584    |
|                                  |                              | \$300,001 - \$500,000  | \$1,476-\$2,387  |
|                                  |                              | \$500,001 - \$1,000,000  | \$2,188-\$3,385  |
|                                  |                              | \$1,000,001 - \$5,000,000  | \$3,095-\$10,629 |
| Realogy Insurance Agency, Inc.   | Homeowners insurance premium | \$2.00 - \$6.00 per thousand dollars of replacement cost of dwelling |                  |
| Real 1031                        | 1031 exchange services       | \$750-\$1,350 - forward exchange services.                           |                  |

## Acknowledgement of Receipt of Disclosure

I/we have read this disclosure form and understand that Agent is referring me/us to use the above-described companies and may receive a financial or other benefit as the result of this referral.

**Buyer/Borrower(s)**

**Seller(s)**

---

Kirk S. Langford



7090 South Union Park Avenue, Suite 425  
 Midvale, UT 84047  
 Ph. (801) 488-5340  
 Fx.  
[www.securedlandtitle.com](http://www.securedlandtitle.com)

## Privacy Policy Notice

Rev. 7/28/2022

| FACTS  | WHAT DOES SECURED LAND 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?  | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Payment history and credit card or other debt</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                             |
| 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 Secured Land Title chooses to share; and whether you can limit this sharing.  |                             |
| Reasons we can share your personal information   | Does Secured Land Title share?   | Can you limit this sharing? |
| For our everyday business purposes – such as to process your transactions, maintain your account(s), 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  | 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 nonaffiliates to market to you   | No   | We don't share              |

Go to <https://www.anywhereis.re/privacypolicy>

## Who we are

### Who is providing this notice?

Secured Land Title

### What we do

### How does Secured Land 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.

### How does Secured Land Title collect my personal information?

We collect your personal information, for example, when you

- Apply for insurance or pay insurance premiums
- Provide your mortgage information or show your driver's license
- Give us your contact information

### 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

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial

and nonfinancial companies.

- *Our affiliates include companies that are owned in whole or in part by Anywhere Real Estate Inc., such as Better Homes and Gardens® Real Estate, CENTURY 21®, Coldwell Banker®, Coldwell Banker Commercial®, The Corcoran Group®, ERA®, Sotheby's*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Secured Land Title does not share with nonaffiliates so they can market*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or service to you.

- *Secured Land Title does not share with nonaffiliated*

## Other Important Information

### For European Union Customers

Please see our Privacy Policy located at

### For our California Customers

Please see our notice about the California Consumer Protection Act located

| <b>FACTS</b>  |   | <b>WHAT DOES TITLE RESOURCES GUARANTY COMPANY DO WITH YOUR PERSONAL INFORMATION?</b>  |                                    |
|---|---|---|------------------------------------|
| <b>Why?</b>   |   | 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.  |                                    |
| <b>What?</b>  |   | <p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Payment history and credit card or other debt</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |                                    |
| <b>How?</b>   |   | 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 TITLE RESOURCES GUARANTY COMPANY chooses to share; and whether you can limit this sharing.   |                                    |
| <b>Reasons we can share your personal information</b>   |   | <b>Does TITLE RESOURCES GUARANTY COMPANY share?</b>   | <b>Can you limit this sharing?</b> |
| <b>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</b> |   | Yes   | No                                 |
| <b>For our marketing purposes- to offer our products and services to you</b>  |   | No  | We don't share                     |
| <b>For joint marketing with other financial companies</b>   |   | No  | We don't share                     |
| <b>For our affiliates' everyday business purposes- information about your transactions and experiences</b>  |   | Yes   | No                                 |
| <b>For our affiliates' everyday business purposes- information about your creditworthiness</b>  |   | No  | We don't share                     |
| <b>For our affiliates to market to you</b>  |   | No  | We don't share                     |
| <b>For nonaffiliates to market to you</b>   |   | No  | We don't share                     |
| <b>Questions?</b>   | Go to <a href="https://www.trguw.com/privacypolicy">https://www.trguw.com/privacypolicy</a> |   |                                    |

| Who we are   |  |
|--|--|
| Who is providing this notice?  | TITLE RESOURCES GUARANTY COMPANY   |
| What we do   |  |
| How does TITLE RESOURCES GUARANTY COMPANY 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.  |
| How does TITLE RESOURCES GUARANTY COMPANY collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance or pay insurance premiums</li> <li>• Provide your mortgage information or show your driver's license</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| Why can't I limit all sharing?   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes –information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>  |
| Definitions  |  |
| Affiliates   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies that are owned in whole or in part by Anywhere Real Estate, Inc. (<a href="http://www.anywhere.re">www.anywhere.re</a>); Anywhere Integrated Services, LLC (<a href="http://www.anywhereis.re">www.anywhereis.re</a>); HomeServices of America, Inc. (<a href="http://www.homeservices.com">www.homeservices.com</a>); Lennar Corporation (<a href="http://www.lennar.com">www.lennar.com</a>); and OpenDoor Technologies Inc. (<a href="http://www.opendoor.com">www.opendoor.com</a>)</i></li> </ul> |
| Nonaffiliates  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>TITLE RESOURCES GUARANTY COMPANY does not share with nonaffiliates so they can market to you.</i></b></li> </ul>   |
| Joint Marketing  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> <li>• <b><i>TITLE RESOURCES GUARANTY COMPANY does not share with nonaffiliated financial companies for joint marketing purposes.</i></b></li> </ul>  |
| Other Important Information  |  |
| For European Union Customers   | Please see our Privacy Policy located at <a href="https://www.trguw.com/privacypolicy">https://www.trguw.com/privacypolicy</a>   |
| For our California Customers   | Please see our notice about the California Consumer Protection Act located at <a href="https://www.trguw.com/privacypolicy">https://www.trguw.com/privacypolicy</a>  |