



COMMITMENT FOR TITLE INSURANCE
ISSUED BY
COMMONWEALTH LAND 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, Commonwealth Land 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 90 Days after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

Signature block containing logos for Metro National Title and Commonwealth Land Title Insurance Company, and handwritten signatures for an Authorized Signatory, President, and Secretary.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.



*Transaction Identification Data for reference only:*

Issuing Agent: **Metro National Title**  
Issuing Office: **345 East Broadway, Salt Lake City, UT 84111**  
Loan ID Number:  
Commitment Number:  
Issuing Office File Number: **61938A**  
Property Address: **Tax ID 22-020-0036, Eden, UT 84310**  
Revision Number: **A**

**SCHEDULE A**

1. Commitment Date: **June 6, 2018 at 7:45 AM**
2. Policy to be issued:
  - (a) 2006 ALTA Owner's Policy  
Proposed Insured:  
Proposed Policy Amount: **\$1,000.00**  
Amount of Insurance: **\$240.00**
  - (b) 2006 ALTA Loan Policy (Extended)  
Proposed Insured:  
Proposed Policy Amount:  
Amount of Insurance: **\$0.00**  
Endorsements:  
Endorsement Premium(s): **\$0.00**
  - (c) 2006 ALTA Leasehold Policy  
Proposed Insured:
3. The estate or interest in the Land described or referred to in this Commitment is **FEE SIMPLE**
4. Title to the estate or interest in the Land is at the Commitment Date vested in:  
  
**Highlands at Wolf Creek Homeowner's Association, Inc., a Utah non profit corporation**
5. The land referred to in this Commitment is in the State of Utah, County of Weber and is described as follows:  
  
**See attached Exhibit "A"**



**Exhibit "A"**

**A PART OF THE SOUTHWEST QUARTER OF SECTION 23, TOWNSHIP 7 NORTH, RANGE 1 EAST, OF THE SALT LAKE BASE AND MERIDIAN. BEGINNING AT A POINT LOCATED NORTH 89°59'05" WEST 2.00 FEET ALONG THE SOUTH LINE OF SAID SOUTHWEST QUARTER; RUNNING THENCE ALONG SAID SOUTH LINE NORTH 89°59'05" WEST 622.26 FEET TO THE BOUNDARY LINE OF THE ELKHORN SUBDIVISION PHASE 4 LOT 78 AMENDED; THENCE ALONG THE BOUNDARY LINE OF SAID LOT 78 AMENDED AND THE BOUNDARY LINE OF THE ELKHORN SUBDIVISION PHASE 4 THE FOLLOWING FOUR (4) COURSES: (1) NORTH 49°33'31" WEST 185.74 FEET; (2) NORTH 06°44'36" EAST 176.13 FEET; (3) NORTH 50°28'53" WEST 816.79 FEET; (4) NORTH 70°50'07" WEST 88.69 FEET TO THE BOUNDARY LINE OF THE HIGHLANDS AT WOLF CREEK PHASE 2; THENCE ALONG THE BOUNDARY LINE OF THE HIGHLANDS AT WOLF CREEK PHASE 2, PHASE 6 AND PHASE 8 THE FOLLOWING SIX (6) COURSES: (1) NORTH 16°12'36" EAST 114.56 FEET; (2) SOUTH 56°04'30" EAST 307.18 FEET; (3) SOUTH 86°56'36" EAST 180.97 FEET; (4) SOUTH 29°12'07" EAST 265.86 FEET; (5) SOUTH 46°26'51" EAST 632.89 FEET; (6) SOUTH 87°33'09" EAST 401.75 FEET; THENCE SOUTH 00°21'51" WEST 88.04 FEET TO THE POINT OF BEGINNING.**



**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. Withdrawal of Application for Assessment and Taxation of Agricultural Land 1969 Farmland Assessment Act and payment of Roll-Back Taxes, shown on Schedule B, Part 2.**
- 6. Additional Requirements may be added when the full nature of the transaction is revealed.**

**Vesting Deed Image**

**Plat Map Image**

**7. In the event this Company is requested to insure a transaction involving the subject property, this Company and/or its Underwriter reserves the right to add exceptions and/or requirements upon receipt of information defining said transaction.**

**THE FOLLOWING NOTE IS FOR INFORMATIONAL PURPOSES ONLY:**

**THE FOLLOWING CONVEYANCES AFFECTING SAID LAND WERE RECORDED WITHIN TWENTY-FOUR (24) MONTHS OF THE DATE OF THIS REPORT**

**Special Warranty Deed**

**Grantor: Summit Mountain Holding Group, L.L.C., a Utah limited liability company**

**Grantee: WCU, LLC, d/b/a Wolf Creek Utah, LLC, a Utah limited liability company**

**Recorded: March 13, 2018**

**Entry No.: 2909528**

**QuitClaim Deed**

**Grantor: WCU, LLC, d/b/a Wolf Creek Utah, LLC, a Utah limited liability company**

**Grantee: Highlands at Wolf Creek Homeowner's Association, Inc., a Utah nonprofit corporation**

**Recorded: July 10, 2018**

**Entry No.: 2929931**

**NOTE: The following names have been checked for Judgments, Federal Tax Liens and**



**Bankruptcies and none appear of record that attach to the herein described property, except as shown herein.**

**Highlands at Wolf Creek Homeowner's Association, Inc.**

**Highlands at Wolf Creek Homeowner's Association, Inc., a Utah non profit corporation**

**Escrow Officer: at**



**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:

1. (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.
2. Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, that are not shown by the Public Records.
4. 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 not shown by the Public Records.
5. (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.
6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
7. 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.

*The printed Exceptions 1 through 7 will be deleted for the ALTA Extended Loan Policy*

**8. Lien of Taxes, now accruing as a lien, but not yet due and payable:**

**Year: 2018**

**Tax ID No.: 22-020-0033 (this Tax ID No. also includes additional lands)**

**New Tax ID No. 22-020-0036 has been assigned, to be assessed for the 2019 year.**

**9. The land described herein is located within the boundaries of the Weber Basin Water Conservancy District, Weber Area Dispatch 911 and Emergency Services District, Eden Cemetery District, Weber Fire District, Municipal Service District provided to the unincorporated area of Weber County, Ogden Valley Transmitter/Recreation Special Service District, Ogden Valley Parks Service Area/Eden Park Service District and the Wolf Creek Water and Sewer Improvement District, and is subject to any assessments levied thereby.**

**10. Easement(s), Setbacks, notes and restrictions, as shown on the subdivision plat of Elkhorn Subdivision Phase 4:**



Recorded: 02/25/2000

Entry No.: 1691677

Book / Page: 51 / 61

11. Rights-of-way for water ditches, pipe lines, canals, waterways, irrigation ponds, transmission lines and roadways, if any, and the access for maintenance thereof, now existing over and across the subject property.

12. Charges or Assessments levied by Weber Basin Water Conservancy District pursuant to contract(s) for the purchase of water from said district. No liability is assumed for unpaid assessments, if any or the affects thereof on the status of any contracts and assignments.

13. Discrepancies, conflicts in the boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose.

14. Any and all outstanding oil, gas, mining and mineral rights, etc., together with the right of the proprietor of a vein or lode to extract his ore therefrom should the same be found to penetrate or intersect the premises, and the right of ingress and egress for the use of said rights.

That the premises hereby granted shall be held subject to any vested and accrued water rights for mining agricultural, manufacturing, or other purposes, and rights to ditches and reservoirs used in connection with such water rights, as may be recognized and acknowledged by local customs, laws, and decisions of courts; and there is reserved from the land hereby granted a right of way thereon for ditches or canals constructed by authority of the United States, or the State of Utah.

Any rights of way for canals, ditches, tunnels, telephone and transmission lines constructed by authority of the United States are hereby reserved. U.S. Act. 30th, 1890 (26 States.391; 86-2-3 Utah Code Annotated 1943, all as shown in mesne Patents and Deeds of record.

15. Reserved by United States of America of all mineral lands except coal and iron lands, in various Patents of Record, as to the following properties: Section 23, Township 7 North, Range 1 East.

16. Reservation by Union Pacific Railroad Company or all coal and other minerals and the right to prospect for, mine and remove the same, in various deeds of record, as to the following: Section 23, all in Township 7 North, Range 1 East.

17. Subject to the rights of parties in possession of the subject property under unrecorded leases, rental or occupancy agreements and any claims thereunder.

18. Lack of a right of access to an open public highway, street, or other public thoroughfare.

19. Water rights, claims or title to water, whether or not shown by the public records.

20. Right of Way, and the terms and conditions thereof:

Purpose: for the purpose of trailing livestock over and across the West 20 feet of the East 22 feet of property.

Recorded: October 12, 1979

Book/Page: 1327 / 824

21. Covenant to run with the land, and the terms and conditions thereof:

Purpose: Extended police protection; sewers, sewage and storm water disposal; garbage and refuse



collection; street lighting; and local street and road maintenance.

Recorded: January 15, 1982

Entry No.: 850455

Book/Page: 1396 / 476

22. Master Covenants, conditions, restrictions and reservation of easements in the declaration of restrictions but not limited to any recitals creating easements or party walls, omitting any covenants or restrictions, if any, including, but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Recorded: September 24, 1982

Entry No.: 864667

Book/Page: 1409 / 1603

Also recorded: October 18, 1982

Entry No.: 866073

Book/Page: 1411/363

Master Declaration of Covenants, Conditions and Restrictions:

Recorded: October 18, 2002

Entry No.: 1882728

Book/Page: 2275/460

First Amendment to Master Declaration of Covenants, Conditions and Restrictions:

Recorded: January 09, 2007

Entry No. 2234358

Notice of Assessments, Transfer Assessment and Mandatory Design Review Process amending the Master Declaration of Covenants, Conditions and Restrictions for Wolf Creek Resort:

Recorded: October 7, 2008

Entry No.: 2368948

Second Amendment to Master Declaration of Covenants Conditions and Restrictions:

Recorded: March 13 2013

Entry No.: 2624950

Termination of Declarant Rights under Master declaration of Covenants Conditions and Restrictions:

Executed by: Wolf Creek Properties, LC

Recorded: April 3, 2013

Entry No.: 2628422

Assignment of Rights in Development Agreement:

Executed by: Wolf Creek Properties, LC

Recorded: August 15, 2013

Entry No.: 2650830

Contains provision for continuing assessment liens, compliance should be checked by contacting the owners association.





**23. Weber County Zoning Development Agreement, including the terms and conditions thereof:**

**Dated: October 11, 2002**

**Recorded: October 22, 2002**

**Entry No.: 1883524**

**Book/Page: 2276 / 990**

**24. Irrigation and Reservoir Boundary Easement, and the terms and conditions thereof:**

**Recorded: May 1, 2003**

**Entry No.: 1935097**

**Book/Page: 57 / 82**

**25. Sewer Easement, and the terms and conditions thereof:**

**Grantor: Wolf Creek Properties, LC**

**Grantee: Wolf Creek Sewer Improvement District**

**Recorded: March 19, 2007**

**Entry No.: 2249660**

**26. Notice of Interest for Ongoing Assessments, and the terms and conditions thereof:**

**Executed by: Wolf Creek Water and Sewer Improvement District**

**Recorded: February 18, 2016**

**Entry No.: 2778790**

**27. The right of the County Assessor to reassess the Tax Assessment on said property in accordance with Secs. 59-2-501 to 515 as disclosed by that certain Annual Application for Assessment and Taxation of Agricultural Land 1969 Farmland Assessment Act:**

**Dated: June 22, 2012**

**Recorded: August 29, 2012**

**Entry No.: 2593151**

## 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; 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 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.

**9. ARBITRATION**

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



### Fidelity National Title Insurance Company

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect Personal Information about you from the following sources:

- From applications or other forms we receive from you or your authorized representative;
- From your transactions with, or from the services being performed by, us, our affiliates, or others;
- From our internet web sites;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- From consumers or other reporting agencies.

#### **Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information**

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

#### **Our Policies and Practices Regarding the Sharing of Your Personal Information**

We may share your Personal Information with our affiliates, such as insurance companies, agents, and other real estate settlement service providers. We also may disclose your Personal Information:

- to agents, brokers or representatives to provide you with services you have requested;
- to third-party contractors or service providers who provide services or perform marketing or other functions on our behalf; and
- to others with whom we enter into joint marketing agreements for the products or services that we believe you may find of interest.

In addition we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

#### **Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion**

Certain states afford you the right to access your Personal Information and, under certain circumstances, to find out to whom your Personal Information has been disclosed. Also, certain states afford you the right to request corrections, amendment or deletion of your Personal Information. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.

All requests must be made in writing to the following address:

Privacy Compliance Officer  
Chicago Title Insurance Company  
601 Riverside Avenue, 12<sup>th</sup> Floor  
Jacksonville, FL 32204

#### **Multiple Products or Service**

If we provide you with more than one financial product or service, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you.

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## PRIVACY POLICY

### **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, 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 which 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.

### **Types of Information**

Depending on 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, but telephone or any other means;
- Information about your transaction with us, our affiliated companies, or other; and
- Information we receive 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 non affiliated party. Therefore, we will not release your information to non affiliated 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 purposes, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic 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, 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. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard you nonpublic personal information.