

# ALTA Commitment for Title Insurance



Issued by Old Republic National Title Insurance Company

## NOTICE

**IMPORTANT—READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OF THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL 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.

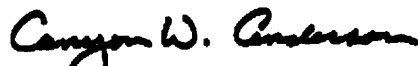
## COMMITMENT TO ISSUE POLICY

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 Company (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.


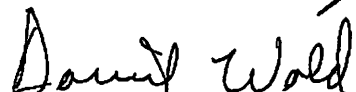
If all of the Schedule B, Part I – Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

*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  
Backman Title Services, Ltd.  
167 East 6100 South  
Murray, UT 84107

  
\_\_\_\_\_  
Authorized Signatory

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

By  President  
Attest  Secretary

## 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, 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 Conditions 4 is limited to the proposed Insured 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 Conditions 5(a) 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.
- (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 lessor 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.

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- (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 the 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 the pro-forma policy is delivered to the 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>.

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**SCHEDULE A**

Order Number: **6-080453**

1. Effective date: **September 10, 2018 at 7:45 a.m.**

2. Policy or Policies to be issued: Amount of Insurance  
(a) ALTA Owner's (06/17/2006) \$

Proposed Insured:

**To Be Determined**

(b) ALTA Loan (06/17/2006) \$

Proposed Insured:

**To Be Determined**

(c) ALTA Loan \$

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment and covered herein is

Fee Simple as to Parcel 1

A non-exclusive easement as to Parcel 1A, subject to the terms, conditions and limitations of said interest.

4. Title to the fee simple estate or interest in said land is at the effective date hereof vested in:

**Kevin Schildhauer and Jill Schildauer, husband and wife as joint tenants, with full rights of survivorship**

5. The land referred to in this Commitment is in the State of Utah, County of **Weber** and is described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

Purported Address:

**4186 North 3175 West  
Ogden, Utah 84404**

**STATEMENT OF CHARGES**

These charges are due and payable before a Policy can be issued.

|                        |           |
|------------------------|-----------|
| <b>Owners Premium</b>  | <b>\$</b> |
| <b>Lenders Premium</b> | <b>\$</b> |

## SCHEDULE A

Order Number: **6-080453**

### LEGAL DESCRIPTION

#### PARCEL 1:

A part of the North half of Section 22, Township 7 North, Range 2 West, Salt Lake Base & Meridian, beginning at a point which is West 498.36 feet, South 500.77 feet and South 1°31'30" West 162.50 feet from the North Quarter Corner of said Section 22 and running thence South 88°28'30" East 690.42 feet to the centerline of drain; thence South 1°29'45" West 162.50 feet along said centerline; thence North 88°28'30" West 690.50 feet; thence North 1°31'30" East 162.50 feet to the point of beginning.

#### PARCEL 1A:

Together with and subject to the following described right of way, being 30 feet each side and parallel to the following described right of way center line: A part of the North ½ of Section 22, Township 7 North, Range 2 West, Salt Lake Base & Meridian: Beginning at a point which is West 558.91 feet and South 2774.97 feet from the North Quarter of said Section and running thence North 1°31'30" East 2673 feet to the South Right of Way line of 4000 North Street.

Parcel No.: **19-010-0086**

## SCHEDULE B – SECTION 1

Order Number: 6-080453

### REQUIREMENTS

The following are the requirements to be complied with:

Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record.

TO-WIT:

NOTICE TO APPLICANT: The land covered herein may be serviced by districts, service companies and/or municipalities, which assess charges for water, sewer, electricity and any other utilities, etc. which are not covered by this Commitment or insured under a title insurance policy.

NOTE: If the applicant desires copies of the documents underlying any exception to coverage shown herein, the Company will furnish the same on request, if available, either with or without charge as appears appropriate.

NOTE: Any matter in dispute between you and the Company may be subject to arbitration as an alternative to court action pursuant to the Title Insurance Rules of the American Arbitration Association, a copy of which is available on request from the Company. Any decision reached by arbitration shall be binding upon both you and the Company. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction.

1. OBTAIN AND RECORD a Warranty Deed from the vestees herein to the proposed insured.
2. OBTAIN AND RECORD a Trust Deed to secure your loan.
3. Upon Compliance with the Company's underwriting requirements, Items 1 – 9 on Schedule B-2 will be deleted on an ALTA Loan Policy.
4. The Company may assist with but will not insure any transfer, right or title to water rights.
5. Advise the company of any planned, newly commenced, or unfinished construction. If such exists, do the following:
  - a. Search the State Construction Registry for any filed Preliminary Notices and require any parties who have so filed to sign a "Receipt of Full Payment" through recording of construction documents.
  - b. Collect the filing fee and file with the State Construction Registry a Notice of Construction Loan.
  - c. Issue an SCR Endorsement on the loan policy.

6. OBTAIN A RECONVEYANCE, EXECUTED BY THE TRUSTEE OF:

A Deed of Trust, and the terms and conditions thereof:

Stated Amount: \$123,813.00  
Trustor(s): Kevin Schildhauer and Jill Schildhauer  
Trustee: Goldenwest Federal Credit Union  
Beneficiary: Goldenwest Federal Credit Union  
Dated: August 21, 2017  
Recorded: August 23, 2017  
Entry No.: 2874828

Your Order has been assigned to **Kevin Chadaz** for full service escrow at **955 East Chambers Street, Suite 202, Ogden, Utah 84403**. For any escrow/closing questions please call **(801) 475-6100**, or email **kevinc@backmantitle.com**.

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

Kevin Schildhauer  
Jill Schildhauer

## SCHEDULE B – SECTION 2

Order Number: 6-080453

### EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company:

#### GENERAL EXCEPTION

1. Defects in liens, encumbrances, adverse claims or other matters, if any, created, first appearing the public records or attaching subsequent to the effective date hereof but prior to the date proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

#### STANDARD EXCEPTIONS

2. Taxes or assessments which are not now payable or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records.
3. Any facts, rights, interest, 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, or claiming to be in possession, thereof.
4. Easements, liens, encumbrances, or claims of easements, liens or encumbrances which are not shown by the public records.
5. 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.
6. Unpatented mining claims, reservations or exceptions in patents or in acts authorizing the issuance thereof, Indian treaty or aboriginal rights, including, but not limited to, easements or equitable servitudes, water rights, or claims or title to water.
7. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.
8. Any service, installation, connection, maintenance, or construction charges for sewer, water, electricity, or garbage.
9. Any adverse claim based upon the assertion that (a) Some portion of the land forms the bed or bank of a navigable river or lake, or lies below the mean high water mark thereof; (b) The boundary of the land has been affected by a change in the course or water level of a navigable river or lake; (c) The land is subject to water rights, claims or title to water and to any law or governmental regulation pertaining to wetlands.

#### SPECIAL EXCEPTIONS

10. Lien of taxes, not yet due and payable:  
Year: 2018  
2018 amount: \$1,627.95  
Parcel No.: 19-010-0086  
Prior year: 2017 Paid



11. The land described herein is located within the boundaries of Weber County Taxing District No. 19, and is subject to any assessments levied thereby.
12. The land described herein is located within the boundaries of the Bona Vista Water (621-0474) and is subject to any assessments levied thereby.
13. The land described herein is located within the boundaries of Weber County Fire Service Area 4, and is subject to any assessments levied thereby.
14. Certificate of Creation establishing the Northern Utah Environmental Resource Agency:  
Recorded: January 20, 2015  
Entry No.: 2718461
15. The terms and conditions of that certain Weber Basin Water Conservation District Application for Reallocation of Class D Allotment:  
Recorded: May 27, 1983  
Entry No.: 892402  
Book/Page: 1433/1939
16. Higley Farm Landowners Agreement disclosed in Warranty Deed, and the terms and conditions thereof:  
Recorded: February 23, 1982  
Entry No.: 852466  
Book/Page: 1398/339
17. Easement, and the terms and conditions thereof:  
Grantee: The United States of America  
Recorded: September 3, 1968  
Entry No.: 509563  
Book/Page: 898/45  
And  
Recorded: September 3, 1968  
Entry No.: 509565  
Book/Page: 898/50
18. Utility Easement, and the terms and conditions thereof:  
Recorded: April 22, 1997  
Entry No.: 1466820  
Book/Page: 1858/12
19. Easement, and the terms and conditions thereof:  
Grantee: Weber Basin Water Conservancy District  
Recorded: October 12, 2000  
Entry No.: 1731523  
Book/Page: 2096/253
20. Right of Way as disclosed in Warranty Deed:  
Recorded: February 23, 1982  
Entry No.: 852466  
Book/Page: 1398/339
21. Any violation of Utah Law Section 10-9a-et seq which may require the filing of a subdivision plat when splitting it from a larger, existing parcel, creates a parcel.

22. An Affidavit to inform concerned persons of address changes:

Recorded: June 23, 2017

Entry No.: 2864378

23. The terms and conditions of that certain Reallocation to Weber Basin Water conservancy District for Water Reallocation for use by individuals:

Recorded: July 16, 2018

Entry No.: 2930921

## SCHEDULE C

Order Number: 6-080453

### Chain of Title

According to Official Records, there have been no documents conveying the land described herein within a period of 24 months prior to the date of this commitment, except as follows:

| <u>Document Name</u> | <u>Recording Date</u> | <u>Entry No.</u> |
|----------------------|-----------------------|------------------|
| Warranty Deed        | August 23, 2017       | 2874827          |



## **WIRE FRAUD WARNING**

Cyber criminals are using email compromise schemes to target companies and individuals purchasing property. These schemes include, but are not limited to, using fake emails from attorneys, real estate agents or title agencies to request wire transfers to fraudulent accounts.

If you need to wire transfer money to Backman Title Services we will provide our wire transfer instructions to you. Backman Title Services will not change our wire transfer instructions after you have received them from us and we will never ask you to wire money into an account with a name different than Backman Title Services. If you receive conflicting wire transfer instructions - STOP - then call us using a known telephone number, not one provided in an email, to determine if the new instructions are fraudulent.

If you ask us to wire transfer money to you we must receive written wire transfer instructions. Your bank account information must be validated by face to face verification or phone verification using a known telephone number, not one provided in an email, or using previously validated account information which we already have on file.

We are not responsible for any wires sent by you to an incorrect bank account.

**FACTS**
**WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?**

|              |   |
|--------------|---|
| <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 employment information</li> <li>• Mortgage rates and payments and account balances</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 Old Republic Title chooses to share; and whether you can limit this sharing.   |

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

**Questions**

 Go to [www.oldrepublictitle.com](http://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 <a href="http://www.OldRepublicTitle.com/newnational/Contact/privacy">http://www.OldRepublicTitle.com/newnational/Contact/privacy</a> .   |
| How does Old Republic Title collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</li> </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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p> |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | <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 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.</i></li> </ul> |
| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>   |
| <b>Joint marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn't jointly market.</i></li> </ul>   |

### 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](http://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 Abstract, LLC                   | 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                   | Kansas City Management Group, LLC         | L.T. Service Corp.                            | Lenders Inspection Company                    |
| Lex Terrae National Title Services, Inc.       | Lex Terrae, Ltd.                        | Mara Escrow Company                       | Mississippi Valley Title Services Company     | National Title Agent's Services Company       |
| Old Republic Branch Information Services, Inc. | Old Republic Diversified Services, Inc. | Old Republic Exchange Company             | Old Republic National Title Insurance Company | Old Republic Title and Escrow of Hawaii, Ltd. |
| Old Republic Title Co.                         | 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.                       | Republic Abstract & Settlement, LLC     | Sentry Abstract Company                   | The Title Company of North Carolina           | Title Services, LLC                           |
| Trident Land Transfer Company, LLC             |   |   |   |   |