



2225 Washington Blvd., Ste. 110, Ogden, UT 84401
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Commitment for Title Insurance

Issued By
Old Republic National Title Insurance Company

File No: 033482

July 15, 2020

RE: REPORT FOR INFORMATIONAL PURPOSES ONLY. NOT A COMMITMENT TO INSURE. ANY RELIANCE ON THE INFORMATION CONTAINED HEREIN IS AT YOUR OWN RISK

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.

Attention:

Keller Williams Success Realty
5711 South 1475 East
South Ogden, UT 84403
Wendy Crook
Phone: 801-475-9900 Fax: 801-475-5521
wendycrook@kw.com

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company (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.

Phone: Fax:

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.

If this jacket was created electronically, it constitutes an original document

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

By  President

Attest  Secretary



Lance Jensen, Vice President
Lincoln Title
Authorized Countersignature

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.

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.

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(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>.

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5. The Land is described as follows:
PART OF THE SOUTH HALF OF SECTION 3, TOWNSHIP 6 NORTH, RANGE 1 EAST, SALT LAKE BASE & MERIDIAN, AND PART OF THE NORTH HALF OF SECTION 10, TOWNSHIP 6 NORTH, RANGE 1 EAST, SALT LAKE BASE & MERIDIAN, BEGINNING AT THE SOUTHWEST CORNER OF LOT 10, RADFORD HILLS NO. 1, WHICH IS LOCATED NORTH 01°39'41" EAST 2695.07 FEET ALONG THE QUARTER SECTION LINE AND THE EXTENSION THEREOF AND SOUTH 86°32'10" WEST 226.76 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 10, TOWNSHIP 6 NORTH, RANGE 1 EAST, SALT LAKE BASE & MERIDIAN, RUNNING THENCE SOUTH 86°32'10" WEST 911.35 FEET ALONG THE SOUTH LINE OF THE RADFORD PROPERTY TO THE SOUTHEAST CORNER OF PARCEL "B" RADFORD HILLS NO. 5A THENCE ALONG THE BOUNDARY LINE OF SAID PARCEL "B" AND THE BOUNDARY LINE OF RADFORD HILLS NO.6A AND 6B PARCEL "A" THENCE FOLLOWING TWO COURSES: (1) NORTH 03°27'50" WEST 654.24 FEET, (2) NORTH 90°00'00" WEST 1477.72 FEET TO A POINT ON THE WEST LINE OF SECTION 10, AS MONUMENTED, SAID POINT BEARS NORTH 00°20'41" WEST 754.02 FEET FROM A B L M BRASS CAP MONUMENT AT THE WEST QUARTER CORNER OF SAID SECTION 10, THENCE NORTH 00°20'41" WEST 2029.17 FEET TO THE NORTHWEST CORNER OF SAID SECTION 10 MARKED BY A B L M BRASS CAP MONUMENT, THENCE NORTH 00°14'05" EAST 1334.96 FEET ALONG THE WEST LINE OF SECTION 3, TOWNSHIP 6 NORTH, RANGE 1 EAST, SALT LAKE BASE & MERIDIAN AS MONUMENTED BY B L M BRASS CAP MONUMENT, THENCE SOUTH 89°43'11" EAST 3645.61 FEET ALONG THE NORTH LINE OF THE RADFORD PROPERTY MARKED BY AN EXISTING FENCE LINE AND FENCE LINE REMNANTS TO THE WEST LINE OF STATE HIGHWAY U-162, THENCE SOUTH 19°31'57" EAST 403.00 FEET ALONG SAID WEST LINE TO A PARCEL OF PROPERTY IDENTIFIED BY RECORD AS BEING OWNED BY THE UNITED STATES OF AMERICA, THENCE ALONG SAID PROPERTY THE FOLLOWING TWO COURSES: (1) SOUTH 00°13'57" EAST 333.69 FEET, (2) SOUTH 89°36'59" EAST 58.25 FEET, THENCE ALONG THE WEST LINE OF STATE HIGHWAY U-162 THE FOLLOWING FOUR COURSES: (1) SOUTH 09°26'55" EAST 629.21 FEET, (2) SOUTH 89°36'59" EAST 19.60 FEET, (3) SOUTH 04°19'49" WEST 289.05 FEET, (4) SOUTH 00°38'03" WEST 450.00 FEET TO THE NORTHEAST CORNER OF LOT 37, RADFORD HILLS NO. 4, THENCE ALONG THE BOUNDARY LINES OF RADFORD HILLS SUBDIVISIONS OR RADFORD HILLS CORPORATION PROPERTIES, THE FOLLOWING TWENTY FOUR COURSES: (1) SOUTH 89°54'20" WEST 257.43 FEET, (2) SOUTH 74°23'09" WEST 60.10 FEET, (3) RIGHT ALONG THE ARC OF A 561.00 FOOT RADIUS CURVE A DISTANCE OF 129.08 FEET (CHORD BEARS NORTH 05°57'26" WEST 128.76 FEET, (4) NORTH 00°38'03" EAST 68.00 FEET, (5) SOUTH 88°18'23" WEST 317.64 FEET, (6) SOUTH 83°21'24" WEST 319.80 FEET, (7) NORTH 89°21'57" WEST 343.41 FEET (8) SOUTH 26°19'06" EAST 201.78 FEET, (9) SOUTH 30°33'52" WEST 491.24 FEET (10) NORTH 42°30'01" WEST 293.50 FEET (11) SOUTH 53°10'00" WEST 328.00 FEET, (12) SOUTH 26°35'00" WEST 129.77 FEET (13) SOUTH 00°00'00" EAST 222.43 FEET (14) LEFT ALONG THE ARC OF A 435.00 FOOT RADIUS CURVE A DISTANCE OF 222.7 FEET (15) SOUTH 29°20'00" EAST 128.65 FEET, (16) NORTH 60°40'00" EAST 165.00 FEET, (17) NORTH 52°53'48" EAST 115.25 FEET, (18) LEFT ALONG THE ARC OF A 366.00 FOOT RADIUS CURVE A DISTANCE OF 333.85 FEET (CHORD BEARS SOUTH 63°14'05" EAST 322.39 FEET) (19) SOUTH 00°38'03" WEST 100.00 FEET, (20) NORTH 82°24'51" WEST 235.40 FEET, (21) SOUTH 28°44'26" WEST 65.82 FEET, (22) SOUTH 27°33'22" EAST 164.44 FEET, (23) SOUTH 14°23'54" WEST 267.30 FEET, (24) SOUTH 22°45'25" EAST 254.31 FEET TO THE POINT OF BEGINNING. EXCEPTING THEREFROM ANY PORTION THEREOF FALLING WITHIN (THE) RESERVE AT CRIMSON RIDGE CLUSTER SUBDIVISION PHASE 1.

Property Address: not available, Eden, UT 84310

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|  | Commitment for Title Insurance |
| | <small>ISSUED BY</small> Old Republic National Title Insurance Company |
| Schedule BI | File No: 033482 |

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. Provide releases, reconveyances, or other instruments, acceptable to the Company, including payment of any amounts due, removing the encumbrances shown in Schedule B, Part II that are objectionable to the Proposed Insured.
6. Provide us with copies of appropriate agreements, resolutions, certificates, or other evidence needed to identify the parties authorized to execute the documents creating the interest to be insured.
7. Provide us with any information regarding personal property taxes which may have been assessed or are due and payable which could become a lien on the real property.

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|  | Commitment for Title Insurance |
| | ISSUED BY Old Republic National Title Insurance Company |
| Schedule BII | File No: 033482 |

**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 in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown in the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land and not shown in 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 Record.
6. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown in 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.

Standard Exceptions 1-7 will be omitted on extended coverage loan policy

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8. General taxes for the year 2020 are accruing as a lien but not yet due and payable. 2019 taxes were paid in the amount of \$18.31. Serial No. 20-005-0021.
9. The effect of the 1969 Farmland Assessment Act, wherein there is a five year roll-back provision with regard to Assessment and taxation which becomes due upon a change in the use of all or part of eligible land, by reason of that certain Annual Application for Assessment and Taxation of Agricultural Land recorded February 3, 2012, as Entry No. 2561058, records of Weber County, Utah.
10. Said property is located within the boundaries of Weber Basin Water Conservancy District, Weber County Fire Protection Service Area No. 4, Ogden Valley Natural Gas Improvement District and the Weber Area Dispatch 911 and Emergency Services District, and is subject to the charges and assessments levied thereunder.
11. Said property is located within the boundaries of The Ogden Valley Transmitter/Recreation Special Service District, and is subject to the charges and/or assessments levied thereunder. Affidavit recorded March 9, 2015 as Entry No. 2725109, records of Weber County, Utah.
12. Resolution No. 27-2012 confirming the tax to be levied for municipal services provided to the unincorporated area of Weber County and describing the services to be provided therein, recorded December 13, 2012 as Entry No. 2610456, records of Weber County, Utah.
13. Notice of Creation of the Northern Utah Environmental Resource Agency, and the terms and conditions thereof, and any charges and/or assessments levied thereunder, recorded January 20, 2015 as Entry No. 2718461, records of Weber County, Utah.
14. Resolution No. 3 & 4, approving a common boundary between Ogden Valley Parks Service Area, and Eden Parks Service District, recorded November 9, 2017, as Entry No. 2889196, records of WEBER County, Utah.
15. Claim, right, title or interest to water or water rights whether or not shown by the Public Records.
16. Any and all outstanding oil and 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 use of said rights.
17. Easements and rights of way of record or enforceable in law and equity for any existing roads, streets, alleys, ditches, reservoirs, utilities, canals, pipe lines, power, telephone, sewer, gas or water lines now existing over, under or across subject property as disclosed by visual inspection.
18. Possible irrigation ditches along the State Highway as permission was granted in Deed to STATE ROAD COMMISSION OF UTAH, recorded December 27, 1956, as Entry No(s). 267640 and 267641, in Book 534, at Page 250 and 251, records of Weber County, Utah, to relocate outside the right of way, all irrigation ditches existing within the limits of said right of way.

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19. Slope Easement, and the terms, conditions, and limitations contained therein, in favor of STATE ROAD COMMISSION OF UTAH, recorded on December 27, 1956 as Entry No. 267642, in Book 534, at Page 252, records of Weber County, Utah.
20. Slope Easement, and the terms, conditions, and limitations contained therein, in favor of STATE ROAD COMMISSION OF UTAH, recorded on December 27, 1956 as Entry No. 267643, in Book 534, at Page 253, records of Weber County, Utah.
21. A Pole Line Easement in favor of UTAH POWER AND LIGHT CO., its successors in interest and assigns, a perpetual easement and right of way for the erection and continued maintenance, repair, alteration, and replacement of the electric transmission, distribution and telephone circuits, with the necessary guys, stubs, cross arms and other attachments thereon, or affixed thereto, for the support of said circuits to be erected and maintained on said property. Together with all rights of ingress and egress necessary or convenient for the full and complete use, occupation and enjoyment of the easement hereby granted, and all rights and privileges incident thereto, including the right to cut and remove timber, trees, brush, overhanging branches and other obstructions which may injure or interfere with the Grantee's use, occupation or enjoyment of this easement, recorded June 21, 1957, as Entry No. 277029, in Book 550, at Page 504, records of Weber County, Utah.
22. A Pole Line Easement in favor of UTAH POWER & LIGHT COMPANY, its successors in interest and assigns, a perpetual easement and right of way for the erection and continued maintenance, repair, alteration, and replacement of the electric transmission, distribution and telephone circuits, with the necessary guys, stubs, cross arms and other attachments thereon, or affixed thereto, for the support of said circuits to be erected and maintained on said property. Together with all rights of ingress and egress necessary or convenient for the full and complete use, occupation and enjoyment of the easement hereby granted, and all rights and privileges incident thereto, including the right to cut and remove timber, trees, brush, overhanging branches and other obstructions which may injure or interfere with the Grantee's use, occupation or enjoyment of this easement, recorded November 25, 1970, as Entry No. 543162, in Book 954, at Page 680, records of Weber County, Utah.
23. Land Use Agreement and Easement, and the terms and conditions thereof, in favor of PINEVIEW WEST WATER COMPANY, its successors and/or assigns, recorded May 27, 2004 as Entry No. 2033685, records of Weber County, Utah.
24. A Right of Way Easement in favor of PacifiCorp, an Oregon corporation, its successors in interest and assigns, a perpetual easement and right of way for the erection and continued maintenance, repair, alteration, and replacement of the electric transmission, distribution and telephone circuits, with the necessary guys, stubs, cross arms and other attachments thereon, or affixed thereto, for the support of said circuits to be erected and maintained on said property. Together with all rights of ingress and egress necessary or convenient for the full and complete use, occupation and enjoyment of the easement hereby granted, and all rights and privileges incident thereto, including the right to cut and remove timber, trees, brush, overhanging branches and other obstructions which may injure or interfere with the Grantee's use, occupation or enjoyment of this easement, recorded July 7, 2005, as Entry No. 2114416, records of Weber County, Utah. (Exact location not disclosed)
25. Vehicular access is limited to openings permitted by the Utah State Department of Transportation in accordance with Section 41-6a-714, Utah Code Annotated, as Amended 2005.

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26. Rights or claims of parties in possession and easements or claims of easements, boundary line disputes, overlaps, encroachments, and any matters which would be disclosed by an accurate survey and inspection of the land. Including but not limited to possible boundary conflicts with the properties to the North of subject property.
27. NOTE: No existing Deed of Trust appears of record. If this information is not correct, please notify the Company as soon as possible to provide information regarding the existing loan.

NOTE: Judgments have been checked against the following names. If any judgments were found they are listed herein:

B & H Investment Properties, LLC

Title inquiries should be directed to Lance Jensen at (801) 479-4699.

NOTE: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

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

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|-------|---|
| 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"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <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 Old Republic Title chooses to share; and whether you can limit this sharing. |

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

Questions

 Go to www.oldrepublictitle.com (Contact Us)

| Who we are | |
|-------------------------------|--|
| Who is providing this notice? | Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates. |

| What we do | |
|--|---|
| How does Old Republic Title protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy . |
| 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"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <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"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <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 | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <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> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i> |
| Joint marketing | <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"> • <i>Old Republic Title doesn't jointly market.</i> |

Other Important Information

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

Affiliates Who May be Delivering This Notice

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| 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. |
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