



INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.

File No. W-14413-21

TITLE LETTER REPORT

This Report is for Informational purposes only and is NOT a Commitment for Title Insurance

Issued By

INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.

AGENT FOR: WESTCOR LAND TITLE INSURANCE COMPANY

4630 South 3500 West, Suite #4

West Haven, Utah 84401

Phone: (801) 393-0200 Fax: (801) 393-9921

For questions or documents, please use the following contact information for this Title Report:

Escrow Officer: MICHAEL SUMNER

Agent License No. : 67569

Email: mike@intermountaintitle.com

Office License No. : 2660

Escrow Assistant: JENNIFER CUMMINGS

Email: jennifer@intermountaintitle.com

Closing docs Email: info@intermountaintitle.com

TITLE LETTER REPORT

Report Amount: \$350.00

PROPERTY ADDRESS: TAX ID#15-079-0024 OR WEBER COUNTY UTAH

TAX ID #: 15-079-0024

SELLER:	BORROWER/BUYER:
<p>THE JOHN AND AMY GIBSON FAMILY TRUST and THE BRICE AND MELISSA LYTHGOE FAMILY TRUST 4905 WEST 2200 SOUTH OGDEN, UT 84401</p>	<p>KOBY SMITH</p>

TITLE LETTER REPORT

ISSUED BY WESTCOR LAND TITLE INSURANCE COMPANY

WESTCOR LAND TITLE INSURANCE COMPANY, a California corporation, herein called the Company for a valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefore, all subject to the provisions of Schedule A and B to the Conditions and Stipulations hereof.

The Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, wither at the time of the issuance of this Commitment or by subsequent endorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six (6) months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

Signed under seal for the Company, but this Commitment shall not be valid or binding until it bears an authorized Countersignature.

IN WITNESS WHEREOF, **WESTCOR LAND TITLE INSURANCE COMPANY** has caused its corporate name and seal to be hereunto affixed and by these presents to be signed in facsimile under authority of its by-laws, effective as of the date of Commitment shown in Schedule A.

Issued By:



INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.
4630 South 3500 West, Suite 4
West Haven, Utah 84401
W-14413-21

WESTCOR LAND TITLE INSURANCE COMPANY



By: Mary O'Donnell
President
Attest: Patricia W. Power
Secretary

CONDITIONS AND STIPULATIONS

1. The term "mortgage," when used herein, shall include deed of trust, trust deed, or other security instrument.

2. If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance thereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 2 of these Conditions and Stipulations.

3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Exclusions from Coverage and the Conditions and Stipulations of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

4. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.

- 5. This Report is for Informational purposes only and is NOT a Commitment for Title Insurance**



INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.

File No.: W-14413-21

WESTCOR LAND TITLE INSURANCE COMPANY

SCHEDULE A

1. Effective Date: **17th**, day of **December, 2021 at 8:00 A.M.**

2. Policy or Policies to be issued:

OWNERS:

<input type="checkbox"/> ALTA (6-17-06) OWNERS POLICY	Amount: \$
<input type="checkbox"/> Other:	Premium: \$

Proposed Insured:

LOAN:

<input type="checkbox"/> ALTA (6-17-06) LENDERS POLICY	Amount: \$
<input type="checkbox"/> Other:	Premium: \$

Proposed Insured:

TITLE LETTER REPORT : Fee Due \$350.00

3. The Estate of interest in the land described or referred to in the Commitment and covered herein is **FEE SIMPLE** and is at the effective date hereof vested in:

JOHN W. GIBSON AND AMY B. GIBSON, TRUSTEES (OR SUCCESSOR TRUSTEES) OF THE JOHN AND AMY GIBSON FAMILY TRUST, DATED THE 27TH DAY OF SEPTEMBER 2010, AND BRICE A. LYTHGOE AND MELISSA LYTHGOE, TRUSTEES OF THE BRICE AND MELISSA LYTHGOE FAMILY TRUST, DATED THE 1ST DAY OF MAY, 2015.

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

See Attached Exhibit "A"

TAX I.D.# 15-079-0024

PROPERTY ADDRESS: TAX ID#15-079-0024 OR WEBER COUNTY UTAH

Countersigned: Michael T. Sumner
Authorized Officer or Agent

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Westcor Land Title Insurance Company. 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.



INTERMOUNTAIN TITLE INSURANCE & ESCROW AGENCY, INC.

TAX ID #15-079-0024

ORDER NUMBER: W-14413-21

EXHIBIT "A"

PART OF THE SOUTHWEST QUARTER OF SECTION 29, TOWNSHIP 6 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, U.S. SURVEY: BEGINNING 33 FEET SOUTH OF THE NORTHWEST CORNER OF SAID QUARTER SECTION; THENCE EAST 60 FEET; THENCE SOUTH $0^{\circ}43'08''$ WEST 267 FEET; THENCE SOUTH $89^{\circ}02'15''$ EAST 150 FEET; THENCE NORTH $0^{\circ}43'08''$ EAST 267 FEET; THENCE EAST 630 FEET; THENCE SOUTH 290.4 FEET, THENCE EAST 150 FEET; THENCE SOUTH 1029.60 FEET, THENCE WEST 60 RODS, THENCE NORTH 78 RODS TO BEGINNING.

LESS AND EXCEPTING LOT 1 OF WEST HAVEN LIFT STATION SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF.

WESTCOR LAND TITLE INSURANCE COMPANY

Schedule B – Section II

File No.: W-14413-21

Schedule B of the Policy or Policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company. The Policy will not insure against loss or damage by reason of the following:

- A. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the public records of attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the Estate or interest or mortgage thereon covered by this Commitment.
- B. **GENERAL EXCEPTIONS:**
1. Rights or claims of parties in possession not shown by the public records.
 2. Easements, or claims of parties in possession not shown by the public records.
 3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the premises would disclose any which are not shown by the public records.
 4. 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.
 5. Taxes or special assessments which are not shown by the existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records. Proceedings by a public agency which 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.

6. This Report is for Informational purposes only and is NOT a Commitment for Title Insurance

(See Schedule B–Section 2 beginning on next page)

Countersigned: Michael T. Sumner
Authorized Officer or Agent

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Form CM-2

ALTA Commitment for Title Insurance (8-1-16) – Schedule B, Part II



**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II**

File No.: W-14413-21

EXCEPTIONS:

1. Taxes for the year 2022 are now a lien, not yet due.
Tax serial No.15-079-0024
2. Taxes for the Year 2021 have been paid in the amount of \$221.01.
Tax I.D. 15-079-0024
3. Said property is included within the taxing and assessment district of Weber School District, Weber County, Unincorporated Services Fund, Weber Basin Water, West Weber/Taylor Cemetary, Mosquito Abement District, Western Weber Park District, Weber Fire District, and is subject to the charges and assessments thereof.
4. 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 JUNE 29, 1998, as Entry No. 1556285 Records of WEBER County, Utah.
5. 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 MAY 2, 2001, as Entry No. 1768206 Records of WEBER County, Utah.
6. 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 DECEMBER 10, 2021, as Entry No. 3203103 Records of WEBER County, Utah.
7. NOTICE OF AN IMPENDING BOUNDARY ACTION
Dated: JULY 11, 2017
Recorded: AUGUST 1, 2017
Entry No.: 2870842
8. DEED OF COVENANT AND RESTRICTIONS TO RUN WITH THE LAND
For: Bona-fide agricultural parcels for agricultural development purposes
only which division is allowed under County Code.
Dated: JUNE 12, 1986
Recorded: JUNE 12, 1986
Entry No.: 971865

(Continued)

Countersigned : Michael T. Sumner
Authorized Officer or Agent



WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)

File No.: W-14413-21

SPECIAL EXCEPTIONS:

9. CERTIFICATE OF APPROPRIATION OF WATER STATE OF UTAH

Dated: DECEMBER 19, 1986
Recorded: DECEMBER 29, 1986
Entry No.: 993983
Book/Page: 1506/994

10. EXCLUSIVE PERPETUAL EASEMENT AND RIGHT OF WAY

For The Purpose of: Construction, operation, repair, replacement, and maintenance of a sanitary sewer line and the necessary connections, accessories and appurtenances used in connection therewith, together with the right to enter upon the premises for such purposes in, on, over, under, through, along and across said portion of land.
Recorded: FEBRUARY 8, 2001 & Re-RECORDED FEBRUARY 9, 2001
Entry No.: 1750938 & Re-RECORDED 1751011

11. EXCLUSIVE PERPETUAL EASEMENT AND RIGHT OF WAY

For The Purpose of: Construction, operation, repair, replacement, and maintenance of a sanitary sewer line and the necessary connections, accessories and appurtenances used in connection therewith, together with the right to enter upon the premises for such purposes in, on, over, under, through, along and across said portion of land.
Recorded: FEBRUARY 8, 2001 & Re-RECORDED FEBRUARY 9, 2001
Entry No.: 1750936 Re-RECORDED 1751016

12. EXCLUSIVE PERPETUAL EASEMENT AND RIGHT OF WAY

For The Purpose of: Construction, operation, repair, replacement, and maintenance of a sanitary sewer line and the necessary connections, accessories and appurtenances used in connection therewith, together with the right to enter upon the premises for such purposes in, on, over, under, through, along and across said portion of land.
Recorded: APRIL 2, 2001
Entry No.: 1761410

13. NOTICE OF CREATION OF AN AGRICULTURAL PROTECTION AREA

Dated: NOVEMBER 2, 2001
Recorded: NOVEMBER 5, 2001
Entry No.: 1806203
Book/Page: 2181/296

(Continued)

Countersigned: Michael T. Sumner



**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)**

File No.: W-14413-21

SPECIAL EXCEPTIONS:

14. Right of way for any roads, ditches, fences, canals, or transmission lines now existing over, under or across said property.
15. Subject to Easements and Rights of Way of record or enforceable in law and equity for any existing roads, streets, alleys, fences, ditches, reservoirs, utilities, canals, pipelines, power, telephone, sewer, gas or water lines now existing over, under or across subject property.
16. Any matters that might be disclosed by an accurate survey of said premises.
17. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR
Lessor: AUGUST G. AND LORA FAVERO
Lessee: UNITED STATES OF AMERICA
Dated: FEBRUARY 10, 1988
Recorded: FEBRUARY 22, 1988
Entry No.: 1038661
Book/Page: 1534/1778
18. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR
Lessor: IRVIN J. GIBSON
Lessee: UNITED STATES OF AMERICA
Dated: MAY 24, 1990
Recorded: JULY 13, 1990
Entry No.: 1113736
Book/Page: 1583/1305

(Continued)

Countersigned: *Michael T. Sumner*



**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)**

File No.: W-14413-21

SPECIAL EXCEPTIONS:

19. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: AUGUST AND LORA FAVERO
Lessee: UNITED STATES OF AMERICA
Dated: FEBRUARY 8, 1993
Recorded: MARCH 9, 1993
Entry No.: 1215387
Book/Page: 1655/0349

20. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: ARTHALEAN KAY GIBSON, TRUSTEE OF THE IRVIN J. GIBSON TRUST
Lessee: UNITED STATES OF AMERICA
Dated: JULY 1, 1996
Recorded: SEPTEMBER 6, 1996
Entry No.: 1427787
Book/Page: 1824/1169

21. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: AUGUST G. AND LORA M. FAVERO
Lessee: UNITED STATE OF AMERICA
Dated: SEPTEMBER 30, 1997
Recorded: OCTOBER 14, 1997
Entry No.: 1497998
Book/Page: 1885/2136

(Continued)

Countersigned: Michael T. Sumner



**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)**

File No.: W-14413-21

SPECIAL EXCEPTIONS:

22. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: AUGUST G. FAVERO AND LORA M. FAVERO
Lessee: UNITED STATES OF AMERICA
Dated: JUNE 11, 2002
Recorded: JANUARY 28, 2003
Entry No.: 1907698
Book/Page: 2311/1333

23. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: GIBSON DAIRY, L.C.
Lessee: UNITED STATE OF AMERICA
Dated: DECEMBER 16, 2004
Recorded: MARCH 29, 2005
Entry No.: 2093420

24. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: JOHN W. GIBSON AND AMY B. GIBSON
Lessee: UNITED STATES OF AMERICA
Dated: SEPTEMBER 7, 2004
Recorded: MARCH 29, 2005
Entry No.: 2093421

(Continued)

Countersigned: _____ *Michael J. Sumner*



**WESTCOR LAND TITLE INSURANCE COMPANY
SCHEDULE B – SECTION II
(Continued)**

File No.: W-14413-21

SPECIAL EXCEPTIONS:

25. US DEPARTMENT OF TRANSPORTATION FEDERAL AVIATION ADMINISTRATION LAND LEASE AND RESTRICTIVE EASEMENT FOR OFF SITE AIRPORT VOR

Lessor: DICK JAY AND JEANNE L. GIBSON
Lessee: UNITED STATE OF AMERICA
Dated: SEPTEMBER 21, 2004
Recorded: MARCH 29, 2005
Entry No.: 2093422

26. Any prior reservations and/or any minerals in or under said land including, but not limited to metals, oil, gas, coal, stone and mineral rights, mining rights, lease rights and easement rights or other matters relating thereto, whether expressed or implied.
27. Subject to any further matters that may be found by a visual inspection of said parcel and the effect thereof.
28. This Report is for informational purposes only and not a Commitment for Title Insurance.
29. Subject to the Right of Tenants as Tenants only if any that may exist by virtue of any Unrecorded Lease or Farm Agreement.
30. Plat Map attached here.

Countersigned: Michael J. Sumner

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Form CM-2

ALTA Commitment for Title Insurance (8-1-16) – Schedule B, Part II



WESTCOR LAND TITLE INSURANCE COMPANY

SCHEDULE B – SECTION II

File No.: W-14413-21

NOTICE TO APPLICANT: The land herein may be serviced by cities, improvement districts, or utility companies that provided municipal type services for water, sewer, electricity or other services that do not result in a lien, by for which services may be terminated in the event of non-payment of service charges to date or transfer fees. Although the Company assumes no liability therefore, you are urged to make investigation into such matters.

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 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 property jurisdiction.

NOTE: In the event this transaction fails to close, a cancellation fee may be charged for services rendered in accordance with the rates that are on file with the Insurance Department of the State of Utah. (\$350.00)

Michael T. Sumner _____

Typed by:JC

Michael T. Sumner, Title Examiner
For any questions, please call 801-393-0200 or Email: info@intermountaintitle.com

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**Westcor Land Title Insurance Company
and
Intermountain Title Insurance & Escrow Agency Inc.
4630 South 3500 West, Suite 4
West Haven, Utah 84401**

PURPOSE OF THIS NOTICE

Westcor Land Title Insurance Company ("Westcor Title") and the above named Agent (the "Agent") share your concerns about privacy. Each Company is committed to respecting the privacy of our policyholders. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices if Westcor Land Title and the Agent.

OUR PRIVACY POLICIES AND PRACTICES

Information we collect and sources from which we collect it:

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from your attorney or other representative on applications or other forms;

Information about your transactions with us, our affiliates or our agents.

In addition, may collect other nonpublic person information about you from individuals and companies other than those proposed for coverage.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you

II Information we disclose to third parties:

In the course of our general business practices, we may disclose the information that we collect (as described above) about you or without your permission to the following types of institutions for the reasons described.

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction.

To an insurance institution, agent, or credit reporting agency for either this company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To an actuarial or research organization for the purposes of conducting actuarial or research studies.

The disclosures described above are permitted by law.

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Form CM-2

ALTA Commitment for Title Insurance (8-1-16) – Schedule B, Part II

WE DO NOT DISCLOSE ANY NON PUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW

III Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs), your right also includes the right to request corrections, amendments or deletions of any information in our possessions. The procedures that you must follow to request access to or an amendment of your information as follows:

To obtain access to your information from Westcor Land Title. You should submit a request in writing to Westcor Land Title Insurance Company, Attention: National Risk Department, 2000 S. Colorado Blvd., Suite 1-3100, Denver, CO 80222. The request should include your name, address, policy number, telephone number, and the information to which you would like access. The request should state whether you would like access in person or a copy of the information sent to you by mail. Upon receipt of your request, we will contact you within 30 business days to arrange providing you with access in person or the copies you have requested.

To obtain access to your information from the above named agent: you should submit your written request including the specified information to the address stated at the top of page 1. The request should include the same information mentioned above for request to Westcor Land Title.

To correct, amend, or delete any of your information; you should submit a request in writing to the address referenced directly above. The request should include your name, address, policy number, telephone number, the specific information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have an opportunity to challenge.

IV Our practices regarding information confidentially and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products of service to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgement upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

VI Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interest, Westcor Land Title Insurance Company and Agent and their respective affiliates reserve the right to sell or transfer your information (including but not limited to your address, names, age, sex, zip code, state and county of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service ; (2) agrees to be a successor in interest of Westcor Land Title or the Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

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Form CM-2

ALTA Commitment for Title Insurance (8-1-16) – Schedule B, Part II