



First American Title™

First American Title

Property Profile

Fashion Pointe

6033 S. Fashion Pointe Drive, 90 | South Ogden, UT 84403

OFFICE PHONE 801.479.4113 | OFFICE FAX 866.778.9095

State of Utah Closing Locations

SALT LAKE COUNTY

DRAPER
11650 South State Street, Suite 104
Draper, Utah 84020
801.576.8400 | FAX 801.576.8402

CASTLEWOOD
6975 Union Park Ave, Suite 180
Midvale, UT 84047
801.562.1121 | FAX 866.870.1762

FOOTHILL
2733 East Parleys Way, Suite 208
Salt Lake City, UT 84109
801.463.2755 | FAX 866.870.1765

SALT LAKE CITY
215 South State Street #280
Salt Lake City, UT 84111
801.578.8888 | FAX 866.870.1764

SOUTH JORDAN
10813 S Riverfront Pkwy, Suite 100
South Jordan, UT 84088
801.254.2697 | FAX 866.914.9868

SUGAR HOUSE
2180 South 1300 East, Suite 130
Salt Lake City, UT 84106
801.466.1600 | FAX 801.466.1601

UNION HEIGHTS
7730 S. Union Park Ave, Suite 110
Midvale, UT 84047
801.569.3369 | FAX 866.677.5598

UNION HEIGHTS CENTER
7730 S. Union Park Ave, Suite 650
Midvale, UT 84047
801.255.4800 | FAX 801.567.0787

UNION PARK
6985 S. Union Park Center, Suite 170
Midvale, UT 84047
801.562.2212 | FAX 866.870.1766

WEST JORDAN
9069 South 1300 West, Suite D
West Jordan, UT 84088
801.255.6400 | FAX 801.255.5052

NCS COMMERCIAL
215 South State Street #380
Salt Lake City, UT 84111
801.536.3100 | FAX 866.344.5051

**FIRST AMERICAN
1031 EXCHANGE**
215 South State Street #380
Salt Lake City, UT 84111
801.944.1031 | FAX 866.516.1031

**SOUTHERN UTAH
ST. GEORGE**
555 S. Bluff Street, Suite 500
St. George, UT 84770
435.673.5491 | FAX 435.673.1139

CEDAR CITY
365 South Main
Cedar City, UT 84720
435.586.4476 | FAX 435.586.4490

**DAVIS COUNTY
BOUNTIFUL**
585 West 500 South, Suite 100
Bountiful, UT 84010
801.298.2400 | FAX 866.464.4398

LAYTON
476 Heritage Park Blvd, Suite 105
Layton, UT 84041
801.779.2440 | FAX 866.464.4394

**WEBER COUNTY
SOUTH OGDEN**
5929 Fashion Pointe Dr, Suite 120
Ogden, UT 84403
801.479.6600 | FAX 866.464.4408

SOUTH OGDEN
6033 S. Fashion Pointe Dr, Suite 90
South Ogden, UT 84403
801.479.4113 | FAX 866.479.4121

**UTAH COUNTY
AMERICAN FORK**
315 South 500 East, Suite 101
American Fork, UT 84003
801.763.8676 | FAX 866.464.4396

OREM TROON
578 South State
Orem, UT 84058
801.224.8676 | FAX 866.464.4214

OREM
346 West Center Street
Orem, Utah 84057
801.762.0011 | FAX 801.762.0029

**CENTRAL UTAH
DELTA**
70 East Main Street
Delta, UT 84624
435.864.3132 | FAX 866.877.4533

EPHRAIM
427 South Main
Ephraim, UT 84627
435.283.4900 | FAX 866.877.4535

FILLMORE
35 South Main
Fillmore, UT 84631
435.743.6213 | FAX 866.464.4481

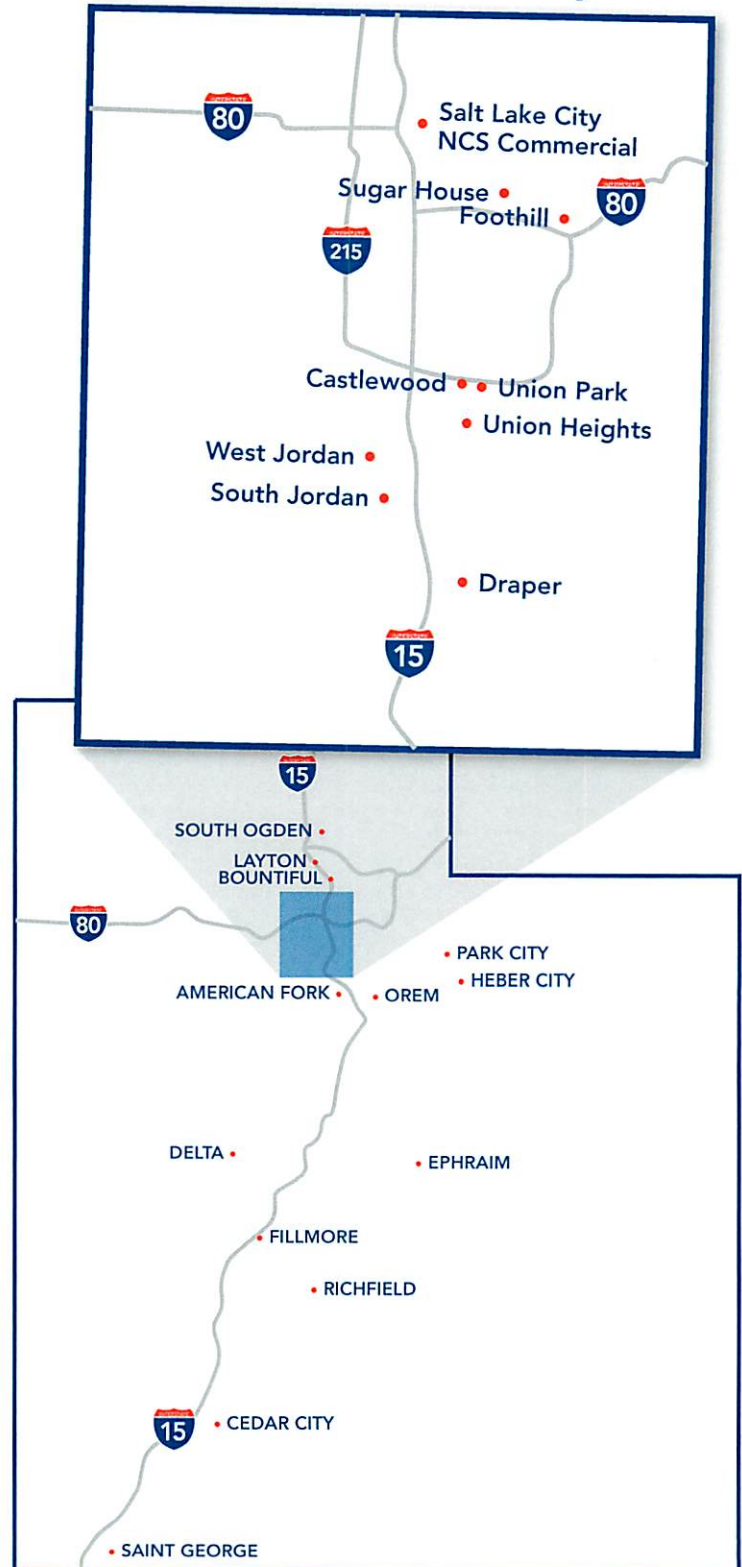
RICHFIELD
3 South Main Street
Richfield, UT 84701
435.896.4408 | FAX 866.877.4197

**WASATCH BACK
HEBER CITY**
150 North Main #130A
Heber City, UT 84032
435.654.1414 | FAX 435.654.1422

PARK CITY
1755 Prospector Ave, Suite A-100
Park City, UT 84060
435.655.6800 | FAX 435.655.6801

PARK CITY - SUN PEAK
1750 Sun Peak Drive, Suite 150
Park City, UT 84098
435.615.0404 | FAX 435.615.6983

Salt Lake County



Commitment Number: 5711745
05/21/2015



First American Title

6033 S. Fashion Pointe Dr, Ste 90
South Ogden, UT 84403
(801)479-4113
Fax: (801)479-4121
ysilva@firstam.com

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COMMITMENT FOR TITLE INSURANCE PREPARED FOR:

PROPERTY INFORMATION:

4544 West 2550 South, Ogden, UT 84401

<u>LISTING AGENT</u>	<u>SELLING AGENT</u>
<u>LENDER</u>	<u>BUYER/SELLER</u>
To Be Determined	BUYER/BORROWER: To Be Determined SELLER/OWNER: Doyle H. Hess and Ruth Ann Hess

We agree to issue a policy to you according to the terms of this Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

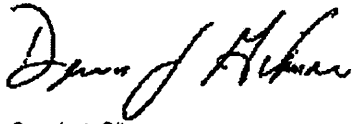
If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this commitment is limited by the following: (1) The Provisions in Schedule A. (2) The Requirements in Schedule B-1. (3) The Exceptions in Schedule B-2. (4) The Conditions on the inside cover page.

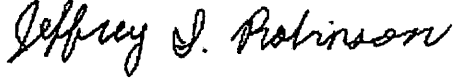
The Commitment is not valid without SCHEDULE A and Sections 1 and 2 of SCHEDULE B.

Underwritten by:

First American Title Insurance Company



Dennis J. Gilmore
President



Jeffrey S. Robinson
Secretary

SCHEDULE A

ESCROW/CLOSING INQUIRIES should be directed to your Escrow Officer: **Yvie Silva at (801)479-4113 located at 6033 S. Fashion Pointe Dr, Ste 90, South Ogden, UT 84403.**

Effective Date: April 16, 2015 at 7:30 a.m.

1. Policy or (Policies) to be issued:

ALTA 2010 Eagle Owner's for \$0.00

PREMIUM \$TBD

Proposed Insured:
To Be Determined

ALTA 2010 Eagle Lender's for \$0.00

PREMIUM \$TBD

Proposed Insured:
To Be Determined

Endorsements 100, 116 and 8.1

PREMIUM \$Included

2. The estate or interest in the land described or referred to in this commitment and covered herein is fee simple and title thereto is at the effective date hereof vested in:

Doyle H. Hess and Ruth Ann Hess, husband and wife, as joint tenants

3. The land referred to in this Commitment is located in Weber County, UT and is described as:

LOT 1, DOYLE HESS SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE WEBER COUNTY RECORDER'S OFFICE.

Said property is also known by the street address of:
4544 West 2550 South, Ogden, UT 84401

**SCHEDULE B - Section 1
Requirements**

The following are the requirements to be complied with:

- (A) Pay the agreed amounts for interest in the land and/or the mortgage or deed of trust to be insured.
- (B) Pay us the premiums, fees and charges for the policy. In the event the transaction for which this commitment is furnished cancels, the minimum cancellation fee will be \$120.00.
- (C) Provide us with releases, reconveyances or other instruments, acceptable to us, including payment of any amounts due, removing the encumbrances shown in Schedule B-2 that are objectionable to the proposed insured.
- (D) 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.
- (E) The documents creating the interest to be insured must be signed, delivered and recorded.
- (F) You must tell us, in writing, the name of anyone not referred to in this Commitment who will receive an interest in, or who will make a loan secured by a deed of trust or mortgage secured by, the land described in this Commitment.
- (G) After we have received the information requested in these requirements, together with any other information about the transaction, we will have the right to add requirements to this Schedule B-1 or special exceptions to Schedule B-2.
- (H) 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.

Note: The owner's policy of title insurance committed to be issued will contain Deductible Amounts and Liability Limits relative to certain Covered Risks as follows:

Covered Risk 16 (Subdivision Law Violations) has a deductible of 1% of the Policy Amount or \$2500 whichever is lesser, and a Maximum Dollar Limit of Liability of \$10,000.

Covered Risk 18 (Building Permits) has a deductible of 1% of the Policy Amount or \$5000 whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

Covered Risk 19 (Zoning) has a deductible of 1% of the Policy Amount or \$5000 whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

Covered Risk 21 (Encroachment of Boundary Walls or Fences) has a deductible of 1% of the Policy Amount or \$2500 whichever is lesser, and a Maximum Dollar Limit of Liability of \$5,000.

**SCHEDULE B - Section 2
Exceptions**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. 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 thereof.
3. Easements, claims of easements or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments and any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water.
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. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or 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.

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

8. Taxes for the year 2015 now a lien, not yet due. General property taxes for the year 2014 were paid in the amount of \$1,726.94. Tax Parcel No. 15-079-0086.
9. Any charge upon the land by reason of its inclusion in Taylor/West Weber Culinary Water.
10. Easements, notes and restrictions as shown on the recorded plat.
11. Weber County Municipal Services Agreement Covenant to Run With the Land recorded February 03, 1992 as Entry No. 1165871 in Book 1617 at Page 1842 of Official Records.
12. Any covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions contained within those certain declarations recorded February 03, 1992 as Entry No. 1165872 in Book 1617 at Page 1843 of Official Records, and any amendments thereto, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenant, condition or restriction violates 42 USC 3604(c).
13. Resolution No. 27-2012 recorded December 13, 2012 as Entry No. 2610456 of Official Records.

14. A Trust Deed dated February 25, 2005 by and between Doyle H. Hess and Ruth Ann Hess as Trustor in favor of America First Federal Credit Union as Trustee and America First Federal Credit Union as Beneficiary, to secure an original indebtedness of \$10,000.00 and any other amounts or obligations secured thereby, recorded March 01, 2005 as Entry No. 2088197 of Official Records.

The name(s) Doyle H. Hess and Ruth Ann Hess, has/have been checked for judgments, State and Federal tax liens, and bankruptcies and if any were found, are disclosed herein.

NOTE: 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: NONE

NOTE to proposed insured lender only: No Private transfer fee covenant, as defined in Federal Housing Finance Agency Final Rule 12 CFR Part 1228, that was created and first appears in the Public Records on or after February 8, 2011, encumbers the Title except as follows: None

Title inquiries should be directed to Gregory Smalley @ (801)578-8816.

NOTE: The policy(ies) to be issued as a result of this Commitment contain an Arbitration Clause set forth in the Conditions/Conditions and Stipulations Section. The following is included for the information of the proposed insured(s):

Any matter in dispute between you and the company may be subject to arbitration as an alternative to court action pursuant to the rules of the American Arbitration Association or other recognized arbitrator, 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.

In the event the transaction for which this commitment was ordered "cancels", please refer to Paragraph B under Schedule B, Section 1 for required cancellation fee.

The map attached, if any, may or may not be a survey of the land depicted hereon. First American Title expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

DOYLE HESS SUBDIVISION

Part Of The Southeast One-Quarter Of Section 29, Township 6 North, Range 2 West, S.L.B. 6.M.

WEBER COUNTY, UTAH
DECEMBER, 1992

SUBDIVISION DESCRIPTION

BEING A PART OF THE SE1/4 OF SECTION 29, T6N, R2W, S.L.B. 6.M., AND BEING 20 PLOTS.

BEGINNING AT A POINT ON THE CENTERLINE OF 2550 SOUTH STREET, ALSO BEING ON THE NORTH LINE OF SAID SE1/4, SAID POINT BEING 9.89 FEET 17.51 INCHES 54.82 FEET 1.41 INCHES 160.00 FEET FROM THE 21/4 CORNER OF SAID SECTION 29, AND BEING:

TRACT # 1. 40.00 FEET 30.00 INCHES 30.00 FEET 425.00 FEET;

TRACT # 2. 40.00 FEET 17.51 INCHES 54.82 FEET 160.00 FEET;

TRACT # 3. 40.00 FEET 30.00 INCHES 30.00 FEET 425.00 FEET TO THE SOUTH LINE OF SAID SE1/4;

TRACT # 4. 40.00 FEET 17.51 INCHES 54.82 FEET 160.00 FEET TO THE POINT OF BEGINNING.

CONTAINING 1.01 ACRES.

SCALE: 1" = 100'



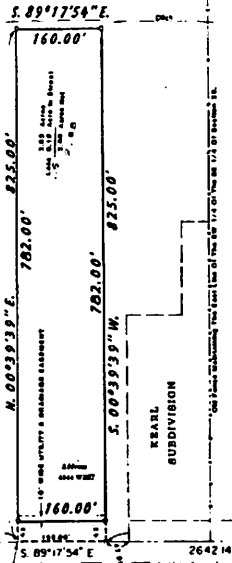
LOCUS:
O CANTON AREA #4 CLIPPED
KERAL, S.L. LONG.

NOTE:
DIMENSIONS NOTATED FROM NORTH TO
WEBER COUNTY LINE DATA.

AGRICULTURE IS THE PREFERRED USE IN THE AGRICULTURAL ZONE. AGRICULTURAL OPERATIONS AS SPECIFIED IN THE ZONING ORDINANCE FOR A PARTICULAR ZONE ARE PERMITTED AT ANY TIME INCLUDING THE OPERATION OF FARM MACHINERY AND SO ALLOWED AGRICULTURAL USE SHALL BE SUBJECT TO RESTRICTION ON THE BASIS THAT IT INTERFERES WITH ACTIVITIES OF FUTURE SUBDIVISIONS OF THIS SUBDIVISION. (ORD. 83-02, JANUARY 26, 1982)

SAID 1/4 CORNER OF SECTION 29,
T. 6 N., R. 2 W., S.L.B. 6.M.
WEBER COUNTY, UTAH
Subdivision 2550 S. 21/4 S. 29

Prepared By
Municipal Professional Land Surveyors, P.C.
400 W. 400 S., P.O. Box 207
St. George, UT 84202
PL 800 728 5220 OR 801 728 2229



WEBER COUNTY ATTORNEY

I HAVE EXAMINED THE SUBDIVISION DOCUMENTS FURNISHED WITH THIS PLAT AND FIND THEM ARE IN CONFORMANCE WITH THE REQUIREMENTS NOW IN FORCE AND EFFECT.

SIGNED THIS ... DAY OF ... 1992.

WEBER COUNTY ATTORNEY

WEBER COUNTY PLANNING COMMISSION APPROVAL

THIS IS TO CERTIFY THAT THIS PLAT WAS FULLY APPROVED BY THE WEBER COUNTY PLANNING COMMISSION ON THE ... DAY OF ... 1992.

Debra J. Baker for
CHAIRPERSON, WEBER COUNTY PLANNING COMMISSION

WEBER COUNTY SURVEYOR

I HEREBY CERTIFY THAT I HAVE INVESTIGATED THE LINES OF SURVEY OF THE FOREGOING PLAT AND LOCAL DESCRIPTION OF THE LAND DESCRIBED THEREIN, AND FIND THEM TO BE CORRECT AND TO AGREE WITH THE LINES AND MONUMENTS ON RECORD IN THIS OFFICE.

SIGNED THIS 31ST DAY OF February, 1992.

Debra J. Baker
SURVEYOR



WEBER COUNTY CLERK

I HEREBY CERTIFY THAT I APPROVE THE SUBMITTED INSTRUMENTS RETURNED AND RETURNED FOR THIS SUBDIVISION AND THE AMOUNT OF FINANCIAL GUARANTEE FOR THESE INSTRUMENTS.

SIGNED THIS 24TH DAY OF January, 1992.

Carole Christensen
CLERK

NOTICE OF REVISION:

WE, THE UNDERSIGNED OWNERS OF THE HEREIN DESCRIBED TRACT OF LAND, DO HEREBY CERTIFY AND WARRANT THAT THE SAID TRACT AND STREETS AND NAME SAID TRACT OF LAND DOYLE HESS SUBDIVISION, AND DO HEREBY GRANT AND CONVEY TO WEBER COUNTY, UTAH ALL THOSE PARTS OR PORTIONS OF SAID TRACT OF LAND DESIGNATED AS STREETS THE SAME TO BE OPEN TO PUBLIC THROUGHOUT FOREVER, AND SAID TRACT AND CONVEY TO A PERPETUAL SIGN AND EASEMENT OVER, UPON AND UNDER THE LAND DESIGNATED ON THE PLAT AS PUBLIC UTILITIES, AND DRAINAGE EASEMENTS, THE SAID TO BE USED FOR UTILIZATION, MAINTENANCE AND OPERATION OF PUBLIC UTILITY SERVICE LINES, OTHER SERVICES FACILITIES OF THE PUBLIC PRESERVATION OF WATER RESOURCES CAPABLE IN THEIR NATURAL STATE UNCHANGED IS APPLICABLE AS FAR AS AUTHORIZED BY WEBER COUNTY, UTAH, WITH NO DEDICATION OR STRUCTURES BEING ERECTED WITHIN SUCH EASEMENTS.

SIGNED THIS 24TH DAY OF January, 1992.

Rick U. Keane *Torrey Kernal*
RICK U. KEANE TORREY KERNAL
OWNER

STATE OF UTAH

CITY OF ...

ON THIS ... DAY OF January, 1992, I HEREBY OFFICIALLY APPEARED BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC, CLERK OF THE ABOVE SUBDIVISION, IN ORDER AND ACKNOWLEDGED TO ME THAT THEY WANTED THE FOREGOING INSTRUMENTS FILED AND RECORDED, AND FOR THE PURPOSES AND CONSIDERATIONS THEREIN EXPRESSED.

COMMISSION EXPIRES April 2, 1994

Carol Ann Baker
NOTARY PUBLIC

RESIDING AT Ogden, UT



ACKNOWLEDGMENT:

STATE OF UTAH
COUNTY OF ...

ON THIS ... DAY OF ... 1992, I HEREBY APPEARED BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC, CLERK OF THE ABOVE SUBDIVISION, IN ORDER AND ACKNOWLEDGED TO ME THAT THEY WANTED THE FOREGOING INSTRUMENTS FILED AND RECORDED, AND FOR THE PURPOSES AND CONSIDERATIONS THEREIN EXPRESSED.

COMMISSION EXPIRES ... NOTARY PUBLIC

RESIDING AT ...

WEBER COUNTY COMMISSION ACCEPTANCE

THIS IS TO CERTIFY THAT THIS SUBDIVISION WAS FULLY APPROVED BY THE COMMISSIONERS OF WEBER COUNTY, UTAH, ON THE ... DAY OF ... 1992.

CHAIRMAN, WEBER COUNTY COMMISSION

REVISIONS CERTIFICATE

I, CLERK OF COUNTY OF ... UTAH, HEREBY CERTIFY THAT THIS PLAT OF DOYLE HESS SUBDIVISION, WAS PREPARED FROM A SURVEY MADE BY ME OR UNDER MY SUPERVISION, ON THE BOOKS AT THE OFFICE OF ME, CITY CLERK, AND ON RECORD OF RECORDED WEST PROFESSIONAL LAND SURVEYORS P.C., AND IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Debra J. Baker
CLERK



COUNTY RECORDER

Entry No. 1163700. Fee paid \$20.00. Filed for record and recorded Feb 3, 1992, of 2:12 PM. Book 23 of office records page 83. For 'Municipal Professional Land Surveyors, P.C.' County Recorder

Debra Christensen
County Recorder

By *Carole Christensen*
Deputy

CONDITIONS

1. DEFINITIONS

- (a) "Mortgage" means mortgage, deed of trust or other security instrument.
- (b) "Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.

2. LATER DEFECTS

The Exceptions in Schedule B may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attached between the Commitment Date and the date on which all of the Requirements are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying this Commitment when you acted in good faith to:

comply with the Requirements

or

eliminate with our written consent any Exceptions shown in Schedule B

We shall not be liable for more than the Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claims, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this Commitment and is subject to its terms



First American Title

First American Title Company, LLC

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, together with our parent company, The First American Corporation, 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 public records or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our web site at www.firstam.com.

Types of Information

Depending upon 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, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from 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 nonaffiliated party. Therefore, we will not release your information to nonaffiliated 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 purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial services 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 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 have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply.

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 and 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 and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



First American Title

