



2225 Washington Blvd., Ste. 110, Ogden, UT 84401  
PHONE: (801) 479-4699 | FAX: (801) 479-7417

## Commitment for Title Insurance

Issued By  
**First American Title Insurance Company**

**File No: 030354**

August 15, 2018  
RE:

Attention:

### NOTICE

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

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

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

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, First American 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.

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*

First American Title Insurance Company

Dennis J. Gilmore, President

Jeffrey S. Robinson, 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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	<b>Commitment for Title Insurance</b>
	<small>ISSUED BY</small> <b>First American Title Insurance Company</b>
<b>Schedule A</b>	<b>File No: 030354</b>

Escrow/Closing inquiries should be directed to your Escrow Officer: Carrie L. Brough via email [cbrough@lincolntitle.net](mailto:cbrough@lincolntitle.net) or at (801)479-4699.

1. Commitment Date: July 17, 2018 at 7:30 AM

2. Policy (or Policies) to be issued:	POLICY AMOUNT	PREMIUM
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(a) ALTA STANDARD OWNER'S POLICY

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

(b) ALTA 2006 LOAN POLICY

Proposed Insured:

Proposed Borrower:

(c) Endorsements:

3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple

4. Title to the estate or interest in the Land is at the Commitment Date vested in:

Liberty at Last LLC, a Utah limited liability company

5. The Land is described as follows:


PART OF THE NORTHEAST QUARTER OF SECTION 12, AND THE SOUTHEAST QUARTER OF SECTION 1, TOWNSHIP 7 NORTH, RANGE 1 WEST, SALT LAKE BASE & MERIDIAN, BEGINNING AT THE NORTHWEST CORNER OF LOT 26, COBBLECREEK PARK SUBDIVISION PHASE 1, IN WEBER COUNTY UTAH, SAID POINT BEING 1056.92 FEET NORTH 89D35'54" WEST ALONG THE SECTION LINE AND 105.70 FEET NORTH 00D24'06" EAST FROM THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER AND RUNNING THENCE SOUTH 32D38'56" EAST 411.80 FEET ALONG THE WEST LINE OF SAID SUBDIVISION AND SAID WEST LINE EXTENDED TO A POINT OF NON TANGENT CURVATURE OF WHICH THE RADIUS POINT LIES NORTH 17D27'49" WEST THENCE WESTERLY ALONG THE ARC OF A 480.00 FOOT RADIUS CURVE TO THE RIGHT A DISTANCE OF 55.67 FEET (CENTRAL ANGLE EQUALS 06D38'44" AND LONG CHORD BEARS SOUTH 75D51'33" WEST 55.64 FEET) TO A POINT OF REVERSE CURVATURE THENCE SOUTHWESTERLY ALONG

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THE ARC OF A 200.00 FOOT RADIUS CURVE TO THE LEFT A DISTANCE OF 274.89 FEET (CENTRAL ANGLE EQUALS 78D45'05" AND LONG CHORD BEARS SOUTH 39D48'22" WEST 253.76 FEET) THENCE SOUTH 00D25'50" WEST 120.31 FEET THENCE NORTH 84D18'33" WEST 589.53 FEET, THENCE NORTH 14D08'25" EAST 358.18 FEET, THENCE NORTH 75D58'37" WEST 10.58 FEET, THENCE NORTH 13D54'36" EAST 280.04 FEET TO THE SOUTH BOUNDARY LINE OF SERENITY HILLS SUBDIVISION, IN WEBER COUNTY, UTAH THENCE THREE (3) COURSES ALONG SAID SOUTH BOUNDARY LINE AS FOLLOWS (1) SOUTH 89D35'10" EAST 83.32 FEET (2) SOUTH 65D16'47" EAST 243.84 FEET AND (3) NORTH 53D30'16" EAST 164.71 FEET TO THE POINT OF BEGINNING. SUBJECT TO BOUNDARY LINE AGREEMENT (E# 2855583)

Property Address: not available, , UT

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	<b>Commitment for Title Insurance</b>
	<small>ISSUED BY</small> <b>First American Title Insurance Company</b>
<b>Schedule BI</b>	<b>File No: 030354</b>

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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	<b>Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule BII</b>	<b>File No: 030354</b>

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 2018 are accruing as a lien but not yet due and payable. 2017 taxes were paid with other property in the amount of \$1.43 and \$1.71 under Serial No. 16-005-0010 and 16-005-0013. Current Serial No. 16-005-0015.
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 May 15, 2018, as Entry No. 2920459, records of Weber County, Utah. (Affect this and other property)
10. Said property is located within the boundaries of Weber County, Weber County Fire Service Area 4, Liberty Cemetery Maintenance 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 Weber Basin Water Conservancy District, Weber County Fire Protection Service Area No. 4, Weber County Service Area No. 5, Liberty Cemetery Maintenance District and the Weber Area Dispatch 911 and Emergency Services District, and is subject to the charges and assessments levied thereunder.
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. Said property is located within the boundaries of the Ogden Valley Transmitter/Recreation Special Services District, and is subject to any charges and/or assessments levied thereunder. Affidavit recorded March 9, 2015 as Entry No. 2725109, records of Weber County, Utah.
15. Said property is located within the boundaries of Ogden Valley Parks Services Area and is subject to the charges and/or assessments levied thereunder. Resolution recorded December 28, 2017 as Entry No. 2897534, records of Weber County, Utah.
16. Claim, right, title or interest to water or water rights whether or not shown by the Public Records.
17. Reservations and exceptions for mineral lands in the patent by United States of America recorded January 2, 1885 in Book R, Page 533, and recorded April 29, 1899 in Book 33, Page 357 records of Weber County, Utah.
18. Reservation contained in Special Warranty Deed executed by Corporation of the Presiding Bishop of the Church of Jesus Christ of Latter-Day Saints, a Utah Corporation sole, recorded December 14, 1992, as Entry No. 1204680 in Book 1647, at Page, 1445, records of Weber County, Utah wherein the Grantor (to the extent not already reserved by any other third party): specifically reserves and excepts unto itself (i) all water and water rights of any and all kinds, including (without limitation) shares of stock in water companies, (ii) all minerals, coal, carbons,

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hydrocarbons, oil, gas, chemical elements and compounds whether in solid, liquid, or gaseous form, and (iii) all steam and other forms of thermal energy on, in, or under the above-described land, and all subsurface rights of any all kinds to the extent not included in subsection (ii) above; provided that Grantor does not reserve the right to use the subject property or extract minerals or other substances from the subject property above a depth of 500 feet, nor does Grantor reserve the right to use the surface of the subject property in connection with the rights reserved herein.

19. Contract between Weber Basin Water Conservancy District and Shaw Development, Inc. for the sale and use of untreated water, and the terms and conditions contained therein, recorded July 15, 1980 as Entry No. 814897 in Book 1361, Page 812, records of Weber County, Utah.
20. Irrigation System Operating Agreement, and the terms and conditions contained therein, recorded June 30, 1938 in Book Y of Leases, at Page(s) 64, 68, 71 and 75, records of Weber County, Utah.
21. Easement, and the terms and conditions thereof, in favor of Ben Lomond Stake, Church of Jesus Christ of Latter-Day-Saints for a perpetual easement for ingress and egress, and incidentals, recorded October 20, 1955 as Entry No. 244771 in Book 494, Page 145, records of Weber County, Utah.
22. Notice of Irrigation Systems and Irrigation Operation Agreements and Rights of Way, and the terms and conditions thereof, recorded January 16, 1986 as Entry No. 958077 in Book 1483, Page 1034, records of Weber County, Utah.
23. Waterline Easement Grant, and the terms and conditions thereof, in favor of Corporation of the Presiding Bishop of The Church of Jesus Christ of Latter-Day Saints, a Utah corporation sole, recorded May 21, 1993 as Entry No. 1227019 in Book 1664, Page 1182, records of Weber County, Utah.
24. Protective Covenants recorded December 3, 1986 as Entry No. 991150, in Book 1504, at Page 1617, records of Weber County, Utah.

Restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin are hereby deleted to the extent such restrictions violate 42 USC 3604(c).

25. Lack of a right of access to and from the land.
26. A Deed of Trust dated May 3, 2017, executed by CARL B. COOK, AND HIS SUCCESSORS, AS TRUSTEE OF THE CARL B. COOK TRUST U/A/D MAY 2, 2000, AND LYNETTE H. COOK, AND HER SUCCESSORS, AS TRUSTEE OF THE LYNETTE H. COOK TRUST U/A/D MAY 2, 2000, as Trustor, in the amount of \$879,326.73, in favor of LINCOLN TITLE INSURANCE AGENCY, as Trustee and SHAW SISTERS, L.L.C. A UTAH LIMITED LIABILITY COMPANY as Beneficiary, recorded May 4, 2017 as Entry No. 2855589, records of Weber County, Utah. (Affects this and other property)

Trust Deed Request for Notice recorded May 4, 2017, as Entry No. 2855636, records of Weber County, Utah, wherein notice of any default or sale under the Trust Deed shown above, be mailed to BANK OF UTAH, ATTN: PRESIDENT, 2605 WASHINGTON BLVD, OGDEN UT 84401.

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27. A Deed of Trust dated May 3, 2017, executed by CARL B. COOK, TRUSTEE OF THE CARL B. COOK TRUST UNDER THE PROVISIONS OF A TRUST AGREEMENT, AND LYNETTE H. COOK, TRUSTEE OF THE LYNETTE H. COOK TRUST UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED MAY 2, 2000, as Trustor, in the amount of \$1,010,100.00, in favor of BANK OF UTAH, as Trustee and BANK OF UTAH as Beneficiary, recorded May 4, 2017 as Entry No. 2855590, records of Weber County, Utah. (Affects this and other property)
28. Grant of Easement, and the terms and conditions thereof, recorded May 11, 2017 as Entry No. 2856785, records of Weber County, Utah.
29. Rebuild Notice and the terms and conditions thereof, recorded November 20, 2017 as Entry No. 2890977, records of Weber County, Utah.

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

Liberty at Last 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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# Privacy Policy

First American Title Insurance Company.

## 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 to the information, which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. 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 website at [www.firstam.com](http://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 received 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 service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

## FORMER CUSTOMERS

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

## CONFIDENTIALITY AND SECURITY

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities that need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy 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.