



**COMMITMENT FOR TITLE INSURANCE
ISSUED BY
FIDELITY NATIONAL TITLE INSURANCE COMPANY**

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT 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 EXTRACTIONAL 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, Fidelity National Title Insurance Company, a Florida Corporation (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 180 Days after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

 <p>By: </p> <p>Authorized Signatory</p>	<p>FIDELITY NATIONAL TITLE</p> <p>By: </p> <p>ATTEST </p> <p>President Secretary</p>
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Transaction Identification Data for reference only:

Issuing Agent: **Metro National Title**
Issuing Office: **345 East 300 South, Salt Lake City, UT 84111**
Loan ID Number:
Commitment Number: **95459**
Issuing Office File Number:
Property Address: **Osprey Ranch Phase 2, Eden, UT 84310**
Revision Number:

SCHEDULE A

1. Commitment Date: **February 6, 2023 at 7:45 AM**
2. Policy to be issued:
 - (a) 2006 ALTA Owner's Policy
Proposed Insured: **Title Only - Plat Approval for Osprey Ranch Phase 2**
Proposed Policy Amount:
Owner's Premium: **\$0.00**
 - (b) 2006 ALTA Loan Policy (Extended)
Proposed Insured:
Proposed Policy Amount:
Lender's Premium: **\$0.00**
Endorsements:
Endorsement Premium(s): **\$0.00**
 - (c) 2006 ALTA Leasehold Policy
Proposed Insured:
3. The estate or interest in the Land described or referred to in this Commitment is **FEE SIMPLE , as to Parcel 2; Non-exclusive easement as to Parcel 2A; also as to Parcel 3; Non-exclusive easement as to Parcel 3A**
4. Title to the estate or interest in the Land is at the Commitment Date vested in:

Osprey Ranch, LLC, a Utah limited liability company
5. The land referred to in this Commitment is in the State of Utah, County of Weber and is described as follows:

See attached Exhibit "A"



Exhibit "A"

Parcel 1:

Part of Section 33, Township 7 North, Range 1 East, Salt Lake Base and Meridian and part of the North half of Section 4, Township 6 North, Range 1 East, Salt Lake Base and Meridian:

Beginning at a point on the 1/4 section line which lies South 00D13'41" West 329.80 feet from the North 1/4 corner of said Section 33; thence South 00D13'41" West 995.58 feet; thence South 89D24'31" East 1316.19 feet; thence South 00D18'06" West 1324.59 feet, thence North 89D26'51" West 1314.49 feet; thence South 00D13'41" West 2609.22 feet to a point 41.25 feet from the section line; thence along a line parallel to said section line and 41.25 feet northerly of said section line south 89D30'26" East 1311.02 feet; thence south 00D3'41" West 41.25 feet to the section line; thence North 89D30'26" West 594.00 feet; thence South 00D07'20" West 1334.74 feet; thence North 89D33'28" West 2027.24 feet; thence North 00D06'49" East 908.49 feet; thence North 43D44'18" West 496.63 feet; thence North 28D29'48" East 77.50 feet to the south line of Section 33; thence along said line South 89D38'24" East 976.70 feet; thence North 00D22'04" East 1326.12 feet; thence North 89D41'24" West 1226.44 feet to the boundary of Big Sky Estates No. 2; thence along the Big Sky Estates No. 2 Subdivision North 13D11'25" East 89.84 feet to the boundary of Big Sky Estates No.1; thence along said boundary the following nine(9) courses: (1) South 89D41'24" East 504.99 feet (2) North 30D01'20" West 133.91 feet (3) North 64D58'36" East 233.12 feet (4) North 00D18'33" East 270.00 feet (5) North 57D48'04" West 422.50 feet (6) North 25D18'35" East 597.00 feet (7) North 24D41'24" West 953.18 feet (8) North 00D18'36" East 439.00 feet (9) North 89D41'24" West 450.11 feet to the boundary of Brownstone Apartments; thence along said Brownstone Apartments the following three (3) courses (1) North 02D49'27" East 662.34 feet (2) South 69D41'30" East 334.35 feet (3) North 19D35'35" East 846.11 feet; thence South 89D15'44" East 832.51 feet; thence South 17D34'24" East 207.71 feet; thence South 14D33'07" East 145.40 feet; thence East 594.01 feet to the point of beginning.

Less and Excepting a portion of the above described lands, conveyed in Deed No. 3265366 on December 1, 2022 in the office of the Weber County Recorder, more particularly described as follows:

Part of the Southwest Quarter of Section 33, Township 7 North, Range 1 East, of the Salt Lake Base and Meridian, more particularly described as follows:

Beginning at being located North 0D03'24" East 1318.21 feet along the West line of said section and North 90D00'00" East 758.50 feet from the Southwest corner of said section; running thence North 13D11'10" East 89.84 feet to the southerly boundary line of Big Sky Estates No. 1; thence along said southerly boundary line following four (4) courses; (1) South 89D41'39" East 504.99 feet; (2) North 30D01'35" West 133.91 feet; (3) North 64D58'13" East 233.12 feet; (4) North 0D18'23" East 270.00 feet; thence North 90D00'00" East 208.38 feet; thence along the arc of a 444.00 foot radius curve to the right 76.98 feet, having a central angle of 9D56'00" with a chord bearing South 8D41'44" East 76.88 feet; thence South 13D39'44" East 154.25 feet; thence along the arc of a 411.20 foot radius curve to the Right 306.36 feet, having a central angle of 42D41'15" with a chord bearing South 35D00'22" East 299.32 feet; thence South 56D20'59" East 121.75 feet; thence along the arc of a 122.00 foot radius curve to the left 46.59 feet, having a central angle of 21D52'48" with a chord bearing South 45D24'35" East 46.31 feet; thence South 55D31'49" West 8.58 feet; thence North 89D41'39" West 1226.55 feet to the point of beginning.

Parcel 2:



Part of Lot 2, Section 4, Township 6 North, Range 1 East, Salt Lake Meridian, U.S. Survey: Beginning at the Southeast corner of said Lot 2, and running thence North 330 feet; thence West 330 feet; thence South 330 feet; thence East 330 feet to beginning.

Parcel 2A:

Together with an easement for ingress and egress over the following described property: Beginning 330 feet North from the Northeast corner of the above described property; and running thence West 33 feet; thence North 660 feet; thence East 33 feet; thence South 660 feet to beginning.

Also Together with a 16 foot right of way over the following described property: Part of Lot 2, Section 4, Township 6 North, Range 1 East, Salt Lake Base & Meridian, U.S. Survey: Beginning at a point 330 feet North of the Southeast corner of said Lot 2, running thence North 330 feet; thence West 330 feet; thence South 330 feet; thence East 330 feet to the point of beginning (right-of-way being over the East 16 feet thereof).

Parcel 3:

Part of Lot 2, Section 4, Township 6 North, Range 1 East, Salt Lake Base and Meridian, U.S. Survey: Beginning at a point 330 feet North of the Southeast corner of said Lot 2; running thence North 330 feet; thence West 330 feet; thence South 330 feet; thence East 330 feet to the point of beginning. Subject to a right of way over and across the East 16 feet of the above described property.

Parcel 3A:

Together with an easement for ingress and egress over the following described property: Beginning at the Northeast corner of the above described property; and running thence West 33 feet; thence North 660 feet; thence East 33 feet; thence South 660 feet to beginning.



**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. Record Deed of Reconveyance(s) clearing the Trust Deed(s) shown on Schedule B, Part 2.

6. Record Deed of Partial Reconveyance(s) clearing the Trust Deed(s) shown on Schedule B, Part 2.

7. Withdrawal of Application for Assessment and Taxation of Agricultural Land 1969 Farmland Assessment Act and payment of Roll-Back Taxes, clearing Exception No. 10, shown herein.

8. Delivery to, and approval by the Company of Articles of Organization and Operating Agreement for Osprey Ranch, LLC, a Utah limited liability company regarding the legal status and ability to convey and/or encumber title to the land described herein.

The Company reserves the right to make additional requirements as needed.

9. THE FOLLOWING NOTE IS FOR INFORMATIONAL PURPOSES ONLY:

THE FOLLOWING CONVEYANCES AFFECTING SAID LAND WERE RECORDED WITHIN TWENTY-FOUR (24) MONTHS OF THE DATE OF THIS REPORT

The following affects Parcel 1:

Warranty Deed

Grantor: Skyline Mountain Properties Partners, LP, a Utah Limited Partnership

Grantee: Osprey Ranch, LLC, a Utah limited liability company

Recorded: May 11, 2021

Entry No.: 3151962

[Parcel 1 Vesting Deed Image](#)

[Parcel 1 Plat Map Image](#)

The following affects Parcel 2:



Warranty Deed

Grantor: Gregory J. Stoddard and Michelle I. Stoddard, Trustees of the Gregory J. and Michelle I. Stoddard Family Trust, u/a/d December 30, 2005, amended and restated December 3, 2018

Grantee: Osprey Ranch, LLC, a Utah limited liability company

Recorded: May 20, 2021

Entry No.: 3154505

[Parcel 2 Vesting Deed Image](#)

[Parcel 2 Plat Map Image](#)

The following affects Parcel 3:

Warranty Deed

Grantor: Cory Inglet

Grantee: Osprey Ranch, LLC, a Utah limited liability company

Recorded: May 20, 2021

Entry No.: 3154468

[Parcel 3 Vesting Deed Image](#)

[Parcel 3 Plat Map Image](#)

NOTE: The following names have been checked for Judgments, Federal Tax Liens and Bankruptcies and none appear of record that attach to the herein described property, except as shown herein.

Title Only - Plat Approval for Osprey Ranch Phase 2

Osprey Ranch, LLC, a Utah limited liability company

Escrow Officer: at



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 by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, that are not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by 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 Records.
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. 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.

The printed Exceptions 1 through 7 will be deleted for the ALTA Extended Loan Policy

8. The following affects Parcel 1:

Lien of Taxes, now accruing as a lien, but not yet due and payable

Year: 2023

Tax ID No.: [22-040-0042](#)

Prior Tax ID No.: [22-040-0026](#)

Prior year: 2022 Paid

Amount: \$363.94

9. The following affects Parcel 2:

Lien of Taxes, now accruing as a lien, but not yet due and payable

Year: 2023



Tax ID No.: [20-004-0011](#)

DELINQUENT TAXES

Year: 2022

Tax ID No.: [20-004-0011](#)

Amount: \$565.20, plus penalty and interest.

DELINQUENT TAXES

Year: 2021

Tax ID No.: [20-004-0011](#)

Amount: \$456.98, plus penalty and interest.

10. The following affects Parcel 3:

Lien of Taxes, now accruing as a lien, but not yet due and payable

Year: 2023

Tax ID No.: [20-004-0013](#)

DELINQUENT TAXES

Year: 2022

Tax ID No.: [20-004-0013](#)

Amount: \$565.20, plus penalty and interest.

DELINQUENT TAXES

Year: 2022

Tax ID No.: [20-004-0013](#)

Amount: \$456.98, plus penalty and interest.

11. The land described herein is located within the boundaries of the Weber Basin Water Conservancy District, Weber Area Dispatch 911 and Emergency Services District, Eden Cemetery District, Ogden Valley Parks Service Area and the Weber Fire District, and is subject to any assessments levied thereby.

12. Water rights, claims or title to water, whether or not shown by the public records.

13. Any and all outstanding oil, 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 the use of said rights.

14. The following affects Parcel 1:

Access to and from the property is provided and limited to Road Dedication, and the terms and conditions thereof.

Recorded: November 9, 1968

Entry No.: [506794](#)

Book / Page: 15 of Plats / 99

15. The following affects Parcel 1:

Right of Way, and the terms and conditions thereof:

Grantor: Maughan-Browning Land Company, a corporation



Grantee: Wolf Land Co., LLC

Purpose: Reserving unto Grantor herein a right of way for ingress and egress over the South 2.5 rods.

Recorded: December 13, 1996

Entry No.: [1445180](#)

Book/Page: 1839 / 714

Area Affected: The South 2.5 rods of Parcel 5 in said Deed.

16. The following affects Parcel 1:

The effect of that certain Grant of Easement over "Big Sky Drive" right-of-way and agreement, and the terms and conditions thereof.

By and between: Maughan-Browning Land Company, Inc., as Grantor, and Moose Mountain Estates, LLC, its successors and/or assigns, as Grantee

Recorded: January 26, 2007

Entry No.: [2238019](#)

17. The following affects Parcel 1:

The right of the County Assessor to reassess the Tax Assessment on said property in accordance with Secs. 59-2-501 to 515 as disclosed by that certain Annual Application for Assessment and Taxation of Agricultural Land 1969 Farmland Assessment Act:

Dated: August 16, 2021

Recorded: August 23, 2021

Entry No.: [3177819](#)

of Official Records.

18. The following affects Parcel 1:

Weber Basin Water Conservancy District Application for Transfer of Class D Allotment, including the terms and conditions thereof:

Recorded: March 15, 2022

Entry No.: [3223727](#)

Weber Basin Water Conservancy District Application for Transfer of Class D Allotment, including the terms and conditions thereof:

Recorded: March 15, 2022

Entry No.: [3223728](#)

19. The following affects Parcel 2 and 3:

Lack of a right of access to an open public highway, street, or other public thoroughfare.

20. The following affects Parcel 2 and 3:

Interest of Franklin D. Maughan, Jr. and Beth Maughan, as Trustees of the Frank and Beth Maughan Family Trust, and the terms and conditions thereof.

Created by: Quit Claim Deed

Recorded: July 2, 2002

Entry No.: [1859136](#)

Book / Page: 2244 / 346



21. The following affects Parcel 3:

Reservations in favor of the Grantor:

Dated: November 8, 1996

Recorded: December 4, 1996

Entry No.: [1443763](#)

Book/Page: 1837 / 2935

Reserving: A right of way over the East 16 feet.

22. Subject to the rights of parties in possession of the subject property under unrecorded leases, rental or occupancy agreements and any claims thereunder.

23. The following affects Parcel 1:

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

Stated Amount: \$5,708,000.00

Trustor: Osprey Ranch, LLC, a Utah limited liability company

Trustee: Celeste Canning, Esq.

Beneficiary: Skyline Mountain Properties Partners LP

Dated: May 11, 2021

Recorded: May 11, 2021

Entry No.: [3151963](#)

24. The following affects Parcel 1, Parcel 2, Parcel 3 and other Parcels:

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

Stated Amount: \$6,000,000.00

Trustor: Legacy Mountain Estates, LLC, a Utah limited liability company and Osprey Ranch, LLC, a Utah limited liability company

Trustee: Metro National Title

Beneficiary: Yellowstone Pioneer Enterprises, LLC

Dated: September 24, 2021

Recorded: September 24, 2021

Entry No.: [3186238](#)



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; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY’S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company’s liability under Commitment 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.
- (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>>.



Fidelity National Title Insurance Company

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect Personal Information about you from the following sources:

- From applications or other forms we receive from you or your authorized representative;
- From your transactions with, or from the services being performed by, us, our affiliates, or others;
- From our internet web sites;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- From consumers or other reporting agencies.

Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Our Policies and Practices Regarding the Sharing of Your Personal Information

We may share your Personal Information with our affiliates, such as insurance companies, agents, and other real estate settlement service providers. We also may disclose your Personal Information:

- to agents, brokers or representatives to provide you with services you have requested;
- to third-party contractors or service providers who provide services or perform marketing or other functions on our behalf; and
- to others with whom we enter into joint marketing agreements for the products or services that we believe you may find of interest.

In addition we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion

Certain states afford you the right to access your Personal Information and, under certain circumstances, to find out to whom your Personal Information has been disclosed. Also, certain states afford you the right to request corrections, amendment or deletion of your Personal Information. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.

All requests must be made in writing to the following address:

Privacy Compliance Officer
Chicago Title Insurance Company
601 Riverside Avenue, 12th Floor
Jacksonville, FL 32204

Multiple Products or Service

If we provide you with more than one financial product or service, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you.



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, 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 a public record or from another person or entity.

Types of Information

Depending on 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, but telephone or any other means;
- Information about your transaction with us, our affiliated companies, or other; and
- Information we receive 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 non affiliated party. Therefore, we will not release your information to non affiliated 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 purposes, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic 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, 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 who 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. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.