207 Waiver Title Legal Description Policy or Appeals Correspondence Between Legal & Staff Letter of Authorization

Legal



Commitment for Title Insurance

Issued by

Old Republic National Title Insurance Company

subject to conditions and stipulations as set forth herein

Thank you for choosing

Premier Title Agency

As Your Title Company

Contact Information:

2910 E. Camelback Rd., Suite 100 Phoenix, AZ 85016 Phone: (602) 491-9660 Fax:

> 6-AB-2019 10/18/2019

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.

Premier Title Agency COMMITMENT

Commitment Issued By:

Order Number: A-105337 Amend (Version 2)

Premier Title Agency 2910 E. Camelback Rd., Suite 100

Phoenix, AZ 85016

Escrow Officer:	Michelle Hendrix
Phone:	(602) 224-0400
Fax:	(602) 794-6522
Escrow Officer Email:	mhendrix@ptanow.com
Email Loan Docs To:	

Customer Reference:

Property Address: 28011 North 78th Street, Unit SST, Scottsdale, AZ 85266

Dated as ofMay 21, 2019Title Officer:Al BriviescaTitle Officer Email:abriviesca@ptanow.com

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In an effort to assure that your transaction goes smoothly, please review the following checklist and contact your escrow officer or title officer if you answer "Yes" to any of the following questions:

- •• Will you be using a Power of Attorney?
- •• Are any of the parties in title incapacitated or deceased?
- •• Has a change in marital status occurred for any of the Principals?
- •• Will the property be transferred into a trust, partnership, corporation or limited liability company?
- •• Has there been any construction on the property in the last 6 months?

Remember, all parties signing documents must have a driver's license or other valid photo ID. It is recommended that all documents be signed in blue ink.

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Order No: A-105337

Amend (Version 2)

ALTA Commitment for Title Insurance

Issued by Old Republic 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 EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

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

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, 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 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Issued By: Premier Title Agency 2910 E. Camelback Rd., Suite 100 Phoenix, AZ 85016 Agent ID: A02447

Authorized Countersignature

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company 400 Second Avenue, South, Minneapolis, Minnesota 55401 (612) 371-1111

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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.

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 the 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 established under state statutes at 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 the 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

(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.

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.

(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 – Exceptions 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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NOTICE

FEDERAL FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT OF 1980 (FIRPTA)

Upon the sale of United States real property, by a non-resident alien, foreign corporation, partnership or trust, the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA), and as revised by the Tax Reform Act of 1984 (26 USCA 897 (C)(1)(A)(1) and 26 USCA 1445), Revised by the Path Act of 2015, These changes may be reviewed in full in H.R. 2029, now known as Public Law 114-113. See Section 324 of the law for the full text of FIRPTA changes. Effective February 27, 2016, the amendments to FIRPTA contained in the PATH Act have increased the holdback rate from 10% of gross proceeds to 15% of gross proceeds of the sale, regardless of whether the actual tax due may exceed (or be less than) the amount withheld if ANY of the following conditions are met:

1. If the amount realized (generally the sales price) is \$300,000 or less, and the property will be used by the Transferee as a residence (as provided for in the current regulations), no monies need be withheld or remitted to the IRS.

2. If the amount realized exceeds \$300,000 but does not exceed \$1,000,000, and the property will be used by the Transferee as a residence, (as provided for in the current regulations) then the withholding rate is 10% on the full amount realized (generally the sales prices)

3. If the amount realized exceeds \$1,000,000, then the withholding rate is 15% on the entire amount, regardless of use by the Transferee. The exemption for personal use as a residence does not apply in this scenario.

If the purchaser who is required to withhold income tax from the seller fails to do so, the purchaser is subject to fines and penalties as provided under Internal Revenue Code Section 1445.

Escrow Holder will, upon written instructions from the purchaser, withhold Federal Income Tax from the seller and will deposit said tax with the Internal Revenue Service, together with IRS Forms 8288 and 8288-A. The fee charged for this service is \$25.00 payable to the escrow holder.

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				Order No.: A-105337 Amend (Version 2)
		COMMITMENT	- SCHEDULE A	
1.	Commitment Date:	May 21, 2019 at 5:00PM		
2.	Policy or Policies to b	pe Issued:		
	2006 ALTA Standard Owners Policy			
	Proposed Insured: City of Scottsdale		Liability: \$415,000.00	Premium: \$0.00
	Proposed Insured: None		Liability:	Premium: \$0.00
3.	The estate or interes	t in the Land described or referred	I to in this Commitment and (covered herein is:

Fee

4. Title to said estate or interest covered herein is at the effective date hereof vested in:

Daniel J. Marchand, an unmarried man and Debbie C. Gibson, an unmarried woman

5. The land referred to in this Commitment is described as follows:

See Exhibit "A" Attached For Legal Description

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Exhibit "A" Legal Description

The Southwest quarter of the Northwest quarter of the Northeast quarter of the Northeast quarter of Section 35, Township 5 North, Range 4 East, of the Gila and Salt River Base and Meridian, Maricopa County, Arizona;

Except all oil, gas and other minerals as reserved in Patent to said land.

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Amend (Version 2)

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 Record.
- [REQUIREMENT SATISFIED] RECORD FULL RELEASE of United States of America Internal Revenue Service Lien Dated: April 19, 2007 Lien No.: 359748807 Against: Debbie Gibson, Taxpayer Identifying No.: XXX-XX-7685 In the original amount of: \$7,950.99, plus additional charges if any Recorded: May 4, 2007, in <u>Document No. 2007-520473</u>

Or in lieu thereof, proper showing that Debbie Gibson is not Debbie C. Gibson as vested herein.

6. / RECORD Deed from Daniel J. Marchand, an unmarried man and Debbie C. Gibson, an unmarried woman to the parties to be insured herein.

COMPLIANCE with A.R.S. 11-1133, which states that an affidavit must be completed by a seller and a buyer and appended to a deed or contract for the sale of real estate which is presented for recording. Pursuant to A.R.S. 1134 A & B, the affidavit and fee required by this article may not apply to certain deeds and/or transfers of title. If a document is exempt, the Exemption Code must appear on the face of the document.

7. THE RIGHT IS RESERVED by the Company to make additional exceptions and/or requirements should additional information be provided that changes or modifies the proposed transaction beyond the scope of that defined by Schedule A of this Commitment for Title Insurance.

TAX NOTE: Year 2018, Parcel No. 212-21-020A, Total Amount \$1,388.92, First Installment \$Paid, Second Installment \$Paid. (Tax Sheet and Map)

NOTE: Current Vested Owner acquired title by Warranty Deed, recorded February 1, 2016, in <u>Document No.</u> 2016-066955.

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Order No.: A-105337

NOTE: Arizona Revised Statutes Section 6-483 regulates the disbursement of funds by escrow agents. Funds received by Premier Title Agency via wire transfer may be disbursed upon receipt. Other types of payments may delay closing of your transaction. You should contact your escrow officer directly to obtain wiring instructions.

The County Recorder may not accept documents for recording which do not comply with Arizona Revised Statutes 11-480 which, among other things, requires the following:

- a. Print must be ten-point type (pica) or larger.
- Margins of at least one-half inch along the left and right sides, one-half inch across the bottom, and on the first page at least two inches on top for recording and return address information.
 (NOTE: Nothing must be contained in the margin areas, including initials)
- c. Each instrument shall be no larger than 8 ½ inches in width and 14 inches in length.

Due to changes in Arizona Revised Statutes the County Recorder <u>may not accept for recording</u> any document containing any more than five numbers that are reasonably identifiable as being part of an individual's Social Security Number, Credit Card, Charge Card or Debit Card Numbers, Retirement Account Numbers, Savings, Checking or Securities Entitlement Account Numbers.

THIS COMMITMENT IS NOT AN ABSTRACT, EXAMINATION, REPORT OR REPRESENTATION OF FACT OR TITLE AND DOES NOT CREATE AND SHALL NOT BE THE BASIS OF ANY CLAIM FOR NEGLIGENCE, NEGLIGENT MISREPRESETATION OR OTHER TORT CLAIM OR ACTION. THE SOLE LIABILITY OF COMPANY AND ITS TITLE INSURANCE AGENT SHALL ARISE UNDER AND BE GOVERNED BY THE CONDITIONS OF THE COMMITMENT.

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SCHEDULE B - Part II EXCEPTIONS

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, RESTRICITON, 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. 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.
- 2. Taxes and assessments collectible by the County Treasurer, a lien not yet due and payable for the year 2019.
- 3. Any action by the County Assessor and/or Treasurer, altering the current or prior tax assessment, subsequent to the date of the Policy of Title Insurance.
- 4. The right to enter upon said land and remove, mine and prospect for all oil, gas and other minerals as reserved in Patent to said land.
- 5. Section corners, street right of ways, monument markers, coordinates, courses, distances and other matters as set forth on Results of Survey recorded in <u>Book 952 of Maps, Page 15</u>.
- 6. Easement for roadway and public utilities and rights incident thereto, as set forth in instrument recorded in <u>Docket 3799, Page 585</u>.
- Easement for electric lines and rights incident thereto, as set forth in instrument recorded in <u>Docket 10072, Page</u> <u>1171</u>.
- 8. Easement for road and rights incident thereto, as set forth in instrument recorded in <u>Docket 10131, Page 136</u>.
- 9. Easement for roadway and public utilities and rights incident thereto, as set forth in instrument recorded in <u>Document No. 94-221551</u>.
- 10. Terms, restrictions, covenants, conditions, liabilities and obligations contained in an instrument entitled City of Scottsdale Drainage and Flood Control Easement and Provision for Maintenance, recorded in <u>Document No.</u> 2008-510222.
- 11. Terms, restrictions, covenants, conditions, liabilities and obligations contained in an instrument entitled City of Scottsdale Natural Area Open Space Easement Including Restored Desert, recorded in <u>Document No. 2008-569988</u>.

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PRIVACY POLICY NOTICE

Purpose Of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of a persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document which notifies you of the privacy policies and practices of:

Montana Title and Escrow Company National Closing Solutions, Inc. National Closing Solutions of Alabama, LLC National Closing Solutions of Maryland, Inc. Texas National Title Placer Title Company Placer Title Insurance Agency of Utah Premier Title Agency North Idaho Title Insurance Company Wyoming Title and Escrow Company

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as an application or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information we receive from others involved in your transaction, such as the real estate agent or lender.

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

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finances, securities and insurance.
- Nonfinancial companies such as envelope stuffers and other fulfillment service providers.

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

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



FACTSWHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
	The types of personal information we collect and share depend on the product or service you have with us. This information can include:
What?	 Social Security number and employment information Mortgage rates and payments and account balances Checking account information and wire transfer instructions
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

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

Questions

Go to <a>www.oldrepublictitle.com (Contact Us)

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

What we do		
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy.	
How does Old Republic Title	We collect your personal information, for example, when you:	
collect my personal information?	 Give us your contact information or show your driver's license Show your government-issued ID or provide your mortgage information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 	
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes – information 	
	 about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you. 	
	State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.	

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies		
	 Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina. 		
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.		
	 Old Republic Title does not share with non-affiliates so they can market to you 		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.		

Other Important Information

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

Affiliates Who May be Delivering This Notice				
American First	American First Title &	American Guaranty	Attorneys' Title Fund	Compass Abstract,
Abstract, LLC	Trust Company	Title Insurance	Services, LLC	Inc.
		Company		
eRecording Partners	Genesis Abstract, LLC	Kansas City	L.T. Service Corp.	Lenders Inspection
Network, LLC		Management Group,		Company
		ιιc		
Lex Terrae National	Lex Terrae, Ltd.	Mara Escrow	Mississippi Valley	National Title Agent's
Title Services, Inc.		Company	Title Services	Services Company
			Company	
Old Republic Branch	Old Republic	Old Republic	Old Republic National	Old Republic Title
Information Services,	Diversified Services,	Exchange Company	Title Insurance	and Escrow of
Inc.	Inc.		Company	Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title	Old Republic Title	Old Republic Title	Old Republic Title
	Company of Conroe	Company of Indiana	Company of Nevada	Company of
				Oklahoma
Old Republic Title	Old Republic Title	Old Republic Title	Old Republic Title	Old Republic Title
Company of Oregon	Company of St. Louis	Company of	Information	Insurance Agency,
		Tennessee	Concepts	Inc.
Old Republic Title,	Republic Abstract &	Sentry Abstract	The Title Company of	Title Services, LLC
Ltd.	Settlement, LLC	Company	North Carolina	
Trident Land Transfer				
Company, LLC				