



FILE NUMBER:

60040414-103

COMMITMENT VERSION:

No. 1 issued by First American Title Insurance Company

PROPERTY ADDRESS:

8916 Meridian Place Northeast, Unit A201, Lake Stevens, WA 98258

PARCEL ID:

00918100120100

LENDER:

To Be Determined

BUYER:

To Be Determined

SELLER:

Ivy Taylor, as her separate estate

COMPANY CONTACT INFORMATION:

Title Team:

Eastside Title Team

(425) 896-3895 office

cweastsidetitle@cwtitle.com

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: CW Title
 Issuing Office: 11201 SE 8th Street, Ste 200
 Bellevue, WA 98004
 Issuing Office's ALTA® Registry ID: 0003009
 Loan ID Number: 0
 Commitment Number: 60040414-103
 Issuing Office File Number: 60040414-103
 Property Address: 8916 Meridian Place Northeast, Unit A201, Lake Stevens, WA 98258
 Revision Number: 1

SCHEDULE A

1. Commitment Date: May 12, 2026 at 8:00 AM
2. Policy to be issued:

	AMOUNT	PREMIUM	TAX	TOTAL
a. ALTA Homeowner's Policy Basic	\$10,000.00	\$660.00	\$67.98	\$727.98

PROPOSED INSURED: **To Be Determined**

	AMOUNT	PREMIUM	TAX	TOTAL
b. ALTA Loan Policy Extended Purchase Money Loan	\$10,000.00	\$460.00	\$47.38	\$507.38

PROPOSED INSURED: **To Be Determined**

ENDORSEMENTS:	PREMIUM	TAX	TOTAL
<input checked="" type="checkbox"/> ALTA 8.1	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> ALTA 22-06	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> ALTA 9-06	\$0.00	\$0.00	\$0.00

3. The estate or interest in the Land at the Commitment Date is:
fee simple
4. The Title is, at the Commitment Date, vested in:
Ivy Taylor, as her separate estate
5. The land is described as follows:
The land is described as set forth in Exhibit A attached hereto and made a part hereof.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.



CW TITLE

11201 SE 8th Street, Ste 200, Bellevue, WA 98004
Telephone: (425) 896-3831

Countersigned by:



Kristin Craig
CW Title, License #180951

FIRST AMERICAN TITLE INSURANCE COMPANY

1 First American Way, Santa Ana, CA 92707



By: _____
Sally F. Tyler, President



By: _____
William J. Aulbert, Secretary

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.



EXHIBIT "A"

The Land referred to herein below is situated in the County of Snohomish, State of Washington, and is described as follows:

UNIT 201, BUILDING A, SOMERFIELD, A CONDOMINIUM, SURVEY MAP AND PLANS RECORDED UNDER AUDITOR'S FILE NO 200102015003, CONDOMINIUM DECLARATION RECORDED UNDER RECORDING NO(S) 200102010311 AND ANY AMENDMENTS THERETO, IN SNOHOMISH COUNTY, WASHINGTON.

SITUATE IN THE CITY OF LAKE STEVENS, COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

Assessor Parcel Number (APN)

APN: 00918100120100

The address for the Exhibit A above is as follows:

8916 Meridian Place Northeast, Unit A201, Lake Stevens, WA 98258

The property address and APN shown above are not part of the legal description for the title to the land to be insured.

Title companies insure properties based on the legal description (not the property address), and the property address is not a part of the legal description. The property address has been added to this page for reference only.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

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. Payment of all taxes and/or assessments levied against the Land which are due, payable or delinquent.
6. In the event that the county recording office is experiencing delays and is unable to record the closing documents on the date the documents are released for recording, CW Title will, so long as sales proceeds are made available to the seller, issue the policy or policies of title insurance listed in Schedule A as of the date the documents were released for recording.
7. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective March 1, 2026. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person, as defined in the RRE Rule, prior to closing.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

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 conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

STANDARD EXCEPTIONS

THE FOLLOWING STANDARD EXCEPTIONS WILL NOT BE INCLUDED ON THE 7-01-2021 HOMEOWNER'S POLICY OR THE 7-01-2021 EXTENDED LOAN POLICY.

1. Defects, liens, encumbrances, adverse claims, or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed insured acquires for value of record the estate or mortgage thereon covered by this Commitment.
2. 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.
3. Any facts, rights, interests, 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.
4. Easements, claims of easement or encumbrances which are not shown by the public records.
5. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
6. (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; (D) Indian Tribal Codes or Regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.
7. Any lien or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the public records.
8. Any service, installation, connection, maintenance, construction, tap or reimbursement charges/costs for sewer, water, garbage or electricity.

SPECIAL EXCEPTIONS

1. Real estate excise tax pursuant to the authority of RCW Chapter 82.45 and WAC 458-61A, and subsequent amendments thereto.
For conveyances dated January 1, 2020, and after, the tax rate is determined using a graduated scale based on the selling price of said property.

For all transactions recorded on or after July 1, 2005:

A fee of \$10.00 will be charged on all exempt transactions;

A fee of \$5.00 will be charged on all taxable transactions in addition to the excise tax due;

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

2. General property taxes and service charges, as follows, together with interest, penalty and statutory foreclosure costs, if any, after delinquency, (1st half delinquent on May 1; 2nd half delinquent on November 1):

Tax Year: 2026

Tax Account No. 00918100120100

Amount Billed: \$4,033.99 | Amount Paid: \$2,016.99 | Amount Due: \$2,017.00

Tax Levy Code: 00408

Assessed Values: Land: \$136,000.00 | Improvements: \$286,000.00 | Total: \$422,000.00

The Snohomish County tax records indicate that the subject property is assessed together with an undivided interest in limited common elements.

3. Liability, if any, for personal property taxes pursuant to R.C.W. 84.56.070 wherein no conveyance can be made without prepayment of said tax, including advance tax. All questions should be directed to the Snohomish County Personal Property Tax Department at (425) 388-3350, (425) 388-3307 or (425) 388-3301.
4. Easement and the terms and conditions thereof:
Grantee: City of Seattle
Purpose: Electric transmission system
Area affected: a portion of said premises
Recorded as Instrument #318530 in the [official records](#)
5. Easement and the terms and conditions thereof:
Purpose: Electric power transmission lines
Area affected: a portion of said premises
Recorded as Instrument #975772 in the [official records](#)
6. Easement and the terms and conditions thereof:
Grantee: Public Utility District No. 1 of Snohomish County
Purpose: Overhead and/or underground electric distribution lines and facilities, communication wires and cables
Area affected: a portion of said premises
Recorded as Instrument #1892909 in the [official records](#)
7. Easement and the terms and conditions thereof:
Grantee: City of Marysville
Purpose: Water, utility lines, pipes and appurtenances
Area affected: a portion of said premises
Recorded as Instrument #8909280471 in the [official records](#)
8. Easement and the terms and conditions thereof:
Grantee: Lake Stevens Sewer District
Purpose: Sewer line
Area affected: a portion of said premises
Recorded as Instrument #9206050200 in the [official records](#)

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

9. Easement and the terms and conditions thereof:
Purpose: Electric transmission and distribution line
Area affected: a portion of said premises
Recorded as Instrument #9311030488 in the [official records](#)
10. Easement and the terms and conditions thereof:
Grantee: Corniche Development, Inc., a Washington Corporation
Purpose: Sanitary sewer
Area affected: a portion of said premises
Recorded as Instrument #9905240499 in the [official records](#)
11. Easement and the terms and conditions thereof:
Grantee: Lake Stevens Sewer District, a municipal corporation
Purpose: Sewer mains
Area affected: a portion of said premises
Recorded as Instrument #9905240500 in the [official records](#)
12. Easement and the terms and conditions thereof:
Grantee: Public Utility District No. 1 of Snohomish County
Purpose: Overhead and/or underground electric distribution lines and facilities, communication wires and cables
Area affected: a portion of said premises
Recorded as Instrument #9907010476 in the [official records](#)
13. Easement and the terms and conditions thereof:
Grantee: Public Utility District No. 1 of Snohomish County
Purpose: Overhead and/or underground electric distribution lines and facilities, communication wires and cables
Area affected: a portion of said premises
Recorded as Instrument #9910070559 in the [official records](#)
14. Easement and the terms and conditions thereof:
Grantee: Public Utility District No. 1 of Snohomish County
Purpose: Overhead and/or underground electric distribution lines and facilities, communication wires and cables
Area affected: a portion of said premises
Recorded as Instrument #9910250780 in the [official records](#)
15. Easement and the terms and conditions thereof:
Grantee: Tele-View Systems, Inc.
Purpose: To install and operate video programming system
Area affected: a portion of said premises
Recorded as Instrument #200001190033 in the [official records](#)
16. Easement and the terms and conditions thereof:
Grantee: Lake Stevens Sewer District
Purpose: Sewer line Easement
Area affected: a portion of said premises
Recorded as Instrument #200007190415 in the [official records](#)

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

17. Easement and the terms and conditions thereof:
Grantee: Comcast Cable Holdings, LLC
Purpose: Provides certain broadband communications services
Area affected: a portion of said premises
Recorded as Instrument #201608040107 in the [official records](#)
18. Agreement and the terms and conditions thereof:
Recorded as Instrument #9810150022 in the [official records](#)
Regarding Use of the City of Seattle transmission line Easement right of way
19. Agreement and the terms and conditions thereof:
Recorded as Instrument #9901150579 in the [official records](#)
Regarding {regarding}
- Addendum to Developer Extension Agreement and the terms and conditions thereof:
Recorded as Instrument #9911290082 in the [official records](#)
20. Nature Trail Easement Agreement and the terms and conditions thereof:
Recorded as Instrument #200005300718 in the [official records](#)
- Said easement contains a covenant to bear share of cost of construction, maintenance or repair of same.
- Replaced and superseded by:
Recorded as Instrument #200308150938 in the [official records](#)
21. Drainage Facility Maintenance Covenant and the terms and conditions thereof:
Recorded as Instrument #200007140653 in the [official records](#)
22. Covenants, conditions and restrictions imposed by instrument recorded as Instrument #200007140654 in the [official records](#) , including, as applicable, but not limited to, liability for assessments levied by the community association.
- Note: Restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin have been deleted.
23. Agreement and the terms and conditions thereof:
Recorded as Instrument #200008150489 in the [official records](#)
Regarding To use BPS's Easement for construction/installation, use, and maintenance of a pedestrian trail, two detention ponds with Keystone walls, 8 inch water line, and necessary pipeline for storm drainage entering and exiting pond areas
24. Memorandum of Easement, MDU Broadband Services Agreement and the terms and conditions thereof:
Recorded as Instrument #200103140231 in the [official records](#)
25. All covenants, conditions, restrictions, reservations, easements or other servitudes, if any, disclosed by the short plat recorded as Instrument #200007145003 in the [official records](#) .

This policy does not insure that the land described in schedule a is benefited by easements, covenants or other appurtenances shown on the plat or survey to benefit or burden real property outside the boundaries of said land.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

26. Regulations and requirements pertaining to the establishment and administration of condominiums as set forth in applicable state statutes, and as set forth in that certain Declaration of Condominium recorded as Instrument #200102010311 in the [official records](#) , including, but not limited to, assessments levied by the condominium owner's association.
- And amendment thereto recorded as Instrument #200104110564, 200109100001, 200112050023 and 200202220142 in the [official records](#)
27. Provisions set forth on the survey map and plans and amendments thereto recorded as Instrument #200102015003 in the [official records](#) .
- And amendment thereto recorded as Instrument #200104115009, 200109105001, 200112055005, 200202220143, 200202220144 and 200202225001 in the [official records](#)
28. Easements for ingress, egress, pipelines, public utilities and other incidental purposes that affect the Condominium common areas, as disclosed by instruments of record. This exception only affects that portion of the Condominium property defined as a "Common Element" or "Common Area" by the recorded declaration.
29. Matters set forth by survey recorded as Instrument #9011015005 in the [official records](#)
30. Matters set forth by survey recorded as Instrument #9607175005 in the [official records](#)
31. Matters set forth by survey recorded as Instrument #199912225003 in the [official records](#)
32. Deed of Trust and the terms and conditions thereof:
Grantor: Ivy Taylor, as her separate estate
Trustee: Landsafe Title of California, Inc
Beneficiary: Mortgage Electronic Registration Systems ("MERS"), acting solely as Nominee for Countrywide Home Loans, Inc., as Lender
Original Amount: \$226,000.00
Dated: June 26, 2007
Recording No [200707060282](#)
- Assignment of the Deed of Trust:
Assignee: Bank of America, N.A.
Recorded [201412260108](#)
33. Lien:
Claimant: Somerfield Condominium Association
Against: Ivy Taylor
For: Delinquent charges
Amount: \$1,523.98
Recorded [200902250264](#)
34. Lien:
Claimant: Somerfield Condominium Association
Against: Ivy Taylor
For: Delinquent charges
Amount: \$1,535.84
Recorded [201003230525](#)

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

35. The land described in this commitment appears to be residential in nature and may be subject to the provisions of R.C.W. 6.13.010, et seq. (Homestead Statute), provided that the land is occupied as a primary residence. If the land is occupied as a primary residence, R.C.W.6.13.060 requires that all documents conveying or encumbering the land must be executed by each spouse or domestic partner, individually. Alternatively, the Company will accept a deed identifying the non-vested spouse occupying the property as the grantor and the vested spouse as grantee. In the event that the company receives documents to insure that are not executed as required, the company may be unable to record or to insure the transaction. Please contact your title officer if you have any questions.

(END OF SPECIAL EXCEPTIONS)

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

Copyright 2021 American Land Title Association. All rights reserved.

The use of this Form (or any derivative thereof) is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.



INFORMATIONAL NOTES

1. In the past 36 months, there have been no conveyances of record for the property described in Schedule A herein. Title was acquired by deed recorded on May 24, 2006 as document #200605241268 and 200605241269 in the [official records](#).
2. Title will be vested in parties yet to be disclosed. When title is vested, their title will be subject to matters of record against their names.
3. Based on information provided to the company, on the date of this commitment it appears that there is located on the land:

Condominium

Known as:
8916 Meridian Place Northeast, Unit A201
Lake Stevens, WA 98258[Map](#)
4. The following may be used as an abbreviated legal description on the documents to be recorded, per amended RCW 65.04. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

UNIT 201, BLDG A, SOMERFIELD, A CONDO, SNOHOMISH COUNTY
5. The Company has been asked to issue simultaneous policies without disclosure of the liability amounts. This commitment shall be effective only when the amounts of the owner's and lender's policies committed for has been inserted in schedule a hereof. The forthcoming owner's policy must be issued in an amount at least equal to the full value of the estate insured in accordance with our rating schedule on file in the office of the Washington State Insurance Commissioner.
The Company may have further requirements if the undisclosed amount to be insured exceeds the current assessed valuation.
6. The matters relating to the questions of survey, rights of parties in possession and unrecorded liens for labor and material have been cleared for the loan policy, which when issued, will contain the ALTA 9-06 endorsement. The loan policy offers additional coverage which will not be provided in the owner's policy to be issued, except as specified in the Homeowner's Additional Protection endorsement or in the ALTA 2021 Homeowner's policy.
7. If you would like the company to act as trustee in the proposed deed of trust, please note that CW Title may act as trustee of a deed of trust under RCW 61.24.010(1).
8. The Company requires the proposed insured to verify that the land covered by this commitment is the land intended to be conveyed in this transaction. The description of the land may be incorrect, if the application for title insurance contained incomplete or inaccurate information. Notify the Company well before closing if changes are necessary. Closing instructions must indicate that the legal description has been reviewed and approved by all parties.
9. In the event that the commitment jacket is not attached hereto, all of the terms, conditions and provisions contained in said jacket are incorporated herein. The commitment jacket is available for inspection at any Company office.
10. A \$5.52 electronic document recording fee and a \$2.00 mailing fee will be charged for each document recorded.



11. When sending documents for recording via U.S. mail or special courier service, please send to the following address, unless specific arrangements have been made with your title unit:

CW Title Recording
11201 SE 8th Street, Suite 200
Bellevue, WA 98004
Attn: Recording Dept.

- a. Investigation should be made to determine if there are any sewer treatment capacity charges or if there are any service, installation, maintenance, or construction charges for sewer, water or electricity.

In the event this transaction fails to close, a cancellation fee will be charged for services rendered in accordance with our rate schedule.

Unless otherwise requested or specified herein, the forms of policy to be issued in connection with this Commitment will be the 2021 ALTA Homeowner's Policy of Title Insurance, and/or the 2021 ALTA Loan Policy.

If the policy to be issued is the 2021 ALTA Homeowner's Policy of Title Insurance, certain Covered Risks will be subject to maximum dollar limits of liability and deductible amounts.

The Policy committed for or requested may be examined by inquiry at the office that issued the Commitment. A specimen copy of the Policy form(s) referred to in this Commitment will be furnished promptly upon request.

Disclosure of Affiliated Business.

CW Title and Escrow has a business relationship with several Windermere Real Estate firms that own shares of CW Title and Escrow through various entities. Several Windermere Real Estate Firms own shares specifically through one of the parent companies of CW Title and Escrow. Because of this relationship, if you are working with a broker from a Windermere Real Estate firm, the firm may receive a financial benefit from referring a client to CW Title and Escrow. You are not required to use CW Title and Escrow as a condition to your purchase or sale of a particular property. There are other settlement service providers available with similar services for comparable prices.



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
FIRST AMERICAN 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, First American Title Insurance Company, a(n) Nebraska 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 Amount of Insurance 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.

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "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.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.



- h. “Public Records”: The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term “Public Records” does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
 - i. “State”: The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term “State” also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
 - j. “Title”: The estate or interest in the Land identified in Item 3 of 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;
 - 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 is not 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured’s actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
 - e. The Company is not liable for the content of the Transaction Identification Data, if any.
 - f. The Company is not 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. The Company’s liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
- 6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**
 - 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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.



- c. 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 IS 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 closing, settlement, escrow, or any other purpose.
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. **CLAIMS PROCEDURES**
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. **CLASS ACTION**
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

FIRST AMERICAN TITLE INSURANCE COMPANY
1 First American Way, Santa Ana, CA 92707

By: _____
Sally F. Tyler, President

By: _____
William J. Aulbert, Secretary



Privacy Notice

Last Updated and Effective Date: December 1, 2024

First American Financial Corporation and its subsidiaries and affiliates (collectively, “First American,” “we,” “us,” or “our”) describe in our full privacy notice (“Notice”), which can be found at <https://www.firstam.com/privacy-policy/>, how we collect, use, store, sell or share your personal information when: (1) you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Notice is posted (“Sites”); (2) you use our products and services (“Services”); (3) you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method (“Communications”); (4) we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies (“Third Parties”); and (5) you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services (“B2B”). This shortened form of the Notice describes some of the terms contained in the full Privacy Notice. Personal information is sometimes also referred to as personal data, personally identifiable information or other like terms to mean any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household. However, certain types of information are not personal information and thus, not within the scope of our Notice, such as: (1) publicly available information; and (2) de-identified and aggregated data that is not capable of identifying you. If we use de-identified or aggregated data, we commit to maintain and use the information in a non-identifiable form and not attempt to reidentify the information, unless required or permitted by law.

This Notice applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

Please note that this Notice does **not** apply to any information we collect from job candidates and employees. Our employee and job candidate privacy notice can be found [here](#).

What Type Of Personal Information Do We Collect About You? We collect a variety of categories of personal information about you. To learn more about the categories of personal information we collect, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Personal Information? We collect your personal information: (1) directly from you; (2) automatically when you interact with us; and (3) from other parties, including business parties and affiliates.

How Do We Use Your Personal Information? We may use your personal information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, complying with relevant laws and our policies, and handling a claim. To learn more about how we may use your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Disclose Your Personal Information? We may disclose your personal information, including to subsidiaries, affiliates, and to unaffiliated parties, such as service providers and contractors: (1) with your consent; (2) in a business transfer; and (3) for legal process and protection. Although we do not “sell” your information in the traditional sense, the definition of “sale” is broad under the CCPA that some disclosures of your information to third parties may be considered a “sale” or “sharing” for targeted advertising. To learn more about how we disclose your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Personal Information? The security of your personal information is important to us. We take all commercially reasonable steps to make sure your personal information is protected. We use our



best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How Long Do We Keep Your Personal Information? We keep your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and disclosure of your personal information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

International Jurisdictions: Our Services are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Services from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with the Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Services, and your agreements with us.

Changes to Our Notice: We may change the Notice from time to time. Any and all changes to the Notice will be reflected on this page and in the full Notice, and where appropriate provided in person or by another electronic method.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR SERVICES OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THE NOTICE.

For California Residents If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations. To learn more, please visit <https://www.firstam.com/privacy-policy/>.

Contact Us: dataprivacy@firstam.com or toll free at 1-866-718-0097.