Commitment Number:

Issued By agent:



COMPANY OF WASHINGTON, INC.

611156783

FIDELITY NATIONAL TITLE INSURANCE COMPANY, a Florida corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

**Fidelity National Title Insurance Company** 

By:

Attest:

Secretary

Countersigned By:

Authorized Officer or Agent

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# FIDELITY NATIONAL TITLE COMPANY OF WASHINGTON

## **COMMITMENT NO. 611156783**

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Terry Sarver Fidelity National Title Company of Washington 3500 188th St. SW, Suite 300 Lynnwood, WA 98037 Phone: 425-608-6502 Fax: 425-771-7910	
Main Phone: (425)771-3031 Email: Terry.Sarver@fnf.com	

## **SCHEDULE A**

#### **ORDER NO. 611156783**

1. Effective Date: April 12, 2017 at 08:00 AM

2. Policy or Policies to be issued:

a. ALTA Owner's Policy 2006

Proposed Insured: To Be Determined Policy Amount: To Be Determined

Premium: To Be Determined Tax: To Be Determined Total: To Be Determined

b. ALTA Loan Policy 2006

Proposed Insured: To Be Determined Policy Amount: To Be Determined

Premium: To Be Determined Tax: To Be Determined Total: To Be Determined

3. The estate or interest in the land described or referred to in this Commitment is:

Fee Simple

4. Title to the estate or interest in the land is at the Effective Date vested in:

Arlington School District No. 16

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

## **END OF SCHEDULE A**

AMERICAN LAND TITLE ASSOCIATION

## **EXHIBIT "A"**

Legal Description

## For APN/Parcel ID(s): 320536-001-015-00 and 320536-004-002-00

PARCEL 2 OF SNOHOMISH COUNTY BOUNDARY LINE ADJUSTMENT NO. 97-107116BA, RECORDED UNDER RECORDING NUMBER 9708280541, RECORDS OF SNOHOMISH COUNTY. WASHINGTON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

GOVERNMENT LOT 5. THE NORTH HALF OF THE SOUTHEAST QUARTER, AND THE SOUTH HALF OF THE NORTHEAST QUARTER, ALL IN SECTION 36, TOWNSHIP 32 NORTH, RANGE 5 EAST, W.M., IN SNOHOMISH COUNTY, WASHINGTON;

EXCEPT SR 530 AS CONVEYED TO THE STATE OF WASHINGTON BY DEED RECORDED UNDER RECORDING NUMBER 1615572, AND CORRECTION DEED RECORDED UNDER RECORDING NUMBER 1628458; AND

**EXCEPT COUNTY ROAD:** 

AND EXCEPT THAT PORTION LYING WEST OF SR 530:

AND EXCEPT ANY PORTION OF SAID GOVERNMENT LOT 5 LYING WITHIN LOTS 1 AND 2 OF SNOHOMISH COUNTY SHORT PLAT NO. 151 (5-81), RECORDED UNDER RECORDING NUMBER 8206170189, RECORDS OF SNOHOMISH COUNTY, WASHINGTON;

AND EXCEPT THE EAST 16.5 FEET OF THE NORTH 33 FEET OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 36;

AND EXCEPT THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT THE NORTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 32 NORTH, RANGE 5 EAST, W.M., IN SNOHOMISH COUNTY, WASHINGTON;

THENCE SOUTH 88°23'53" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION 291.71 FEET; THENCE SOUTH 01°26'14" WEST, PARALLEL WITH THE WEST LINE OF SAID SUBDIVISION, 746.64 FEET;

THENCE NORTH 88°23'53" WEST 291.71 FEET TO THE WEST LINE OF SAID SUBDIVISION: THENCE NORTH 01°26'14" EAST ALONG THE WEST LINE OF SAID SUBDIVISION 746.64 FEET TO THE POINT OF BEGINNING;

#### AND

LOT 2 OF SNOHOMISH COUNTY SHORT PLAT NO. 151 (5-81), RECORDED UNDER RECORDING NUMBER 8206170189, RECORDS OF SNOHOMISH COUNTY, WASHINGTON, BEING A PORTION OF GOVERNMENT LOT 5, SECTION 36, TOWNSHIP 32 NORTH, RANGE 5 EAST, W.M., IN SNOHOMISH COUNTY, WASHINGTON;

#### AND

THAT PORTION OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER AND OF GOVERNMENT LOT 1 IN SECTION 36, TOWNSHIP 32 NORTH, RANGE 6 EAST, W.M., IN SNOHOMISH COUNTY, WASHINGTON, LYING SOUTH OF A LINE DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST LINE OF SAID NORTHEAST QUARTER OF THE NORTHEAST QUARTER THAT IS 917.5 FEET SOUTH OF THE NORTHEAST CORNER OF THE

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# **EXHIBIT "A"**

Legal Description

#### SECTION:

THENCE WEST PARALLEL WITH THE NORTH LINE OF THE SECTION TO THE WEST LINE OF SAID GOVERNMENT LOT 1:

EXCEPT THAT PORTION LYING WITHIN SR 530 AS CONVEYED TO THE STATE OF WASHINGTON BY DEED RECORDED UNDER RECORDING NUMBER 1615572 AND CORRECTION DEED RECORDED UNDER RECORDING NUMBER 1628458, RECORDS OF SNOHOMISH COUNTY, WASHINGTON:

AND EXCEPT ANY PORTION OF SAID GOVERNMENT LOT 1 LYING WEST OF SR 530; AND EXCEPT A STRIP 16.5 FEET WIDE LYING WEST OF A ADJOINING THE FOLLOWING DESCRIBED LINE:

BEGINNING AT A POINT 33 FEET SOUTH OF THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 36; THENCE NORTH ALONG THE EAST LINE OF SAID SECTION TO A POINT 917.5 FEET SOUTH OF THE NORTHEAST CORNER OF SAID SECTION.

#### AND

THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 36, TOWNSHIP 32 NORTH, RANGE 5 EAST, W.M., IN SNOHOMISH COUNTY, WASHINGTON, LYING NORTH OF COUNTY ROAD:

EXCEPT PORTIONS CONVEYED TO SNOHOMISH COUNTY BY DEEDS RECORDED UNDER RECORDING NUMBERS 295531, 424927, 583317, 635261, 908187, 1137414 AND 1518065.

SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

AMERICAN LAND TITL ASSOCIATION

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

**GENERAL EXCEPTIONS** 

- A. Rights or claims of parties in possession, or claiming possession, not shown in Public Records.
- B. 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.
- C. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- D. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed law, and not shown by the Public Records.
- E. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- F. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
- G. Unpatented mining claims, and all rights relating thereto.
- H. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.
- I. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- J. Water rights, claims or title to water.
- K. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

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AMERICAN
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ASSOCIATION

(continued)

#### **SPECIAL EXCEPTIONS:**

1. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: **Puget Sound Telephone Company** 

Purpose: Erecting and maintaining poles, with the necessary wires, crossarms and fixtures thereon

Recording Date: September 1, 1928

Recording No.: 434762

Affects: As described therein

- 2. Waiver and relinquishment of all claims of damage caused or arising by reason of the laying out and establishing of a public road as provided by instrument recorded under Recording Numbers 223429 and 223430.
- Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document: 3.

Granted to: United States of America

Purpose: One or more electric power transmission lines and appurtenances

Recording Date: June 26, 1946

816253 Recording No.:

Affects: As described therein

4. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: **Snohomish County** Purpose: Drainage ditch Recording Date: November 30, 1962

Recording No.: 1575697

Affects: As described therein

5. Covenant to bear part or all of the cost of construction, repair or maintenance of easement granted over adjacent property:

Purpose of Easement: Road approach

Recording No.: 1628458

6. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Public Utility District No. 1 of Snohomish County and General Telephone Co. of the N.W., Inc.

Electric transmission and/or distribution line Purpose:

Recording Date: December 18, 1968

Recording No.: 2069660

Affects: As described therein

(continued)

7. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Public Utility District No. 1 of Snohomish County Purpose: Electric transmission and/or distribution line

Recording Date: May 8, 1978 Recording No.: 7805080123

Affects: As described therein

8. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Public Utility District No. 1 of Snohomish County

Purpose: Underground and overhead electric transmission and distribution line

Recording Date: October 14, 1980 Recording No.: 8010140144

Affects: As described therein

9. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, dedications, building setback lines, notes, statements, and other matters, if any, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth on Snohomish County Short Plat No. 151 (5-81):

Recording No: 8206170189

10. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Purpose: Ingress and egress Recording Date: January 26, 1984 Recording No.: 8401260087

Affects: As described therein

11. Land Use Permit Binder and the terms and conditions thereof:

Recording Date: October 25, 1989 Recording No.: 8910250366

- 12. Any rights, interests or claims which may exist or arise by reason of the following matters disclosed by survey recorded under Recording Number 9402235012:
  - A) Boundary lines of parcels do not conform to existing legal descriptions; and
  - B) Old County Road
- 13. Right of the public in and to that portion lying within old County Road shown on survey recorded under Recording Number 9402235012. We find no record of the establishment or the vacation of said road.

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(continued)

14. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, dedications, building setback lines, notes, statements, and other matters, if any, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth on Snohomish County Boundary Line Adjustment No. 97-107116BA:

Recording No: 9708280541

15. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Purpose: Ingress, egress and utilities

Recording Date: September 3, 1997

Recording No.: 9709030276

Affects: As described therein

16. Payment of the real estate excise tax, if required.

The Land is situated within the boundaries of local taxing authority of Unincorporated Snohomish County.

Present rate of real estate excise tax as of the date herein is 1.78 percent.

Any conveyance document must be accompanied by the official Washington State Excise Tax Affidavit. The applicable excise tax must be paid and the affidavit approved at the time of the recording of the conveyance documents. (NOTE: Real Estate Excise Tax Affidavits must be printed as legal size forms).

An additional \$5.00 Electronic Technology Fee must be included in all excise tax payments.

If the transaction is exempt, an additional \$5.00 Affidavit Processing Fee is required.

17. The property herein described is carried on the tax rolls as exempt. However, it will become taxable on the date of the execution of a conveyance to a taxable entity and subject to the lien of real property taxes for the balance of the year from that date:

Tax Account No.: 320536-001-015-00

Levy Code: 01151 Assessed Value-Land: \$475,000.00 Assessed Value-Improvements: \$81,300.00

Affects: Portion of said premises

AMERICAN LAND TITLI ASSOCIATION

(continued)

18. The property herein described is carried on the tax rolls as exempt. However, it will become taxable on the date of the execution of a conveyance to a taxable entity and subject to the lien of real property taxes for the balance of the year from that date:

Tax Account No.: 320536-004-002-00

Levy Code: 01151 Assessed Value-Land: \$249,600.00 Assessed Value-Improvements: \$0.00

Affects: Remainder of said premises

19. A deed of trust to secure an indebtedness in the amount shown below.

Amount: \$2,000,000.00 Dated: \$eptember\_, 1997

Trustor/Grantor: Arlington School District No. 16
Trustee: Transnation Title Insurance Company

Beneficiary: Vida F. Boettcher, as her separate estate and Nancy Lea Boettcher, Trustee under the Will of

Gustav H. Boettcher, in indeterminate interest Recording Date: September 29, 1997

Recording No.: 9709290834

20. Any instrument to be executed by Arlington School District No. 16 must be in accordance with statute. Satisfactory evidence of authority must be submitted.

The Company reserves the right to except additional items and/or make additional requirements after reviewing said documents.

21. TO PROVIDE THE EXTENDED COVERAGE POLICY AND/OR ALTA HOMEOWNER'S POLICY IDENTIFIED IN SCHEDULE A, GENERAL EXCEPTIONS A THROUGH D WILL BE CONSIDERED WHEN OUR INSPECTION AND/OR REVIEW OF SURVEY, IF REQUIRED, IS COMPLETED. A SUPPLEMENTAL COMMITMENT WILL FOLLOW.

If there have been recent improvements on the property within 90 days prior to closing we will require a signed indemnity agreement and a recent financial statement from each indemnitor.

If construction financing is to be insured, please contact the title officer for requirements.

The Company reserves the right to add additional exceptions or make further requirements after review of the property inspection and requested documentation.

AMERICAN LAND TITLE ASSOCIATION

(continued)

22. The names of the proposed insured were not furnished in the application for title insurance, and when disclosed, the commitment will be subject to such matters as may be found by a search of the records against said names.

The Company reserves the right to add additional items or make further requirements after review of the requested documentation.

#### **END OF EXCEPTIONS**

#### **NOTES**

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

Note A: FOR INFORMATIONAL PURPOSES ONLY:

The following may be used as an abbreviated legal description on the documents to be recorded, per Amended RCW 65.04.045. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

Parcel 2, BLA No. 97-107116BA, Rec #9708280541, Ptn SEC 36-32N-5E, W.M.

Tax Account No.: 320536-001-015-00 and 320536-004-002-00

Note B: The Public Records indicate that the address of the improvement located on said Land is as follows:

9102 State Route 530 NE Arlington, WA 98223

Note C: There are NO Conveyances affecting said land recorded within 36 months of the date of this report

Note D: Recording Fees charged for all files will be the actual county recording fees.

For King, Snohomish and Pierce Counties, there is an additional \$4.00 per document electronic recording processing fee, which is the default for processing for all non-excise transactions in all counties for Fidelity.

RECORDING CHARGES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Note E: The language contained in the printed Exceptions from coverage and Conditions and Stipulations of the

Policy committed for may be examined by inquiry at the office which issued the Commitment, and a specimen copy of the insurance Policy Form(s) referred to in this commitment will be furnished promptly

upon request.



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(continued)

Note F: Investigation should be made to determine if there are any service, installation, maintenance, or

connection charges for sewer, water, electricity or Metro Sewer Treatment Capacity Charge.

Note G: In the event the transaction fails to close and this commitment is cancelled, a fee will be charged to

comply with the State Insurance Code and the filed schedule of this company.

Note H: Instruments necessary to create the estate or interest or mortgage to be insured must be properly

executed, delivered and duly filed for record.

Note I: Your application for title insurance was placed by reference to only a street address or tax identification

number. Based on our records, we believe that the legal description in this report covers the parcel(s) of Land you requested. If the legal description is incorrect, the seller/borrower must notify the Company and/or the settlement company in order to prevent errors and to be certain that the correct parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy

of title insurance.

Note J: As part of Fidelity Title Company's commitment to the environment, we encourage the paperless

distribution of our products whenever possible. To help conserve natural resources, we will

automatically issue the forthcoming original policy(ies) electronically.

Please provide us with a current e-mail address for the new owner and/or lender prior to closing or by

emailing Unit2@fnf.com. Hard copy versions may be issued upon request.

Note K: Notwithstanding anything to the contrary in this Commitment, if the policy to be is other than am ALTA

Owner's Policy (6/17/06) or ALTA Loan Policy (6/17/06), the policy may not contain an arbitration clause, or the terms of the arbitration clause may be different from those set forth in this Commitment. If the Policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any, set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the

Company or the Insured as the exclusive remedy of the parties.

The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use.

Note L: Any documents being executed in conjunction with this transaction must be signed in the presence of an

authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement

cannot be met, please call the Company at the number provided in this report.

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(continued)

Note M: Fidelity National Title

3500 188th St SW #300 Lynnwood, WA 98037 recordinglynnwood@fnf.com

Cutoff time for recording release in Snohomish County is 1:00 PM, any release after 1:00 PM will record

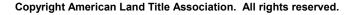
the following day.

Note N: This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining

streets, natural boundaries and other land. Except to the extent of a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances or acreage

shown thereon.

END OF NOTES
END OF SCHEDULE B





The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use.

#### **CONDITIONS**

- The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
- If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
- Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
- This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
- The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at http://www.alta.org.

#### **END OF CONDITIONS**

# RECORDING REQUIREMENTS

Effective January 1, 1997, document format and content requirements have been imposed by Washington Law. Failure to comply with the following requirements may result in rejection of the document by the county recorder or imposition of a \$50.00 surcharge.

#### First page or cover sheet:

3" top margin containing nothing except the return address.

1" side and bottom margins containing no markings or seals.

Title(s) of documents.

Recording no. of any assigned, released or referenced document(s).

Grantors names (and page no. where additional names can be found).

Grantees names (and page no. where additional names can be found).

Abbreviated legal description (Lot, Block, Plat Name or Section, Township, Range and Quarter, Quarter Section for unplatted). Said abbreviated legal description is not a substitute for a complete legal description which must also appear in the body of the document.

Assessor's tax parcel number(s).

Return address (in top 3" margin).

\*\*A cover sheet can be attached containing the above format and data if the first page does not contain all required data.

## Additional Pages:

1" top, side and bottom margins containing no markings or seals.

### All Pages:

No stapled or taped attachments. Each attachment must be a separate page. All notary and other pressure seals must be smudged for visibility. Font size of 8 points or larger.

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# FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective: May 1, 2015; Last Updated: March 1, 2017

At Fidelity National Financial, Inc., we respect and believe it is important to protect the privacy of consumers and our customers. This Privacy Notice explains how we collect, use, and protect any information that we collect from you, when and to whom we disclose such information, and the choices you have about the use of that information. A summary of the Privacy Notice is below, and we encourage you to review the entirety of the Privacy Notice following this summary. You can opt-out of certain disclosures by following our opt-out procedure set forth at the end of this Privacy Notice.

<u>Types of Information Collected</u> . You may provide us with certain personal information about you, like your contact information, address demographic information, social security number (SSN), driver's license, passport, other government ID numbers and/or financial information. We may also receive browsing information from your Internet browser, computer and/or mobile device if you visit or use our websites or applications.	How Information is Collected. We may collect personal information from you via applications, forms, and correspondence we receive from you and others related to our transactions with you. When you visit our websites from your computer or mobile device, we automatically collect and store certain information available to us through your Internet browser or computer equipment to optimize your website experience.
Use of Collected Information. We request and use your personal information to provide products and services to you, to improve our products and services, and to communicate with you about these products and services. We may also share your contact information with our affiliates for marketing purposes.	When Information Is Disclosed. We may disclose your information to our affiliates and/or nonaffiliated parties providing services for you or us, to law enforcement agencies or governmental authorities, as required by law, and to parties whose interest in title must be determined.
<u>Choices With Your Information</u> . Your decision to submit information to us is entirely up to you. You can opt-out of certain disclosure or use of your information or choose to not provide any personal information to us.	Information From Children. We do not knowingly collect information from children who are under the age of 13, and our website is not intended to attract children.
Privacy Outside the Website. We are not responsible for the privacy practices of third parties, even if our website links to those parties' websites.	International Users. By providing us with you information, you consent to its transfer, processing and storage outside of your country of residence, as well as the fact that we will handle such information consistent with this Privacy Notice.
The California Online Privacy Protection Act. Some FNF companies provide services to mortgage loan servicers and, in some cases, their websites collect information on behalf of mortgage loan servicers. The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through those websites.	
Your Consent To This Privacy Notice. By submitting information to us or by using our website, you are accepting and agreeing to the terms of this Privacy Notice.	Access and Correction; Contact Us. If you desire to contact us regarding this notice or your information, please contact us at <a href="mailto:privacy@fnf.com">privacy@fnf.com</a> or as directed at the end of this Privacy Notice.

# FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective: May 1, 2015; Last Updated: March 1, 2017

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing title insurance, real estateand loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. We will take reasonable steps to ensure that your Personal Information and Browsing Information will only be used in compliance with this Privacy Notice and applicable laws. This Privacy Notice is only in effect for Personal Information and Browsing Information collected and/or owned by or on behalf of FNF, including Personal Information and Browsing Information collected through any FNF website, online service or application (collectively, the "Website").

# **Types of Information Collected**

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information. FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- social security number (SSN), driver's license, passport, and other government ID numbers;
- financial account information; and
- other personal information needed from you to provide title insurance, real estate- and loan-related services to you.

<u>Browsing Information</u>. FNF may collect the following categories of Browsing Information:

- Internet Protocol (or IP) address or device ID/UDID, protocol and sequence information;
- · browser language and type;
- domain name system requests;
- browsing history, such as time spent at a domain, time and date of your visit and number of clicks;
- http headers, application client and server banners; and
- operating system and fingerprinting data.

#### **How Information is Collected**

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

- applications or other forms we receive from you or your authorized representative;
- the correspondence you and others send to us:
- information we receive through the Website;
- information about your transactions with, or services performed by, us, our affiliates or nonaffiliated third parties; and
- information from consumer or other reporting agencies and public records maintained by governmental entities that we obtain directly from those entities, our affiliates or others.

If you visit or use our Website, we may collect *Browsing Information* from you as follows:

- <u>Browser Log Files</u>. Our servers automatically log each visitor to the Website and collect and record certain browsing information about each visitor. The Browsing Information includes generic information and reveals nothing personal about the user.
- <u>Cookies</u>. When you visit our Website, a "cookie" may be sent to your computer. A cookie is a small piece of
  data that is sent to your Internet browser from a web server and stored on your computer's hard drive. When
  you visit a website again, the cookie allows the website to recognize your computer. Cookies may store user
  preferences and other information. You can choose whether or not to accept cookies by changing your
  Internet browser settings, which may impair or limit some functionality of the Website.

# **Use of Collected Information**

Information collected by FNF is used for three main purposes:

- To provide products and services to you or any affiliate or third party who is obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you and to inform you about our, our affiliates' and third parties' products and services, jointly or independently.

#### When Information Is Disclosed

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) and Browsing Information to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Please see the section "Choices With Your Personal Information" to learn how to limit the discretionary disclosure of your Personal Information and Browsing Information.

Disclosures of your Personal Information may be made to the following categories of affiliates and nonaffiliated third parties:

- to third parties to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to our affiliate financial service providers for their use to market their products or services to you;
- to nonaffiliated third party service providers who provide or perform services on our behalf and use the disclosed information only in connection with such services;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to market financial products or services to you:
- to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoena or court order;
- to lenders, lien holders, judgment creditors, or other parties claiming an interest in title whose claim or interest
  must be determined, settled, paid, or released prior to closing; and
- other third parties for whom you have given us written authorization to disclose your Personal Information.

We may disclose Personal Information and/or Browsing Information when required by law or in the good-faith belief that such disclosure is necessary to:

- comply with a legal process or applicable laws;
- enforce this Privacy Notice;
- investigate or respond to claims that any material, document, image, graphic, logo, design, audio, video or any
  other information provided by you violates the rights of a third party; or
- protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep your Personal Information secure. When we provide Personal Information to our affiliates or third party service providers as discussed in this Privacy Notice, we expect that these parties process such information in compliance with our Privacy Notice or in a manner that is in compliance with applicable privacy laws. The use of your information by a business partner may be subject to that party's own Privacy Notice. Unless permitted by law, we do not disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors. You expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings. We cannot and will not be responsible for any breach of security by a third party or for any actions of any third party that receives any of the information that is disclosed to us.

#### **Choices With Your Information**

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you. The uses of your Personal Information and/or Browsing Information that, by law, you cannot limit, include:

- for our everyday business purposes to process your transactions, maintain your account(s), to respond to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders, or report to credit bureaus;
- · for our own marketing purposes;
- for joint marketing with financial companies; and
- for our affiliates' everyday business purposes information about your transactions and experiences.

You may choose to prevent FNF from disclosing or using your Personal Information and/or Browsing Information under the following circumstances ("opt-out"):

- for our affiliates' everyday business purposes information about your creditworthiness; and
- for our affiliates to market to you.

To the extent permitted above, you may opt-out of disclosure or use of your Personal Information and Browsing Information by notifying us by one of the methods at the end of this Privacy Notice. We do not share your personal information with non-affiliates for their direct marketing purposes.

<u>For California Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by California law. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

<u>For Nevada Residents</u>: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

<u>For Oregon Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

<u>For Vermont Residents</u>: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization. For joint marketing in Vermont, we will only disclose your name, contact information and information about your transactions.

## **Information From Children**

The Website is meant for adults and is not intended or designed to attract children under the age of thirteen (13). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian. By using the Website, you affirm that you are over the age of 13 and will abide by the terms of this Privacy Notice.

#### **Privacy Outside the Website**

The Website may contain links to other websites. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites.

## **International Users**

FNF's headquarters is located within the United States. If you reside outside the United States or are a citizen of the European Union, please note that we may transfer your Personal Information and/or Browsing Information outside of your country of residence or the European Union for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection and transfer of such information in accordance with this Privacy Notice.

## **The California Online Privacy Protection Act**

For some FNF websites, such as the Customer CareNet ("CCN"), FNF is acting as a third party service provider to a mortgage loan servicer. In those instances, we may collect certain information on behalf of that mortgage loan servicer via the website. The information which we may collect on behalf of the mortgage loan servicer is as follows:

- first and last name;
- property address;
- · user name and password;
- loan number;
- social security number masked upon entry;
- email address:
- three security questions and answers; and
- IP address.

The information you submit through the website is then transferred to your mortgage loan servicer by way of CCN.

The mortgage loan servicer is responsible for taking action or making changes to any consumer information submitted through this website. For example, if you believe that your payment or user information is incorrect, you must contact your mortgage loan servicer.

CCN does not share consumer information with third parties, other than (1) those with which the mortgage loan servicer has contracted to interface with the CCN application, or (2) law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders. All sections of this Privacy Notice apply to your interaction with CCN, except for the sections titled "Choices with Your Information" and "Access and Correction." If you have questions regarding the choices you have with regard to your personal information or how to access or correct your personal information, you should contact your mortgage loan servicer.

## **Your Consent To This Privacy Notice**

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information by us in compliance with this Privacy Notice. Amendments to the Privacy Notice will be posted on the Website. Each time you provide information to us, or we receive information about you, following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

# **Accessing and Correcting Information; Contact Us**

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing with our affiliates for their marketing purposes, please send your requests to <a href="marketing-privacy@fnf.com">privacy@fnf.com</a> or by mail or phone to:

Fidelity National Financial, Inc. 601 Riverside Avenue Jacksonville, Florida 32204 Attn: Chief Privacy Officer (888) 934-3354