



1500 Quail Street, 3rd Floor
Newport Beach, CA 92660
Phone: (714) 289-3390

Issuing Policies of Chicago Title Insurance Company

ORDER NO.: 00712911-989-BLA

Escrow/Customer Phone: (714) 289-3390

Granite Escrow & Settlement Services
450 Newport Center Drive, Suite 600
Newport Beach, CA 92660
ATTN: Arwen Estelle
Email: aestelle@graniteescrow.com
Reference No.: 04-43866-AWE

Title Officer: **Bob Taylor - LA**
Title Officer Phone: (714) 289-6402
Title Officer Fax: (949) 809-0668
Title Officer Email: taylor@ticortitle.com

PROPERTY: 1501 Brea Boulevard, Unit No. 3,13-23,37-41,43,60,61,64,65, Fullerton, CA 92835

AMENDED PRELIMINARY REPORT

In response to the application for a policy of title insurance referenced herein, Ticor Title Company of California hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that 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. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

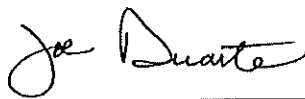
This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

The policy(s) of title insurance to be issued hereunder will be policy(s) of Chicago Title Insurance Company, a Florida Corporation.



Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

Countersigned:

By: 
Authorized Signature



By: 
ATTEST 
President
Secretary



1500 Quail Street, 3rd Floor
Newport Beach, CA 92660
Phone: (714) 289-3390

AMENDED PRELIMINARY REPORT

EFFECTIVE DATE: November 25, 2020 at 7:30 a.m., Amended: December 8, 2020, Amendment No. 1

ORDER NO.: 00712911-989-BLA

The form of policy or policies of title insurance contemplated by this report is:

ALTA Homeowners Policy of Title Insurance (12-2-13)
ALTA Extended Loan Policy (6-17-06)

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A CONDOMINIUM, as defined in Sections 783 and 4125 of the California Civil Code, in fee.

2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

Tinnia Zitter, Trustee of the 1996 Zitter Trust dated January 8, 1996, as to an undivided 80% interest and Thad M. Williams Associates, Inc., a California Corporation, as to an undivided 20% interest, as tenants in common

3. THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:

See Exhibit A attached hereto and made a part hereof.

EXHIBIT "A"

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF ORANGE, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

A Condominium Comprised Of:

Parcel 1:

An undivided twenty-two-sixty-eight (22/68th) interest in and to Lot 1 of Tract No. 14250, in the City of Fullerton, County of Orange, State of California, as shown by map on file in Book 693, Pages 11 and 12 of Miscellaneous Maps, in the Office of the County Recorder of said County.

Excepting therefrom the following:

(a) Units 1 through 68 inclusive, as shown and defined on the condominium plan recorded December 9, 1992 as Instrument No. 92-842669 of Official Records of said County.

(b) The exclusive right to use all of those areas designed as parking spaces as shown upon the hereinabove referred condominium plan.

Parcel 2:

Units 3, 13 to 23 inclusive, 37 to 41, inclusive, 43, 60, 61, 64 and 65 both inclusive as shown upon the hereinabove referred to condominium plan.

APN: 936-40-200; 936-40-210; 936-40-211; 936-40-212; 936-40-213; 936-40-214; 936-40-216; 936-40-217; 936-40-218;

936-40-220; 936-40-234; 936-40-235; 936-40-237; 936-40-238; 936-40-240; 936-40-258; 936-40-261; 936-40-262;

936-40-215; 936-40-219; 936-40-236; 936-40-257

APN:

EXCEPTIONS

AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. Intentionally deleted
2. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-200
Fiscal Year: 2020-202
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 3

3. Intentionally deleted
4. Intentionally deleted
5. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-210
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 13

6. Intentionally deleted
7. Intentionally deleted

**EXCEPTIONS
(Continued)**

8. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-211
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 14

9. Intentionally deleted

10. Intentionally deleted

11. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-212
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 15

12. Intentionally deleted

**EXCEPTIONS
(Continued)**

13. Intentionally deleted

14. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-213
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 16

15. Intentionally deleted

16. Intentionally deleted

17. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-214
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 17

18. Intentionally deleted

19. Intentionally deleted

**EXCEPTIONS
(Continued)**

20. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-214
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 19

21. Intentionally deleted

22. Intentionally

23. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-217
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 20

24. Intentionally deleted

**EXCEPTIONS
(Continued)**

25. Intentionally deleted

26. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-218
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 21

27. Intentionally deleted

28. Intentionally deleted

29. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-220
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 23

30. Intentionally deleted

31. Intentionally deleted

**EXCEPTIONS
(Continued)**

32. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-234
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 37

33. Intentionally deleted

34. Intentionally deleted

35. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-235
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 38

36. Intentionally deleted

37. Intentionally deleted

**EXCEPTIONS
(Continued)**

38. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-237
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 40

39. Intentionally deleted

40. Intentionally deleted

41. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-238
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 41

42. Intentionally deleted

43. Intentionally deleted

**EXCEPTIONS
(Continued)**

44. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-240
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 43

45. Intentionally deleted

46. Intentionally deleted

47. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-258
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 61

48. Intentionally deleted

**EXCEPTIONS
(Continued)**

49. Intentionally deleted

50. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-262
Fiscal Year: 2020-2021
1st Installment: \$946.88, Paid
2nd Installment: \$946.88, Paid
Exemption: \$0.00
Land: \$60,115.00
Improvements: \$81,574.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 65

51. Intentionally deleted

52. Intentionally deleted

53. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-215
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 18

54. Intentionally deleted

55. Intentionally deleted

**EXCEPTIONS
(Continued)**

56. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-219
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 22

57. Intentionally deleted

58. Intentionally deleted

59. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-236
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 39

60. Intentionally deleted

**EXCEPTIONS
(Continued)**

61. Intentionally deleted

62. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-257
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 60

63. Intentionally deleted

64. Intentionally deleted

65. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-216
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

Affects: Unit 19

66. Note: Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts were:

Tax Identification No.: 936-40-261
Fiscal Year: 2020-2021
1st Installment: \$946.87, Paid
2nd Installment: \$946.87, Paid
Exemption: \$0.00
Land: \$60,116.00
Improvements: \$81,570.00
Personal Property: \$0.00
Code Area: 03-073
Bill No.: Not set out

**EXCEPTIONS
(Continued)**

Affects: Unit 64

65. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction occurring prior to Date of Policy.

66. Water rights, claims or title to water, whether or not disclosed by the public records.

67. Easement(s) for the purpose(s) shown below and rights incidental thereto as reserved in a document;

Reserved by: As therein provided

Purpose: the use and control of Cienegas and natural streams of water, if any, naturally upon, flowing across, into or by said tract, and to construct irrigation or drainage ditches

Recording Date: in Book 91 Page 32 of Deeds

Affects: Said land

The exact location and extent of said easement is not disclosed of record.

68. The ownership of said Land does not include rights of access to or from the street, highway, or freeway abutting said Land, such rights having been relinquished by said map/plat.

Affects: the Southeasterly line of the common lot abutting street intersections or approved driveway locations

69. Matters contained in that certain document

Entitled: Agreement

Dated: September 16, 1992

Executed by: WKW Inc. and the City of Fullerton

Recording Date: October 14, 1992

Recording No: 92-695926, of Official Records

Reference is hereby made to said document for full particulars.

70. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including, but not limited to those based upon race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, medical condition, citizenship, primary language, and immigration status, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable laws, as set forth in the document referred to in the numbered item last above shown.

EXCEPTIONS (Continued)

71. The matters set forth in the document shown below which, among other things, contains or provides for: certain easements; liens and the subordination thereof; provisions relating to partition; restrictions on severability of component parts; and covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including, but not limited to those based upon race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, medical condition, citizenship, primary language, and immigration status, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Entitled: Declaration of Covenants, Conditions and Restrictions
Recording Date: December 9, 1992
Recording No: 92-842667, of Official Records

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or deed of trust made in good faith and for value.

Modification(s) of said covenants, conditions and restrictions

Recording Date: October 6, 1993
Recording No: 93-0680175, of Official Records

Modification(s) of said covenants, conditions and restrictions

Recording Date: August 12, 1994
Recording No: 94-0498881, of Official Records

72. Matters in various instruments of record which contain among other things easements and rights of way, in, on, over and under the Common Area for the purpose of constructing, erecting, operating or maintaining thereon or thereunder overhead and underground lines, cables, wires, conduits, or other devices for electricity, telephone, storm water drains and pipes, water systems, sprinkling systems, water, heating and gas lines or pipes, and similar public or Quasi-Public Improvements or Facilities.

Also the right of use and enjoyment in and to and through out the common area as well as the non-exclusive easements and rights for ingress, egress, to the owner herein described.

Reference is hereby being made to various documents and maps of record for full and further particulars.

Affects the Common Area

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

Granted to: Southern California Edison Company
Purpose: Public utilities
Recording Date: March 15, 1993
Recording No: 93-0171268, of Official Records
Affects: The Common Lot

Limitations on the use, by the owners of said Land, of the easement area as set forth in the easement document shown hereinabove.

Reference is hereby made to said document for full particulars.

**EXCEPTIONS
(Continued)**

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

Amount: \$1,310,000.00
Dated: October 12, 2006
Trustor/Grantor: Tinnia Zitter, Trustees of The 1996 Zitter Trust Dated January 8, 1996 and Thad M. Williams Associates, Inc., a California Corporation
Trustee: UnionBancal Mortgage Corporation, a California Corporation
Beneficiary: Union Bank of California, N.A.
Loan No.: 7000907325
Recording Date: October 27, 2006
Recording No: 2006-725266, of Official Records

An assignment of all the moneys due, or to become due as rental, as additional security for the obligations secured by deed of trust shown as item no. 74

Assigned to: Union Bank of California
Recording Date: October 27, 2006
Recording No: 2006-725267, of Official Records

75. Any rights of the parties in possession of a portion of, or all of, said Land, which rights are not disclosed by the Public Records.
76. Any rights of the parties, if other than the vestees, in possession of the Parking Space shown in the legal description herein.
77. Note: Association Assessments are periodically due from holders of title to said Land to the Homeowner's Association and transfer fees may be due whenever there is a transfer of title of any of the units. In order to ascertain seller's/buyer's association assessments and transfer fee requirements prior to transfer of a unit, Escrow companies are requested to contact said Homeowner's Association.

**EXCEPTIONS
(Continued)**

PLEASE REFER TO THE "INFORMATIONAL NOTES" AND "REQUIREMENTS" SECTIONS WHICH
FOLLOW FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION.

END OF EXCEPTIONS

REQUIREMENTS SECTION

1. The Company will require either (a) a complete copy of the trust agreement and any amendments thereto certified by the trustee(s) to be a true and complete copy with respect to the hereinafter named trust, or (b) a Certification, pursuant to California Probate Code Section 18100.5, executed by all of the current trustee(s) of the hereinafter named trust, a form of which is attached.

Name of Trust: The 1996 Zitter Trust dated January 8, 1996

2. In order to complete this report, the Company requires a Statement of Information to be completed by the following party(s),

Party(s): All Parties

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

NOTE: The Statement of Information is necessary to complete the search and examination of title under this order. Any title search includes matters that are indexed by name only, and having a completed Statement of Information assists the Company in the elimination of certain matters which appear to involve the parties but in fact affect another party with the same or similar name. Be assured that the Statement of Information is essential and will be kept strictly confidential to this file.

3. The Company will require the following documents for review prior to the issuance of any title insurance predicated upon a conveyance or encumbrance by the corporation named below:

Name of Corporation: Thad M. Williams Associates, a California Corporation

- a) A Copy of the corporation By-laws and Articles of Incorporation
- b) An original or certified copy of a resolution authorizing the transaction contemplated herein
- c) If the Articles and/or By-laws require approval by a 'parent' organization, a copy of the Articles and By-laws of the parent

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

END OF REQUIREMENTS

INFORMATIONAL NOTES SECTION

1. None of the items shown in this report will cause the Company to decline to attach ALTA Endorsement Form 9 to an Extended Coverage Loan Policy, when issued.
2. The Company is not aware of any matters which would cause it to decline to attach CLTA Endorsement Form 116 indicating that there is located on said Land Condominium properties, known as 1501 Brea Boulevard, Unit No. 3,13-23,37-41,43,60,61,64,65, located within the city of Fullerton, California, 92835, to an Extended Coverage Loan Policy.
3. Note: The policy of title insurance will include an arbitration provision. The Company or the insured may demand arbitration. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Please ask your escrow or title officer for a sample copy of the policy to be issued if you wish to review the arbitration provisions and any other provisions pertaining to your Title Insurance coverage.
4. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
5. Pursuant to Government Code Section 27388.1, as amended and effective as of 1-1-2018, a Documentary Transfer Tax (DTT) Affidavit may be required to be completed and submitted with each document when DTT is being paid or when an exemption is being claimed from paying the tax. If a governmental agency is a party to the document, the form will not be required. DTT Affidavits may be available at a Tax Assessor-County Clerk-Recorder.
6. The Company and its policy issuing agents are required by Federal law to collect additional information about certain transactions in specified geographic areas in accordance with the Bank Secrecy Act. If this transaction is required to be reported under a Geographic Targeting Order issued by FinCEN, the Company or its policy issuing agent must be supplied with a completed ALTA Information Collection Form ("ICF") prior to closing the transaction contemplated herein.

To protect the private information contained in the attached form and photo ID, please return via a secured method.
7. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.

END OF INFORMATIONAL NOTES

Bob Taylor - LA/kg1



Inquire before you wire!

Wire Fraud Alert

This Notice is not intended to provide legal or professional advice. If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. **DO NOT** use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the phone number of relevant parties to the transaction as soon as an escrow account is opened.** **DO NOT** send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do **NOT** reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
<http://www.fbi.gov>

Internet Crime Complaint Center:
<http://www.ic3.gov>



1500 Quail Street, 3rd Floor
Newport Beach, CA 92660
Phone: (714) 289-3390

Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the filed rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for such discount. These discounts only apply to transactions involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

Not all discounts are offered by every FNF Company. The discount will only be applicable to the FNF Company as indicated by the named discount.

FNF Underwritten Title Company

CTC – Chicago Title company
CLTC – Commonwealth Land Title Company
FNTC – Fidelity National Title Company of California
FNTCCA - Fidelity National Title Company of California
TICOR – Ticor Title Company of California
LTC – Lawyer's Title Company
SLTC – ServiceLink Title Company

Underwritten by FNF Underwriters

CTIC – Chicago Title Insurance Company
CLTIC - Commonwealth Land Title Insurance Company
FNTIC – Fidelity National Title Insurance Company
FNTIC - Fidelity National Title Insurance Company
CTIC – Chicago Title Insurance Company
CLTIC – Commonwealth Land Title Insurance Company
CTIC – Chicago Title Insurance Company

Available Discounts

DISASTER LOANS (CTIC, CLTIC, FNTIC)

The charge for a Lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within twenty-four (24) months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be fifty percent (50%) of the appropriate title insurance rate.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC, FNTIC)

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be fifty percent (50%) to seventy percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be forty (40%) to fifty percent (50%) of the appropriate title insurance rate, depending on the type of coverage selected.

FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

Effective April 9, 2020

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of 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);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Browsing Information

FNF automatically collects the following types of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Cookies. When you visit an FNF 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. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and others' products and services, jointly or independently.

When Information Is Disclosed

We may disclose your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;

- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law. We may share your Personal Information with affiliates (other companies owned by FNF) to directly market to you. Please see "Choices with Your Information" to learn how to restrict that sharing.

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 bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

If you do not want FNF to share your information among our affiliates to directly market to you, you may send an "opt out" request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you without your consent.

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.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (<https://fnf.com/pages/californiaprivacy.aspx>) or call (888) 413-1748.

For Nevada Residents: 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.

For Oregon Residents: We will not share your Personal Information or 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.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). 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.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes; Use of Comments or Feedback

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice. We may use comments or feedback that you submit to us in any manner without notice or compensation to you.

Accessing and Correcting Information; Contact Us

If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests to privacy@fnf.com, by phone to (888) 934-3354, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

ATTACHMENT ONE (Revised 05-06-16)

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY – 1990

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. 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.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. 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.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13) ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;

- c. that result in no loss to You; or
- d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
- 5. Failure to pay value for Your Title.
- 6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.
 This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
- 7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
- 8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
- 9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

2006 ALTA LOAN POLICY (06-17-06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

{Except as provided in Schedule B - Part II, { (or T) his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

{PART I

{The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.}

PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:}

2006 ALTA OWNER'S POLICY (06-17-06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any Improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

{The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records. }
7. {Variable exceptions such as taxes, easements, CC&R's, etc. shown here.}

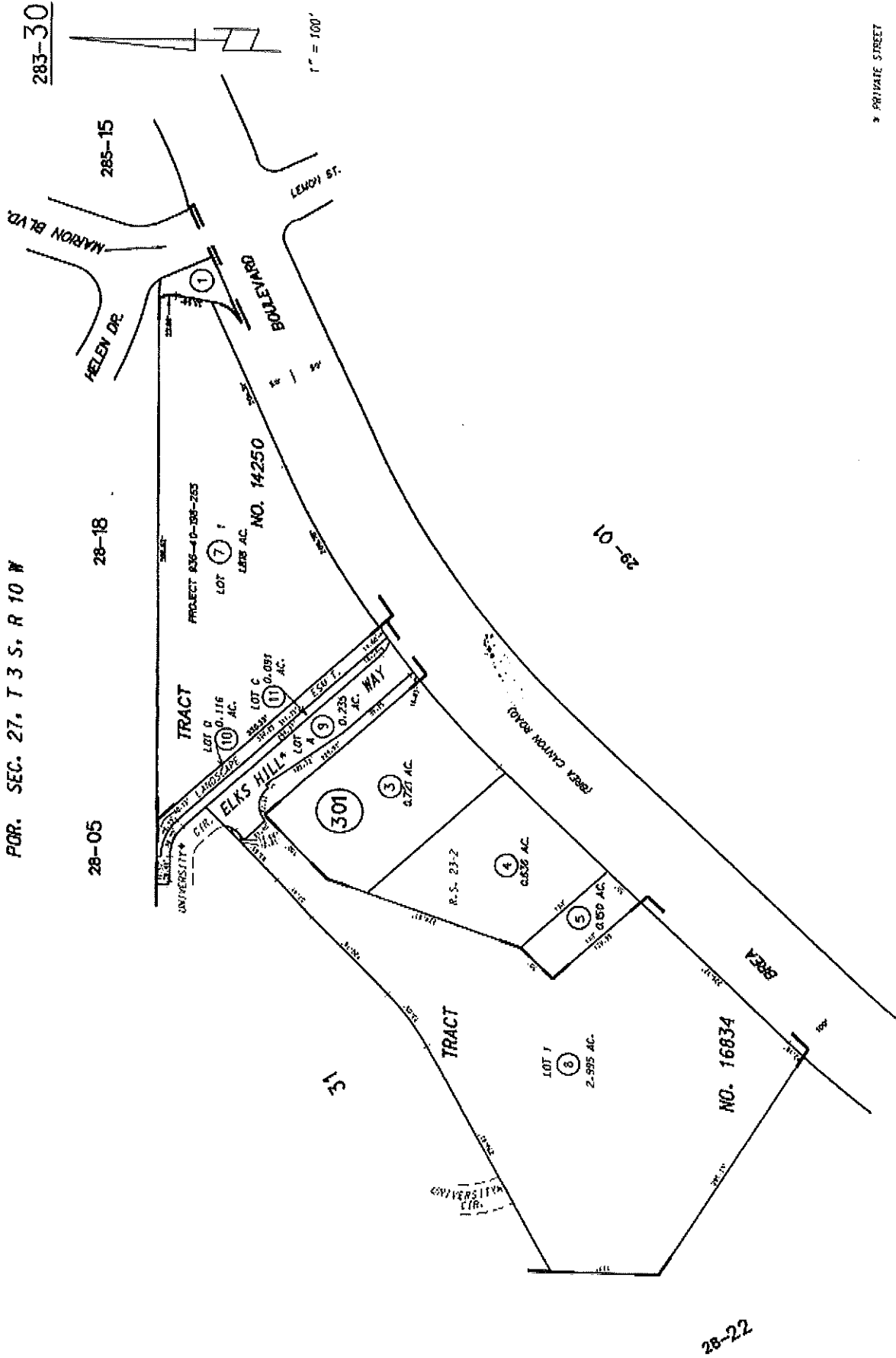
ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY – ASSESSMENTS PRIORITY (04-02-15)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

POR. SEC. 27, T 3 S, R 10 W



H 1993

TRACT NO. 14250
TRACT NO. 16834

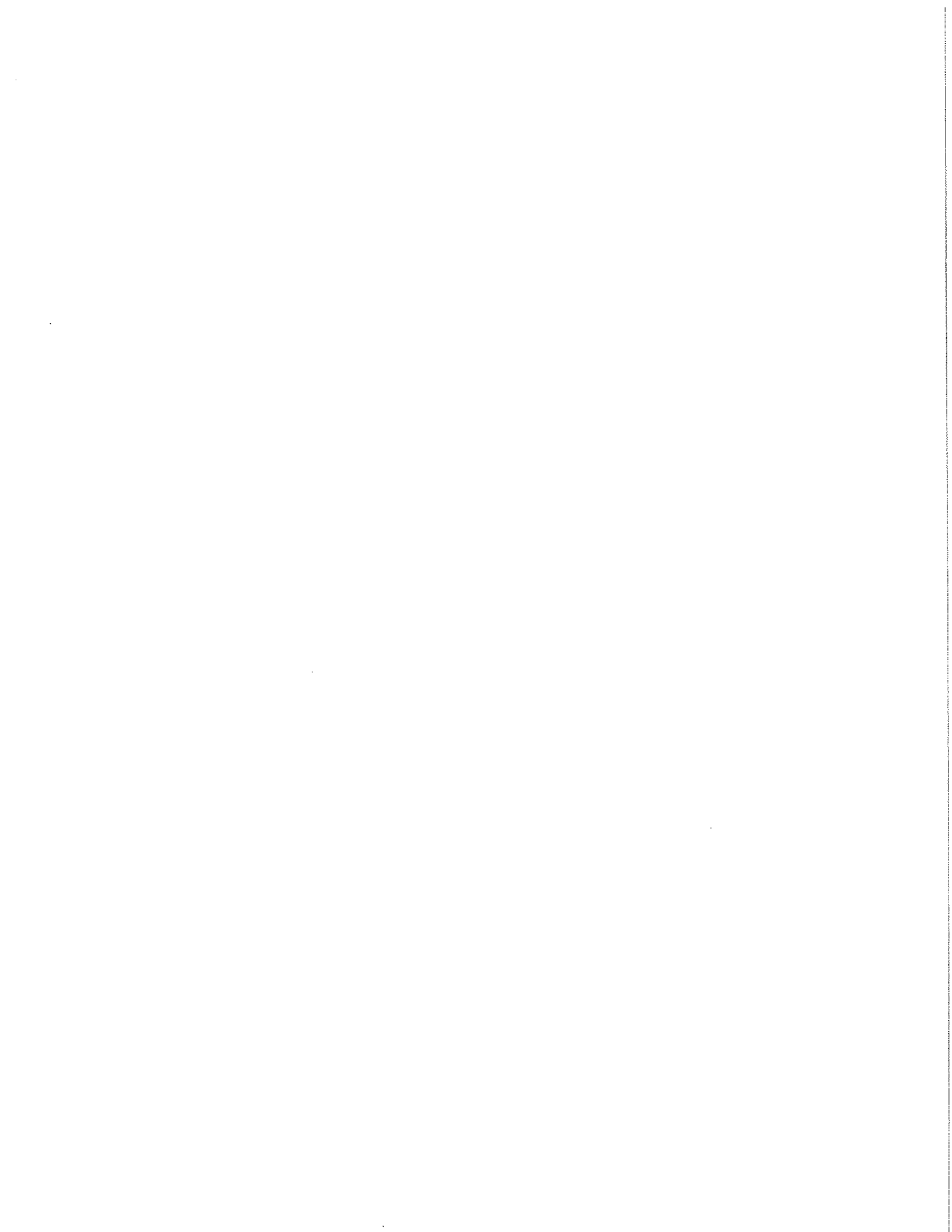
M.M. 693-11 to 12 inc.
M.M. 872-7 to 16 inc.

NOTE - ASSESSOR'S BLOCK &
PARCEL NUMBERS
SHOWN IN CIRCLES

ASSESSOR'S MAP
BOOK 283 PAGE 30
COUNTY OF ORANGE



* PRIVATE STREET



RECORDING REQUESTED BY
Ticor Title Company of California
WHEN RECORDED MAIL TO:
=addressee=

ORDER NO.: 00712911-989-BLA

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CERTIFICATION OF TRUST
California Probate Code Section 18100.5

The undersigned declare(s) under penalty of perjury under the laws of the State of California that the following is true and correct:

1. The Trust known as _____,
executed on _____, is a valid and existing trust.
2. The name(s) of the settlor(s) of the Trust is (are): _____

3. The name(s) of the currently acting trustee(s) is (are): _____

4. The trustee(s) of the Trust have the following powers (initial applicable line(s)):
_____ Power to acquire additional property.
_____ Power to sell and execute deeds.
_____ Power to encumber, and execute deeds of trust.
_____ Other: _____
5. The Trust is (check one): _____ Revocable _____ Irrevocable
The name of the person who may revoke the Trust is: _____
6. The number of trustees who must sign documents in order to exercise the powers of the Trust is (are): _____,
whose name(s) is (are): _____
7. Title to Trust assets is to be taken as follows: _____
8. The Trust has not been revoked, modified or amended in any manner which would cause the representations
contained herein to be incorrect.
9. I (we) am (are) all of the currently acting trustees.
10. I (we) understand that I (we) may be required to provide copies of excerpts from the original Trust documents
which designate the trustees and confer the power to act in the pending transaction.

Dated: _____

(Acknowledgement must be attached)

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF _____

} SS:

On _____ before me,

a Notary Public, personally appeared _____
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF _____

} SS:

On _____ before me,

a Notary Public, personally appeared _____
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

Ticor Title Company of California Statement Of Information

CONFIDENTIAL - TO BE USED ONLY IN CONNECTION WITH Transaction Number: 00712911-989-BLA

NOTE: This form is very important. It is needed to verify your identity and to eliminate judgments and liens against people with similar names.

THE STREET ADDRESS of the property in this transaction is: (If none, please leave blank)

ADDRESS: _____ CITY and STATE: _____

1. Improvements: Single Residence Multiple Residence Commercial Vacant Land
 2. Occupied By: Owner Tenants 3. ANY CONSTRUCTION WITHIN THE LAST 6 MONTHS? YES NO
 4. IF YES to No. 3, STATE NATURE WORK DONE: _____

PARTY 1			PARTY 2		
First	Middle	Last	First	Middle	Last
Former Last Name(s), if any _____			Former Last Name(s), if any _____		
Birthplace _____		Birth Date _____	Birthplace _____		Birth Date _____
Social Security Number _____		Driver's License No. _____	Social Security Number _____		Driver's License No. _____
<input type="checkbox"/> am single <input type="checkbox"/> am married <input type="checkbox"/> have a <u>registered</u> domestic partner Current Spouse or Registered Domestic Partner (Other Than Party 2): Name: _____ Former spouse/domestic partner (if none -- check this box <input type="checkbox"/>) <input type="checkbox"/> Deceased Date: _____ Where: _____ <input type="checkbox"/> Divorce/Dissolution Date: _____ Where: _____ Children from current and/or former marriages and/or domestic partnerships Child Name: _____ DOB _____ Child Name: _____ DOB _____			<input type="checkbox"/> am single <input type="checkbox"/> am married <input type="checkbox"/> have a <u>registered</u> domestic partner Current Spouse or Registered Domestic Partner (Other Than Party 1): Name: _____ Former spouse/domestic partner (if none -- check this box <input type="checkbox"/>) <input type="checkbox"/> Deceased Date: _____ Where: _____ <input type="checkbox"/> Divorce/Dissolution Date: _____ Where: _____ Children from current and/or former marriages and/or domestic partnerships Child Name: _____ DOB _____ Child Name: _____ DOB _____		
Marriage or Domestic Partnership Between Parties 1 and 2					
Are Parties 1 and 2: <input type="checkbox"/> Married? Date: _____ <input type="checkbox"/> Registered Domestic Partners? Date: _____					

Party 1 - Occupations For Last 10 Years (attach an additional page, if necessary)

Present Occupation	Firm Name	Address	From	To
Prior Occupation	Firm Name	Address	From	To

Party 1 - Residences For Last 10 Years (attach an additional page, if necessary)

Number And Street	City, State, Zip Code	From	To
Number And Street	City, State, Zip Code	From	To

Party 2 - Occupations For Last 10 Years (attach an additional page, if necessary)

Present Occupation	Firm Name	Address	From	To
Prior Occupation	Firm Name	Address	From	To

Party 2 - Residences For Last 10 Years (attach an additional page, if necessary)

Number And Street	City, State, Zip Code	From	To
Number And Street	City, State, Zip Code	From	To

Have any of the above parties owned or operated a business? No Yes If yes, please list name(s): _____
 I have never been adjudged, bankrupt nor are there any unsatisfied judgments or other matters pending against me which might affect my title to this property except as follows: _____

The undersigned declare under penalty of perjury that the above information is true and correct (all parties must sign)

Phone(s) # _____ Phone(s) # _____
 E-Mail: _____ E-Mail: _____

_____ _____ _____ _____
 Party 1 Signature Date Party 2 Signature Date



ALTA Information Collection Form

Page 5 of 4

Under 31 U.S.C. § 5326(a), the Treasury Department's Financial Crimes Enforcement Network (FinCEN) issued a Geographic Targeting Order to title insurance companies requiring the collection of beneficial ownership information for certain real estate transactions.

Please complete the below questionnaire. This Company will rely on the answers provided to meet its reporting obligations.

Who is completing this form?

Name	Position/Title	Company/Law Firm	
Postal Address (Headquarters)	City	State	Zip
Phone	Email	Fax	

Transactional Information

Property Address <i>(If Multiple properties see NOTE below):</i>			
City	State	Zip	County
Date of Settlement	Total purchase price <i>(if multiple properties see NOTE below)</i>		
Type of Transaction: <input type="checkbox"/> Residential (1-4 family) <input type="checkbox"/> Commercial		Bank Financing: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Purchase type: <input type="checkbox"/> Natural Person <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Other			

NOTE: *If more than one property is purchased, list each address and purchase price as an addendum.*

Purchase Funds Information

Total Amount paid by below instruments: \$	
Which type of Monetary Instruments were used <i>(Use check boxes below)</i>	
<input type="checkbox"/> U.S. Currency (Paper money & coin)	
<input type="checkbox"/> Foreign Currency	Country:
<input type="checkbox"/> Cashier's check(s)	<input type="checkbox"/> Money order(s)
<input type="checkbox"/> Certified check(s)	<input type="checkbox"/> Personal or Business check(s)
<input type="checkbox"/> Wire or other funds transfer(s)	<input type="checkbox"/> Virtual Currency



ALTA Information Collection Form

Page 6 of 4

Individual Primarily Representing Purchaser

(Define as the individual authorized by the entity to enter into legally binding contracts).

Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID		Issuing State or Country		Gov't ID Number
Last Name		First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # <i>(if none write N/A)</i>	% of ownership
Address		City		State Zip

Purchasing Entity Name & Address

Name of Purchaser			
Taxpayer ID Number or EIN <i>(if none write N/A)</i>		Doing Business Name (DBA) <i>(if none write N/A)</i>	
Address		City	
		State	Zip

Complete the information below if the real estate purchase is being made by a corporation, LLC, partnership, other legal entity. (Do not report trusts.)

For Corporations, LLCs, Partnerships and Other Entities provide the information for:

- Each **BENEFICIAL OWNER** defined as an individual who, directly or indirectly, owns 25% or more of the equity interests of the Purchaser.
- If a legal entity or a series of legal entities own the equity interests of the Purchaser, provide information for each **BENEFICIAL OWNER**, of each legal entity in the series of legal entities.

(Note: It is NOT necessary to complete the address fields if the information is on a legible copy of the government issued ID submitted to the title company.)

ALTA Information Collection Form



Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID		Issuing State or Country		Gov't ID Number
Last Name		First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # (if none write N/A)	% of ownership
Address		City		State Zip

Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID		Issuing State or Country		Gov't ID Number
Last Name		First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # (if none write N/A)	% of ownership
Address		City		State Zip

Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID		Issuing State or Country		Gov't ID Number
Last Name		First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # (if none write N/A)	% of ownership
Address		City		State Zip

Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID		Issuing State or Country		Gov't ID Number
Last Name		First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # (if none write N/A)	% of ownership
Address		City		State Zip

Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
--	--	--	--	--

ALTA Information Collection Form



Page 8 of 4

Type of ID		Issuing State or Country		Gov't ID Number	
Last Name			First Name		M.I.
Date of Birth	Occupation		Individual Taxpayer ID # (if none write N/A)		% of ownership
Address		City		State	Zip

I declare that to the best of my knowledge, the information I have furnished is true, correct and complete. I understand that this Title Company will rely on this information for the purposes of completing any reports made pursuant to an obligation under 31 U.S.C. § 5326(a),

Signature:	Date:
Type or Print Name:	Title: