ORDER NO.: 0618024332

EXHIBIT A

The land referred to is situated in the unincorporated area of the County of Santa Clara, State of California, and is described as follows:

Parcel One:

All that real property described in that certain Certificate of Compliance - Lot Line Adjustment recorded April 20, 1998, as Instrument No. 14148931, Official Records, and further described as "Lands of Webb, Lot 1, After Lot Line Adjustment" being more particularly described as follows:

Being a portion of that certain 1.51 Acre Parcel of Land as shown on that certain Record of Survey entitled, "Record of Survey of a Portion of Section 16, T. 9S., R. 1W. Santa Clara County California for Harry C. Hedger", recorded July 1, 1958 in Book 94 of Maps, at Page 55, Santa Clara County Records; and being more particularly described as follows:

Beginning at the most Southwesterly corner of said 1.51 Acre Parcel of Land as shown on the aforementioned Map; thence from said point of beginning in a Northeasterly direction and along the Westerly line of said 1.51 Acre Parcel of Land North 31° 04′ 50″ East 210.00 feet to a point; thence leaving said Westerly line in a Southeasterly direction South 64° 57′ 58″ East 273.54 feet, more or less, to a point lying in the Westerly Right-of-Way line of Old Santa Cruz Highway (60 feet wide) as shown on the aforementioned Map; thence in a Southerly direction and along said Westerly Right-of-Way line of Old Santa Cruz Highway South 11° 13′ 00″ East 83.00 feet to a point; thence leaving said Westerly Right-of-Way line in a Northwesterly direction North 87° 20′ 20″ West 372.80 feet to the point of beginning.

Parcel Two:

A strip of land 25-feet wide situated in the Unincorporated Area of the County of Santa Clara, State of California, and more particularly described as follows:

BEGINNING at the most Easterly corner of that certain Parcel B as shown on that certain Map entitled, "Record of Survey of Land of R.S. Snapp Being a Portion of E. 1/2 of Sec. 16, T.9S., R.1W., M.D.B. & M.", recorded June 25, 1965 in Book 196 of Maps at page 29, Santa Clara County Records, said corner also being the most Southerly corner of Lands of Webb, said corner also lying in the Westerly right-of-way line of Old Santa Cruz Highway (60 feet wide) as shown on the aforementioned Map; thence

from the POINT OF BEGINNING in a Northeasterly direction and along said Westerly right-ofway line of Old Santa Cruz Highway North 23° 49' 00" East 25.11 feet to a point; thence

leaving said Westerly right-of-way line of Old Santa Cruz Highway the following courses and distances:

North 60° 47' 20" West 20.59 feet to a point; thence North 09° 51' 40" East 106.70 feet to a point; thence

along a tangent curve to the left having a radius of 155.00 feet through a central angle of 22°

15' 58" an arc distance of 60.24 feet to a point; thence

North 12° 24' 18" West 68.19 feet to a point; thence

North 87° 20' 20" West 25.89 feet to a point; thence

South 12° 24' 18" East 74.92 feet to a point; thence

along a tangent curve to the right having a radius of 130.00 feet through a central angle of 22° 15' 58" an arc distance of 50.52 feet to a point; thence

South 09° 51' 40" West 124.42 feet to a point; thence

South 60° 47' 20" East 40.67 feet to the POINT OF BEGINNING.

APN: 558-08-138



15965 Los Gatos Blvd #200 Los Gatos, CA 95032 (408) 354-9128 Fax: (408) 404-0143

PRELIMINARY REPORT

THIRD AMENDED REPORT

Our Order Number 0618024332-CC

When Replying Please Contact:

Cherry Caparas teamlosgatos@ortc.com (408) 354-9128

Property Address:

22185 Old Santa Cruz Highway, Los Gatos, CA 95033 [Unincorporated area of Santa Clara County]

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE COMPANY, as issuing Agent of Old Republic National Title Insurance Company, 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 below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations 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 Exhibit I attached. 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 Homeowner's Policy of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit I. Copies of the Policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit I 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.

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.

Dated as of January 20, 2023, at 7:30 AM

OLD REPUBLIC TITLE COMPANY

For Exceptions Shown or Referred to, See Attached

Page 1 of 10 Pages

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

CLTA Standard Coverage Owner's Policy of Title Insurance - 2022. A specific request should be made if another form or additional coverage is desired.

The estate or interest in the land hereinafter described or referred or covered by this Report is:

Fee as to Parcel(s) One and an Easement as to Parcel(s) Two

Title to said estate or interest at the date hereof is vested in:

Deborah Webb, Trustee of The Deborah Webb Family Trust dated May 1, 2003

The land referred to in this Report is situated in the unincorporated area of the County of Santa Clara, State of California, and is described as follows:

Parcel One:

All that real property described in that certain Certificate of Compliance - Lot Line Adjustment recorded April 20, 1998, as Instrument No. 14148931, Official Records, and further described as "Lands of Webb, Lot 1, After Lot Line Adjustment" being more particularly described as follows:

Being a portion of that certain 1.51 Acre Parcel of Land as shown on that certain Record of Survey entitled, "Record of Survey of a Portion of Section 16, T. 9S., R. 1W. Santa Clara County California for Harry C. Hedger", recorded July 1, 1958 in Book 94 of Maps, at Page 55, Santa Clara County Records; and being more particularly described as follows:

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BEGINNING at the most Easterly corner of that certain Parcel B as shown on that certain Map entitled, "Record of Survey of Land of R.S. Snapp Being a Portion of E. 1/2 of Sec. 16, T.9S., R.1W., M.D.B. & M.", recorded June 25, 1965 in Book 196 of Maps at page 29, Santa Clara County Records, said corner also being the most Southerly corner of Lands of Webb, said corner also lying in the Westerly right-of-way line of Old Santa Cruz Highway (60 feet wide) as shown on the aforementioned Map; thence

from the POINT OF BEGINNING in a Northeasterly direction and along said Westerly right-of-way line of Old Santa Cruz Highway North 23° 49' 00" East 25.11 feet to a point; thence

Page 2 of 10 Pages

leaving said Westerly right-of-way line of Old Santa Cruz Highway the following courses and distances:

North 60° 47' 20" West 20.59 feet to a point; thence North 09° 51' 40" East 106.70 feet to a point; thence

along a tangent curve to the left having a radius of 155.00 feet through a central angle of 22° 15' 58" an arc distance of 60.24 feet to a point; thence

North 12° 24' 18" West 68.19 feet to a point; thence North 87° 20' 20" West 25.89 feet to a point; thence South 12° 24' 18" East 74.92 feet to a point; thence

along a tangent curve to the right having a radius of 130.00 feet through a central angle of 22° 15' 58" an arc distance of 50.52 feet to a point; thence

South 09° 51' 40" West 124.42 feet to a point; thence

South 60° 47' 20" East 40.67 feet to the POINT OF BEGINNING.

APN: 558-08-138

At the date hereof exceptions to coverage in addition to the Exceptions and Exclusions in said policy form would be as follows:

- 1. Taxes and assessments, general and special, for the fiscal year 2023 2024, a lien, but not yet due or payable.
- 2. Taxes and assessments, general and special, for the fiscal year 2022 2023, as follows:

Assessor's Parcel No : 558-08-138 Bill No. : 558-08-138-00

Code No. : 072-004

1st Installment : \$1,701.06 Marked Paid
2nd Installment : \$1,701.06 NOT Marked Paid

Land Value : \$67,402.00 Imp. Value : \$195,981.00

3. Any special tax which is now a lien and that may be levied within the Library JPA CFD 2013-1 Mello Roos, a notice(s) for which having been recorded.

NOTE: Among other things, there are provisions in said Notice for a special tax to be levied annually, the amounts of which are to be added to and collected with the property taxes.

NOTE: The current annual amount levied against this land is \$33.66.

Page 3 of 10 Pages

- 4. Water rights, claims or title to water, whether or not shown by the public records.
- 5. Rights of the public, County and/or City, in and to that portion of said land lying within the lines of Old Santa Cruz Highway.
- 6. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Claud G. Castor and Anna E. Castor, his wife

For : A Non-Exclusive Easement for the purpose of Ingress and Egress and

for the installation and maintenance of Public Utilities

Recorded : October 21, 1958 in Book 4207 of Official Records, Page 488

Affects : As described therein

The present ownership of said easement and other matters affecting the interests thereto, if any, are not shown herein.

7. Agreement for : Construct Land Development Improvements

Executed By : County of Santa Clara and Between : Gary J. Leonard, et ux

On the terms, covenants and conditions contained therein,

Recorded : March 22, 1971 in Book 9263 of Official Records, Page 313 under

Recorder's Serial Number 3973903

8. Agreement for : Grant of Easement

Executed By : Dennis Allen Webb and Deborah Webb

and Between : Villa Del Monte Mutual Water Co. and Big Redwood Park Water &

Improvement Association

On the terms, covenants and conditions contained therein,

Recorded : September 14, 1999 in Official Records under Recorder's Serial

Number 14983304

9. Agreement for : Construct Land Development Improvements

Executed By : The County of Santa Clara

and Between : Dennis Allen Webb and Deborah Webb

On the terms, covenants and conditions contained therein,

Recorded : October 6, 1999 in Official Records under Recorder's Serial Number

15008878

Page 4 of 10 Pages

10. A Notice as follows:

Entitled : Notice of a Building Code Violation

By : Santa Clara County Dated : January 26, 2000

Recorded : January 28, 2000 in Official Records under Recorder's Serial Number

15136967

11. A Notice as follows:

Entitled : Notice of a Building Code Violation

By : Santa Clara County
Dated : June 17, 2002

Recorded : July 8, 2002 in Official Records under Recorder's Serial Number

16347193

12. Terms and provisions as contained in an instrument,

Entitled : Covenant of Easement

Executed By : Deborah Webb Dated : June 26, 2008

Recorded : June 26, 2008 in Official Records under Recorder's Serial Number

19899356

Note: Reference is made to said instrument for full particulars.

13. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Instrument : Covenants of Easement

For : Ingress and Egress, driveway construction and maintenance and

emergency vehicle access

Recorded : June 26, 2008 in Official Records under Recorder's Serial Number

19899356

Affects : As described therein

14. Terms and provisions as contained in an instrument,

Entitled : Agreement by Owner or his Successor in Interest to Construct Future

Land Development Improvements

Executed By : County of Santa Clara and Deborah Webb

Recorded : September 12, 2008 in Official Records under Recorder's Serial

Number 19988244

15. Covenants, Conditions, Restrictions, Limitations, Easements, Assessments, Reservations, Exceptions, Terms, Liens or Charges, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.

Entitled : Declaration of Easement and Covenants

Executed By : Deborah Webb, Trustee of the Deborah Webb Family Trust Dated

May 1, 2003

Dated : October 9, 2012

Recorded : October 15, 2012 in Official Records under Recorder's Serial Number

21901276

NOTE: "If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955 of the Government Code, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code, by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status."

16. Agreement for : Driveway and Easement Agreement

Executed By : James L. Beck and Between : Deborah Webb

On the terms, covenants and conditions contained therein,

Recorded : September 9, 2019 in Official Records under Recorder's Serial

Number 2427502

17. Terms and conditions contained in the Deborah Webb Family Trust dated May 1, 2003 as disclosed by Grant Deed.

Dated : September 8, 2003

Recorded September 18, 2003 in Official Records under Recorder's Serial

Number 17357844

The requirement that:

A Certification of Trust be furnished in accordance with Probate Code Section 18100.5; and

If the acting trustee is a successor trustee the additional requirement the Company is provided a complete copy of the trust, with all amendments and any intervening trustee is no longer acting in that capacity by providing copies of resignation letters, etc.

The Company reserves the right to make additional exceptions and/or requirements upon review of the above.

- 18. The requirement that this Company be provided with an opportunity to inspect the land (the Company reserves the right to make additional exceptions and/or requirements upon completion of its inspection).
- 19. The requirement that this Company be provided with a suitable Owner's Declaration (form ORT 174). The Company reserves the right to make additional exceptions and/or requirements upon review of the Owner's Declaration.

 Informational	Notes	
minumational	110103	

A. The applicable rate(s) for the policy(s) being offered by this report or commitment appears to be section(s) 1.1 & 2.1.

B. The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy:

NONE

NOTE: Our investigation has been completed and there is located on said land a single family residence known as 22185 Old Santa Cruz Highway, Los Gatos, CA 95033.

The ALTA loan policy, when issued, will contain the CLTA 100 Endorsement and 116 series Endorsement.

Unless shown elsewhere in the body of this report, there appear of record no transfers or agreements to transfer the land described herein within the last three years prior to the date hereof, except as follows:

NONE

C. NOTE: The last recorded transfer or agreement to transfer the land described herein is as follows:

Instrument

Entitled : Grant Deed

By/From : Dennis A. Webb and Deborah G. Webb, Trustees of the Revocable

Inter Vivos Trust The Webb Family Trust Dtd May 5, 2000

To : Deborah Webb, Trustee of The Deborah Webb Family Trust dated

May 1, 2003

Dated : September 8, 2003

Recorded : September 18, 2003 in Official Records under Recorder's Serial

Number 17357844

D. <u>NOTICE: FinCEN COMPLIANCE</u>

Closing the residential purchase and/or issuing title insurance contemplated by this Preliminary Report may be subject to compliance with the recently issued Confidential Geographic Targeting Order (GTO) from the US Treasury's Financial Crimes Enforcement Network (FinCEN). The GTO requires Old Republic National Title Insurance Company to report information about certain transactions involving residential property.

FinCEN has the authority to compel this reporting under the USA PATRIOT Act. You may wish to contact the FinCEN Resource Center directly at (800) 767-2825 for more information.

The failure and/or refusal of a party to provide information for a "covered transaction" will preclude Old Republic from closing the transaction and/or issuing title insurance.

- E. February 9, 2023 The above First Amended Preliminary Report, has been modified for the following:
 - X Removed Item No. 16, easement/Instrument No. 2019-2427502. Does not affect.
- F. February 11, 2023 The above Second Amended Preliminary Report, has been modified for the following:
 - X Added Parcel Two easement to the legal description. Also added said easement as Exception No. 13.

O.N.

- G. March 29, 2023 The above THIRD Amended Preliminary Report, has been modified for the following:
 - X Address

Page 9 of 10 Pages

NOTE:

The following statement is deemed attached as a coversheet to any declaration, governing document, or deed identified in the above exceptions:

If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Information for processing a "Restrictive Covenant Modification" form:

- 1. Print a complete copy of the document in question. Strike out what you believe to be unlawful restrictive language in the document.
- 2. Print and complete the "Restrictive Covenant Modification" ("RCM") form. Note that the signature on the form must be acknowledged by a notary public or other qualified officer.
- 3. Submit the completed RCM form and the document with your strike-outs to the County Clerk-Recorder's Office for the county where the property is located. No fee is required for this service.
- 4. The County Clerk-Recorder's Office will forward the RCM form and the document with your strike-outs to the Office of the County Counsel, who will determine whether the document contains any unlawful restrictions.
- 5. The Office of the County Counsel will return the RCM form and the document with your strike-outs to the County Clerk-Recorder's Office along with its determination. If approved, a Deputy County Counsel will sign the RCM, and the County Clerk-Recorder's Office will record, image and index it. If the Office of the County Counsel determines that the document does not contain an unlawful restriction, the County Clerk-Recorder's Office will not record the RCM.
- 6. The approved RCM will be returned to the submitter by mail.

The "Restrictive Covenant Modification" form is linked below:

Restrictive Covenant Modification form

Exhibit I

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE OWNER'S POLICY OF TITLE INSURANCE – 2022

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land:
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
 - b. any governmental forfeiture, police, regulatory, or national security power.
 - c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.

- 2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
- **3.** Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
- **4.** Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 9.b.
- 5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
- 6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
- 7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

PART I

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
- 3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
- 4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
- 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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
- 7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

PART II

(Variable exceptions such as taxes, easements, CC&R's, etc., are inserted here)



FACTS

WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?

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

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

Go to www.oldrepublictitle.com (Contact Us)



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

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

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



Affiliates Who May be Delivering This Notice					
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC	
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company	
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company	Old Republic Branch Information Services, Inc.	
Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	
Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	
Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	
Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.	Republic Abstract & Settlement, LLC	
Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC			

Updated: January 1, 2021

Privacy Notice for California Consumers

This Privacy Notice for California Consumers supplements the information contained in the Master Privacy Notice for Old Republic Title and applies to consumers that reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act ("CCPA").

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include: Information outside the scope of the CCPA such as:

- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994,
- Publicly available information that is available from federal, state, or local government records, and
- De-identified or aggregated consumer information.

Please see the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months, the sources of and business purposes for that collection and the third parties with whom the information is shared, if any.

Category	Examples	Collected	Sources	Business Purpose for Collection	Categories of Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, Internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious,	Service providers associated with the transaction for a business purpose

				deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose

	medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).				
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Not Disclosed
Geolocation data	Geographic tracking data, physical location and movements	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.	Not Disclosed

What Personal Information We Share and Why We Share It

The CCPA requires us to tell you what categories of personal information we "sell" or "disclose." We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, including the personal information of persons under 16 years of age, as that term is defined by the CCPA. When it is necessary for a business purpose, we share or disclose your personal information with a service provider, and we enter a contract with the service provider that limits how the information may be used and requires the service provider to protect the confidentiality of the information.

In the preceding twelve months, we have disclosed the following categories of personal information for the following business purposes. Where the personal information is shared with third parties, as that term is defined in the CCPA, the category of the third party is indicated.

Category	Examples	Business Purpose for Disclosure	Categories of Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose

Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Not Disclosed
Geolocation data	Geographic tracking data, physical location and movements	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.	Not Disclosed

We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Your Rights and Choices

The CCPA provides California consumers with certain rights regarding their personal information. This chart describes those rights and certain limitations to those rights.

Right	What This Means
Notice	At or before the time your personal information is collected, you will be given written notice of
	the categories of personal information to be collected and the purposes for which the
	categories of personal information will be used.
Access	At your verifiable request, but no more than twice in a twelve month period, we shall disclose
	to you: 1) the categories of personal information we have collected about you, 2) the

	categories of sources for the personal information we collected about you, 3) our business and commercial purpose for collecting or selling your personal information, 4) the categories of third parties with whom we share your personal information, 5) The specific pieces of information we have collected about you, 6) the categories of personal information disclosed
	for a business purpose, and
	7) If we sold personal information, the categories of personal information sold and the
	categories of third parties to whom it was sold.
Deletion	You have the right to request that we delete any of your personal information that we
	collected from you, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records unless an exception applies. We may deny your request if retention of the information is necessary for us or our service providers to:
	 Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
	 Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
	 Debug products to identify and repair errors that impair existing intended functionality.
	 Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
	Comply with the California Electronic Communications Privacy Act (Cal. Penal Code §1546 et seq.)
	 Engage in public or peer reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
	 Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
	Comply with a legal obligation.
	 Make other internal and lawful uses of that information that are compatible with the context in which you provided it.
	 Or if it is the type of personal information that falls outside the scope of the CCPA, (HIPAA, CIMA, GLBA, or publicly available information)
Opt-Out of Sale	With some limitations, you may direct a business that sells personal information to third parties not to sell the personal information to these third parties.
	A business may not sell the personal information of persons less than sixteen years of age without their affirmative consent, and in the case of those less than thirteen years of age, the consent must come from a parent.
Opt-In to Sale	Solisone made some morn a parone.
Non-Discrimination	We will not discriminate against you for exercising your rights under the CCPA. Unless
	otherwise permitted by the CCPA we will not:
	Deny you goods or service Observed different points of a good for a goo
	 Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties
	 Provide a different level or quality of goods or services
	 Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services

To Exercise Your Rights

To Opt-out of the Sale of Your Personal Information

The CCPA gives consumers the right to direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information. We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, as that term is defined by the CCPA.

To Request Access to or Deletion of Your Personal Information

To exercise your access or deletion rights described above, please submit a verifiable consumer request to us by either: Calling us at 1-855-557-8437 or contacting us through our website CCPA Consumer Request.

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and to confirm the personal information relates to you.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. If you have an account with us, we will deliver our response to that account. If you do not have an account with us, we will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period. Any disclosures we provide will apply to the twelve-month period preceding the consumer request's receipt.

Contact Us

If you have any questions regarding our Privacy Notice or practices, please contact us via phone at 1-855-557-8437 or send your written request to: CCPA@oldrepublictitle.com, or Old Republic Title c/o CCPA Consumer Request Group, 275 Battery Street, Suite1500, San Francisco, CA 94111-3334.

