



WE ARE COMMITTED TO...



YOUR KNOWLEDGE

Pacific Northwest Title makes reading your title report easy. For your convenience, this title commitment is searchable and contains hyperlinks to important documents related to your transaction.

For **tips on interpreting your title commitment** visit

<https://www.pnwtkitsap.com/wp-content/uploads/2019/09/TipsOnTitleCommitment.pdf>

If you would like more information on the process of your transaction, informative videos and frequently asked questions visit

<https://www.pnwtkitsap.com/consumers/consumer-education-materials/>



YOUR TRUST & SATISFACTION

Pacific Northwest Title is the leading full service real estate transaction company in Kitsap County. We work hard to provide exemplary service with high trust and integrity. Our commitment is to make every transaction you have with us the best possible experience.

We appreciate the opportunity to serve you. If you have questions about this report or your transaction, please do not hesitate to contact our title department at (360) 307-6308 or by emailing TitleUnit@pnwtkitsap.com

Thank you for trusting us with your business.



PACIFIC NORTHWEST TITLE

Title Insurance Escrow Services Real Estate Resources

2021 NW Myhre Road, Suite 300
Silverdale, WA 98383

921 Hildebrand Lane NE, Suite 200
Bainbridge Island, WA

Pacific Northwest Title

Agent for *Old Republic National Title Insurance Company*
2021 NW Myhre Road, Suite 300, P.O. Box 3607, Silverdale, Washington 98383
(360) 692-4141 · Fax (360) 692-8001
<http://www.pnwtkitsap.com>

A.L.T.A. Commitment Schedule A Revision No. 0

Pacific Northwest Title of Kitsap County
921 Hildebrand Lane Northeast, Suite 200
Bainbridge Island, WA 98110
Attention: **Martha Lyda**
Customer Ref: **BAC Court LLC/Bainbridge Island**
Metropolitan Park and Recreation District

Title Order No.: **2-507954**

1. Effective Date: **06/23/2021 at 8:00 AM**

2. Policy or Policies to be issued:

(X) ALTA Standard Owner's Policy

Amount:	\$8,750,000.00
Short Term Rate - Premium:	\$7,973.00
Tax:	\$717.57

Proposed Insured:

Bainbridge Island Metropolitan Park and Recreation District, a Washington Municipal Corporation

3. The estate or interest in the land described or referred to in the Commitment and covered herein is:

Fee Simple

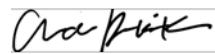
4. Title to the said estate or interest in said land is at the effective date hereof vested in:

BAC Court LLC, a Washington Limited Liability Company, which acquired title as Kishkes, LLC, a Washington Limited Liability Company

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

See Exhibit "A" Attached Hereto

By: _____



Authorized Signatory

Exhibit "A"

Order No.: **2-507954**

Parcel I:

The South quarter of the Southeast quarter of the Southwest quarter, Section 10, Township 25 North, Range 2 East, W.M., in Kitsap County, Washington;

Except all that portion lying within Division 2, Meadowmeer, according to Plat recorded in Volume 19 of Plats, Page 86, in Kitsap County, Washington;

Except Koura Road;

And except that portion of the South half of the South half of the East half of the Southeast quarter of the Southwest quarter of Section 10, Township 25 North, Range 2 East, W.M., in Kitsap County, Washington, more particularly described as follows:

Beginning at the South quarter corner of said Section 10; thence along the North-South centerline of said Section 10, North 1°11'52" East 123.30 feet to the true point of beginning; thence continuing 1°11'52" East 204.85 feet to the Northeast corner of said subdivision; thence along the North line of said subdivision, North 88°11'30" West 204.85 feet; thence leaving said North line, South 43°29'49" East 291.24 feet to the true point of beginning;

Except that portion conveyed to the City of Bainbridge Island by deed recorded under Auditor's File No. 200905070268.

Parcel II:

That portion of the North half of the South half of the East half of the Southeast quarter of the Southwest quarter, Section 10, Township 25 North, Range 2 East, W.M., in Kitsap County, Washington, described as follows:

Beginning at the South quarter corner of said Section 10; thence along the North-South centerline of said Section 10, North 1°11'52" East 328.15 feet to the Southeast corner of said subdivision; thence along the South line of said subdivision North 88°11'30" West 501.77 feet to the true point of beginning; thence continuing North 88°11'30" West 157.94 feet to the Southwest corner of said subdivision; thence along the West line of said subdivision North 1°07'14" East 296.99 feet; thence leaving said West line South 23°10' East 187.99 feet; thence on a 520 foot radius curve to the left, an arc distance of 121.16 feet; thence South 36°31' East 30.14 feet to the true point of beginning.

Parcel III:

That portion of the South half of the North half of the Southwest quarter of the Southeast quarter of the Southwest quarter, Section 10, Township 25 North, Range 2 East, W.M., in Kitsap County, Washington, lying East of the Plat of Meadowmeer, Division No. 2, according to Plat recorded in Volume 19 of Plats, Page 86, in Kitsap County, Washington.

...End of Exhibit "A"...

Pacific Northwest Title

A.L.T.A. Commitment Schedule B

Order No.: **2-507954**

- I. The following are the requirements to be complied with:
 - A. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
 - B. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be Insured.

- II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:
 - A. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment.
 - B. General Exceptions:
 - a) Rights or claims of parties in possession not shown by the public records.
 - b) Public or private easements, or claims of easements, not shown by the public records.
 - c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
 - d) Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records, or liens under the Workmen's Compensation Act not shown by the public records.
 - e) Any title or rights asserted by anyone including but not limited to persons, corporations, governments or other entities, to tide lands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or sound, or lands beyond the line of the harbor lines as established or changed by the United States Government.
 - f) (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.
 - g) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including, but not limited to, easements or equitable servitudes.
 - h) Any service, installation, connection, maintenance, capacity, or construction charges for sewer, water, electricity or garbage removal.
 - i) General taxes not now payable or matters relating to special assessments and special levies, if any, preceding the same becoming a lien.
 - C. **Special Exception:**

As on Schedule B, attached.

Special Exceptions:

1. Easement for electric transmission and distribution line, and the terms and conditions thereof, together with necessary appurtenances, as granted by instrument recorded on December 22, 1977, under Kitsap County Auditor's File No(s). 7712220076 in the [official records](#).

To: Puget Sound Power and Light Company/Puget Sound Energy

Note: The description contained therein is insufficient to specifically locate said easement.

2. Easement, and terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on March 20, 1978, under Kitsap County Auditor's File No(s). 7803200080 in the [official records](#).

For: Utilities, pedestrian and vehicular access over existing roads

Note: The description contained therein is insufficient to specifically locate said easement.

3. Easement, and terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on November 1, 1978, under Kitsap County Auditor's File No(s). 7811010069 in the [official records](#).

For: Parking

Affects: Parcel III

4. Easement, and terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on January 8, 1979, under Kitsap County Auditor's File No(s). 7901080039 in the [official records](#).

For: Roadway and utilities

Affects: West 60 feet of Parcel II

5. Easement, and the terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on December 20, 1995, under Kitsap County Auditor's File No(s). 9512200230 in the [official records](#).

In favor of: Meadowmeer Water Service Association

For: Operation and maintenance of a water main

Affects: Parcels II and III

6. Easement, and terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on March 24, 2005, under Kitsap County Auditor's File No(s). 200503240236 in the [official records](#).

For: Fire hydrant and water line

Affects: A portion of Parcel II

7. Covenants, conditions, restrictions, easements and liability to assessments, if any, 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 said instrument:

Recorded: May 29, 1969

Auditor's File No.: 953961 in the [official records](#)

Amendment and/or modification of said instrument:

Recorded: December 27, 1979

Auditor's File No.: 7912270105 in the [official records](#)

Incorporation of said covenants made by recital in instrument recorded under Auditor's File No. 7901080039 in the [official records](#).

8. Road Maintenance Agreement and the terms and conditions thereof:
Recorded: May 29, 1986
Auditor's File No(s): 8605290084 in the [official records](#)
9. Possible liability for costs which may have arisen (or may arise) under Auditor's File No. 8605290084 in the [official records](#).
10. Waiver of damages by reason of the construction of a roadway adjoining said premises, and the right to make necessary slopes for cuts or fills upon property herein described as granted in deed:
Granted to: Kitsap County
Recorded: May 31, 1967
Auditor's File No(s): 906593 in the [official records](#)
11. Right to make necessary slopes for cuts or fills upon property herein described as granted in deed:
Granted to: City of Bainbridge Island
Recorded: May 7, 2009
Auditor's File No(s): 200905070268 in the [official records](#)
12. Release and Indemnification Agreement and the terms and conditions thereof:
Recorded: December 1, 2004
Auditor's File No(s): 200412010062 in the [official records](#)
Regarding: Geologically hazardous area
13. Notice for maintenance and monitoring requirement pursuant to Bremerton-Kitsap County Health District Ordinance and the terms and conditions thereof:
Recorded: April 4, 2005
Auditor's File No.: 200504040256 in the [official records](#)
14. Declaration of Covenant Associated with Maintenance and Operation of Stormwater Drainage Facilities and the terms and conditions thereof:
Recorded: June 12, 2019
Auditor's File No(s): 201906120042 in the [official records](#)
15. General and Special Taxes and Charges: First half due before May 1; Second half due before November 1:
Year: 2021
Amount Billed: \$57,992.82
Amount Paid: \$28,996.41
Amount Due: \$28,996.41
Tax Account No.: 102502-3-011-2004
Levy Code: 0215
Assessed Value: \$5,373,680.00

Note: If this transaction involves a mobile home, move permit or the recording of a plat, short

plat or boundary line adjustment, payment of taxes in full, payment of taxes not yet delinquent and possibly not yet billed may be required. For further questions, please contact the Kitsap County Treasurer at (360) 337-4939.

16. Local improvement assessments, and/or special assessment, if any, levied by the City of Bainbridge Island. Investigation should be made with the city for any amounts due or past due, if any at (206) 842-7633.
17. Unrecorded Lease dated September 1, 2004, constructive notice of which is given by recital in Memorandum and Subordination of Lease, recorded January 24, 2006, in the office of the recording officer of Kitsap County, Washington, under Auditor's File No. 200601240321 in the [official records](#):
Lessor: Kishkes LLC
Lessee: Forecourt, Inc.
Term: Undisclosed
18. Deed of Trust, and the terms and conditions thereof:
Grantor: BAC Court LLC, a Washington Limited Liability Company, formerly known as Kishkes LLC, a Washington limited liability company
Trustee: Attorney's Title of Kitsap
Beneficiary: JPMorgan Chase Bank, N.A.
Amount: \$2,439,261.76, plus interest
Dated: July 10, 2019
Recorded: January 2, 2020
Auditor's File No.: 202001020160 in the [official records](#)
19. Unrecorded Leasehold, if any; rights of vendors and holders of security interest on personal property installed upon said property and rights of tenants to remove trade fixtures at the expiration of the term.
20. Evidence of the identity and authority of the members or managers of BAC Court LLC, a Washington limited liability company, to execute the forthcoming instrument must be submitted.
21. In the event we are requested to issue a lender's policy at closing, we may require information as to the authority of the person/entity that will execute the deed of trust/mortgage on behalf of the purchaser.
22. Due to the high liability amount, this commitment is subject to underwriting approval. Once approval has been obtained, this exception will be removed.
23. Lien of real estate excise sales tax upon any sale of said premises, if unpaid. As of January 1, 2020, the Washington State excise tax rate became graduated. Please visit their website (<https://dor.wa.gov/reet>) for a calculator and additional information.

In addition, the required local excise tax rate for Kitsap County is .50%

Note: An additional \$5.00 processing fee is also required.

Note 1: Abbreviated Legal Description:

Ptn SE/SW, Section 10, Township 25 North, Range 2 East

Note 2: Pacific Northwest Title electronically records documents, when possible. All checks for excise and recording fees should be made payable to Pacific Northwest Title. Kitsap County recording fees are as follows:

Deeds of Trust: \$104.50 1st page and \$1 each additional page

Deeds: \$103.50 1st page and \$1 each additional page

E-recording fee: \$5.45 per document

Beginning July 26, 2021, recording fees will be increasing by \$100.00 per document in addition to the fees noted above.

Note 3: Please be aware that should this transaction fail to close, a cancellation fee may apply.

Note 4: The deed under which title was acquired was recorded under Kitsap County Auditor's File No. 200409280393 in the [official records](#). There have been no other conveyances in the last 24 months.

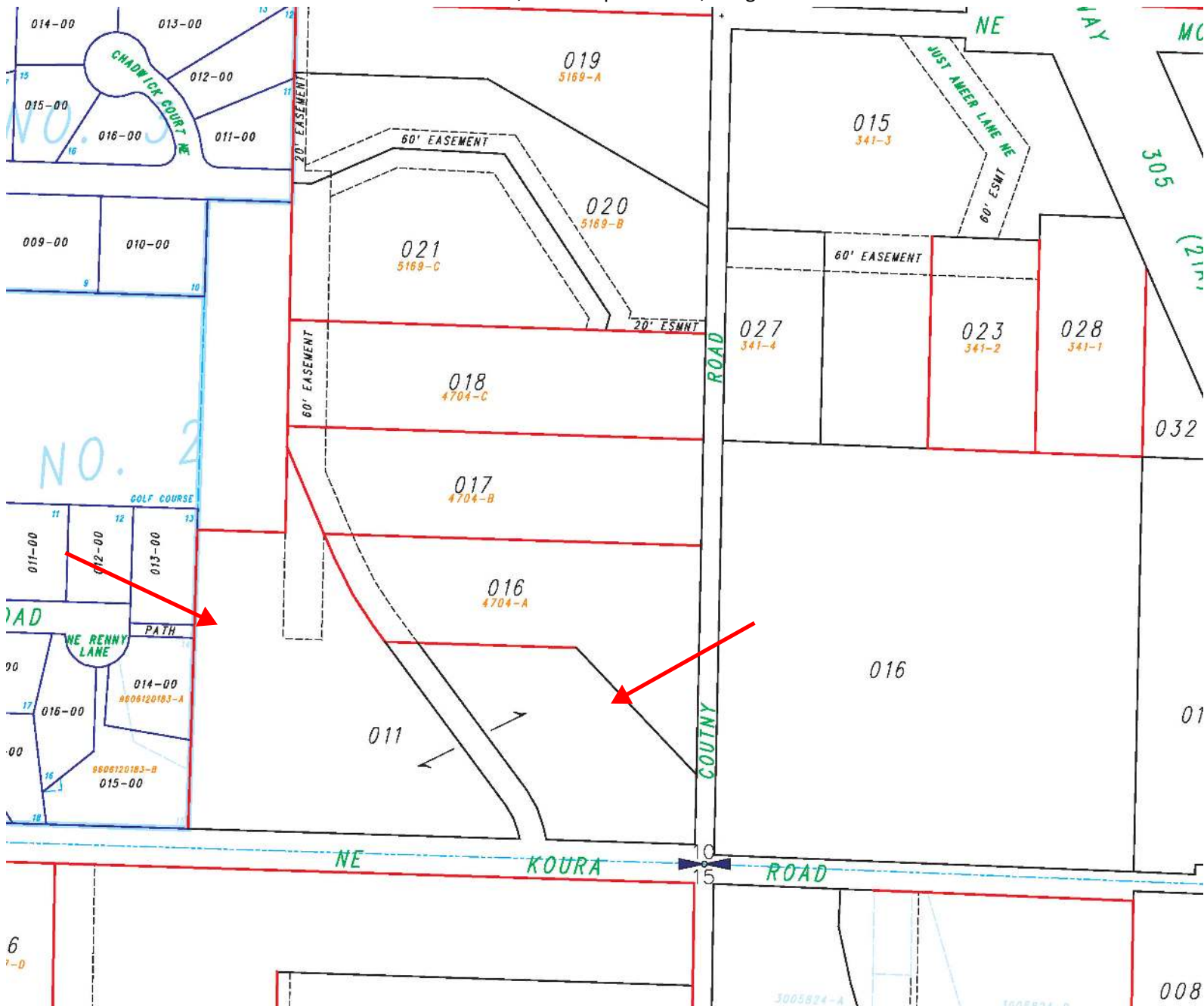
...End of Schedule B...



ORDER NO. **2-507954**

IMPORTANT: This is not a Plat of Survey. It is furnished as a convenience to locate the land indicated hereon with reference to streets and other land. No liability is assumed by reason of reliance hereon.

Portion of Section 10, Township 25 North, Range 2 East W.M.





Title Insurance
Escrow Service
Real Estate Resources

Our Privacy Policy

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

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

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

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE.

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

Thank you for choosing Pacific Northwest Title. We value you as a customer and appreciate the opportunity to serve you.

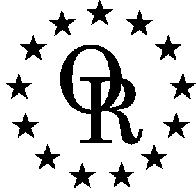
Silverdale

360-692-4141
2021 Myhre Road NW Suite 300
Silverdale, WA 98383

Bainbridge Island

206-842-2082
921 Hildebrand, Suite 200
Bainbridge Island, WA 98110

ALTA Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

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

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

Issued through the Office of: **Pacific Northwest Title of Kitsap**

By:

Authorized Signatory **Chris Rieland, President/CEO**

ORT Form 4690-WA 8-1-16
ALTA Commitment for Title Insurance

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

400 Second Avenue South, Minneapolis, Minnesota 55401

(612) 371-1111

By

President

Attest

Secretary

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements;
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.



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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and employment information• Mortgage rates and payments and account balances• Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

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

Questions

Go to 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.
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What we do

How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • 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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Old Republic Title doesn't jointly market.</i>

Other Important Information

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

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	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	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	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.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				