

EL PASO COUNTY



Receipt for Fees Paid

Planning and Community Development Department

2880 International Circle, Suite 110, Colorado Springs, Colorado 80910
Office (719) 520-6300

Date 5/6/20

Customer: Eagle Development Company
212 N. Wahsatch Ave Ste 301
CO Spgs, CO 80903

Receipt No. 522844

Processed by TL

Check No. 3693

Payment Method Check

| Item | Description | Prefix | Type | Rate | Qty | Amount |
|------|--|--------|------|------------|-----|------------|
| K34 | Park Fees/Regional 4 | | | 107,160.00 | 1 | 107,160.00 |
| K31 | Mylar Pages (1st page) | | | 13.00 | 1 | 13.00 |
| K32 | Mylar (each additional) | | | 10.00 | 6 | 60.00 |
| K21 | Covenants (1st page) | | | 13.00 | 1 | 13.00 |
| K22 | Covenants (each additional) | | | 5.00 | 20 | 100.00 |
| K23 | Detention Pond Maintenance Agreement (1st page) | | | 13.00 | 1 | 13.00 |
| K24 | Detention Pond Maintenance Agreement (each additional) | | | 5.00 | 26 | 130.00 |
| K43 | SIA Subdivision Improvement Agreement (1st page) | | | 13.00 | 1 | 13.00 |
| K44 | SIA Subdivision Improvement Agreement (each additional page) | | | 5.00 | 8 | 40.00 |
| 2 | PROJECT NAME: Creekside at Lorson Ranch Filing 1 SF-19-13 | | | | | 0.00 |

Total \$107542.00

**CERTIFICATE AD VALOREM PROPERTY TAXES
COUNTY OF EL PASO, STATE OF COLORADO**

I, the undersigned, County Treasurer, certify that there are no unpaid property taxes or other assessments collectable by my office on the following described property, except as disclosed this date. This does not include assessments not of record this date.

Schedule (Account) No: 55000-00-423

2019 TAXES PAYABLE 2020

Owner Per Tax Record: LORSON LLC NOMINEE FOR
HEIDI LLC

Property Type: Real Estate

Property Location: SEC 23-15-65

Property Description: TR IN N2 SEC 23 & NE4 SEC 22-15-65 DESC AS FOLS: COM
AT THE COMMON COR OF SECS 13, 14, 23 & 24 FROM WHICH
THE COMMON COR OF SECS 14, 15, 22 & 23 BEARS S
>> SEE NEXT PAGE for SUPP. INFORMATION <<

Alerts:

| <u>Assessed Value</u> | | |
|-----------------------|-----------|--------------|
| Land | \$ | 70890 |
| Improvement | \$ | 630 |
| TOTAL | \$ | 71520 |

| <u>Tax District:</u> DFQ | <u>Tax Rate</u> | <u>Tax Amount</u> |
|-------------------------------------|-----------------|-------------------|
| EL PASO COUNTY | 0.007222 | 516.52 |
| EPC ROAD & BRIDGE (UNSHARED) | 0.000330 | 23.60 |
| WIDEFIELD SCHOOL NO 3 - GEN | 0.040058 | 2864.95 |
| WIDEFIELD SCHOOL NO 3 - BOND | 0.009632 | 688.88 |
| WIDEFIELD SCHOOL NO 3 - COM CTR | 0.004733 | 338.50 |
| WIDEFIELD SCHOOL NO 3 - SEC LIB | 0.001973 | 141.11 |
| SECURITY FIRE PROTECTION | 0.010002 | 715.34 |
| SOUTHEASTERN COLO WATER CONSERVANCY | 0.000902 | 64.51 |
| LORSON RANCH METRO #3 | 0.066795 | 4777.18 |
| El Paso County TABOR Refund | 0.000000 | -36.98 |
| TOTAL | 0.141647 | 10093.61 |

Information regarding special taxing districts and the boundaries of such districts may be on file or deposit with the Board of County Commissioners, the Clerk to the Board, or the County Assessor.

Balance due on 2019 taxes: 0.00

Amount due valid through APRIL 30th, 2020 : \$ 0.00

IN WITNESS WHEREOF, I hereonto set my hand and seal this 08th day of APRIL A.D. 2020

Issued to: epc\trstrivelli Treasurer

Mark Lowderman
Treasurer, El Paso County

By: 

**CERTIFICATE AD VALOREM PROPERTY TAXES
COUNTY OF EL PASO, STATE OF COLORADO**

I, the undersigned, County Treasurer, certify that there are no unpaid property taxes or other assessments collectable by my office on the following described property, except as disclosed this date. This does not include assessments not of record this date.

Schedule (Account) No: 55000-00-422

2019 **TAXES PAYABLE** 2020

Owner Per Tax Record: LORSON LLC NOMINEE FOR
LORSON CONSERVATION INVEST I LLLP

Property Type: Real Estate

Property Location: SEC 23-15-65

Property Description: TR IN N2 SEC 23 & NE4 SEC 22-15-65 DESC AS FOLS: COM
AT THE COMMON COR OF SECS 13, 14, 23 & 24 FROM WHICH
THE COMMON COR OF SECS 14, 15, 22 & 23 BEARS S
>> SEE NEXT PAGE for SUPP. INFORMATION <<

Alerts:

| <u>Assessed Value</u> | | |
|-----------------------|-----------|--------------|
| Land | \$ | 25430 |
| Improvement | \$ | 0 |
| TOTAL | \$ | 25430 |

| <u>Tax District: DFQ</u> | <u>Tax Rate</u> | <u>Tax Amount</u> |
|-------------------------------------|-----------------|-------------------|
| EL PASO COUNTY | 0.007222 | 183.66 |
| EPC ROAD & BRIDGE (UNSHARED) | 0.000330 | 8.39 |
| WIDEFIELD SCHOOL NO 3 - GEN | 0.040058 | 1018.67 |
| WIDEFIELD SCHOOL NO 3 - BOND | 0.009632 | 244.94 |
| WIDEFIELD SCHOOL NO 3 - COM CTR | 0.004733 | 120.36 |
| WIDEFIELD SCHOOL NO 3 - SEC LIB | 0.001973 | 50.17 |
| SECURITY FIRE PROTECTION | 0.010002 | 254.35 |
| SOUTHEASTERN COLO WATER CONSERVANCY | 0.000902 | 22.94 |
| LORSON RANCH METRO #3 | 0.066795 | 1698.61 |
| El Paso County TABOR Refund | 0.000000 | -13.15 |
| TOTAL | 0.141647 | 3588.94 |

Information regarding special taxing districts and the boundaries of such districts may be on file or deposit with the Board of County Commissioners, the Clerk to the Board, or the County Assessor.

Balance due on 2019 taxes: 0.00

Amount due valid through APRIL 30th, 2020 : \$ 0.00

IN WITNESS WHEREOF, I hereonto set my hand and seal this 08th day of APRIL A.D. 2020

Issued to: epc\trstrivelli Treasurer

Mark Lowderman
Treasurer, El Paso County

By: 

**CERTIFICATE AD VALOREM PROPERTIARUM
COUNTY OF EL PASO, STATE OF COLORADO**

I, the undersigned, County Treasurer, certify that there are no unpaid property taxes or other assessments collectable by my office on the following described property, except as disclosed this date. This does not include assessments not of record this date.

Schedule (Account) No: 55000-00-406

2019 **TAXES PAYABLE** 2020

Owner Per Tax Record: LORSON LLC NOMINEE FOR
LORSON CONSERVATION INVEST I LLLP
Property Type: Real Estate
Property Location: SEC 23-15-65
Property Description: THAT PT OF TR IN N2 SEC 23-15-65 CONV BY REC
#204201648 DESC AS FOLS: COM AT E4 COR SD SEC 23, TH S
89<41'52" W 4687.53 FT TO POB, TH S 89<41'52" W
>> SEE NEXT PAGE for SUPP. INFORMATION <<

Alerts:

| | <u>Assessed Value</u> | |
|--------------|-----------------------|------------|
| Land | \$ | 380 |
| Improvement | \$ | 0 |
| TOTAL | \$ | 380 |

Tax District: DFR

| | <u>Tax Rate</u> | <u>Tax Amount</u> |
|-------------------------------------|-----------------|-------------------|
| EL PASO COUNTY | 0.007222 | 2.74 |
| EPC ROAD & BRIDGE (UNSHARED) | 0.000330 | 0.13 |
| WIDEFIELD SCHOOL NO 3 - GEN | 0.040058 | 15.22 |
| WIDEFIELD SCHOOL NO 3 - BOND | 0.009632 | 3.66 |
| WIDEFIELD SCHOOL NO 3 - COM CTR | 0.004733 | 1.80 |
| WIDEFIELD SCHOOL NO 3 - SEC LIB | 0.001973 | 0.75 |
| SECURITY FIRE PROTECTION | 0.010002 | 3.80 |
| SOUTHEASTERN COLO WATER CONSERVANCY | 0.000902 | 0.34 |
| LORSON RANCH METRO #4 | 0.066795 | 25.38 |
| El Paso County TABOR Refund | 0.000000 | -0.20 |
| TOTAL | 0.141647 | 53.62 |

Information regarding special taxing districts and the boundaries of such districts may be on file or deposit with the Board of County Commissioners, the Clerk to the Board, or the County Assessor.

Balance due on 2019 taxes: 0.00

Amount due valid through APRIL 30th, 2020: \$ 0.00

IN WITNESS WHEREOF, I hereonto set my hand and seal this 08th day of APRIL A.D. 2020

Issued to: epc\trstrivelli
Treasurer

Mark Lowderman
Treasurer, El Paso County

By: *[Signature]*

Unified Title Company, LLC
101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
Phone: 719-578-5900
Fax:

Transmittal Information

Date: 04/08/2020

File No: 64831UTC

Property Address: Vacant Land (Plat Commitment for Creekside at Lorson Ranch Filing No. 1), Colorado Springs, CO 80925

Buyer/Borrower: Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below

Seller: LORSON LLC, a Colorado limited liability company as nominee for Murray Fountain, LLC, a Colorado limited liability company
LORSON LLC, a Colorado limited liability company as nominee for Lorson Conservation Investment 1, LLLP, a Colorado limited liability limited partnership
LORSON LLC, a Colorado limited liability company as nominee for Heidi, LLC, a Colorado limited liability company

For changes and updates please contact your Escrow officer(s):

Escrow Officer:
Fred Deming
Unified Title Company, LLC
101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
Phone: 719-578-5900
Fax:
E-Mail: fdeming@unifiedtitle.com

Title Officer:
Kara DeMasters
Unified Title Company, LLC
c/o ET Production Services, LLC

Escrow Processor:
Brenda Warner
E-Mail: bwarner@unifiedtitle.com
Phone: 719-578-5900

Buyer:
Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below

DELIVERED VIA: AGENT

Seller:
LORSON LLC, a Colorado limited liability company as nominee for Murray Fountain, LLC, a Colorado limited liability company

DELIVERED VIA: E-MAIL

LORSON LLC, a Colorado limited liability company as nominee for Lorson Conservation Investment 1, LLLP, a Colorado limited liability limited partnership

DELIVERED VIA: AGENT

**LORSON LLC, a Colorado limited liability company
as nominee for Heidi, LLC, a Colorado limited liability
company**

DELIVERED VIA: AGENT

Buyer's Agent:

Seller's Agent:

Buyer's Attorney:

Seller's Attorney:

Lender:

Mortgage Broker:

Phone: Fax:

Attn:

Other:

**M&S Civil Consultants, Inc.
102 E. Pikes Peak Ave., 5th Fl.
Colorado Springs, CO 80903**

Attn: Eric Yokom

DELIVERED VIA: E-MAIL

Changes: Update

Thank you for using Unified Title Company, LLC.

Unified Title Company, LLC

INVOICE

Invoice #: 25540

Invoice Date: 9/4/2019

File Number: 64831UTC

Property Address: Vacant Land (Plat Commitment for Creekside at Lorson Ranch Filing No. 1)

Names: LORSON LLC, a Colorado limited liability company as nominee for Murray Fountain, LLC, a Colorado limited liability company (Seller)

LORSON LLC, a Colorado limited liability company as nominee for Lorson Conservation Investment 1, LLLP, a Colorado limited liability limited partnership (Seller)

LORSON LLC, a Colorado limited liability company as nominee for Heidi, LLC, a Colorado limited liability company (Seller)

Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below (Buyer)

To:

The Landhuis Company
212 N. Wahsatch Avenue, Suite 301
Colorado Springs, CO 80903
Attention:

Please remit to:

Unified Title Company, LLC
101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
719-578-5900

| Description | Amount | Qty | Total |
|-------------------|----------|-------------------------|----------|
| Informational | \$300.00 | 1 | \$300.00 |
| Informational End | \$300.00 | 1 | \$300.00 |
| Date Down End. | \$50.00 | 1 | \$50.00 |
| | | Subtotal | \$650.00 |
| | | Tax @ 0 % | \$0.00 |
| | | Non Taxable Amt. | \$0.00 |
| | | Grand Total | \$650.00 |

Agent Premium: \$344.00

Underwriter Premium: \$6.00

Underwriter is Stewart Title Guaranty Company

Thank you!



Unified TITLE COMPANY

101 S. Sahwatch Street, Suite 212, Colorado Springs, CO 80903
Phone: 719-578-5900 Fax:

UNDERSTANDING YOUR TITLE COMMITMENT

SCHEDULE A:

No. 1: Effective date: This is the date our title plant is certified through. There will typically be a 1-2 week gap between the certification date and the date the commitment is issued.

No. 2A: Owner's Policy Proposed Insured: This is how the buyer's name(s) appear(s) on the Contract, all Closing documents and your Final Title Policy. If your name is appearing incorrectly, please advise your Realtor, Builder and/or Lender.

No. 2B: Loan Policy Proposed Insured: This is how your lender has requested their name appear. If you are working with a Mortgage Broker, then this name may be unfamiliar to you. If a determination has not yet been made on what lender will be providing your loan, then this may appear as 'TBD' (To Be Determined). If you are paying cash for this purchase, this item will be left blank.

Charges: Title Premiums, Endorsements and Tax Certificates: These are fees for the items that the Company has determined may be required by your Lender and/or to meet the terms of your contract. Your lender may request additional items. This does not include any closing fees.

No. 3: The estate or interest in the land...: This shows the type of ownership that is going to be insured.

No. 4: The Title is, at the Commitment Date...: This shows the name(s) of the current owner(s).

No. 5: The land referred to in the Commitment...: This is the 'legal' property description for the real estate you are buying or selling.

SCHEDULE B-SECTION 1:

These are Requirements that must be satisfied in order to provide clear title to the Buyer and/or Lender. The closer and/or processor for the Title Company, will generally take care of satisfying these requirements, however there may be times when your help will be needed as well. Some requirements will be met prior to closing, and others will be met at the time of closing.

SCHEDULE B-SECTION 2:

These items are Exceptions to your coverage. We are telling you these items exist (whether by recordation in the County Clerk and Recorder's office or because we have knowledge of them through other means). Since these items have been disclosed to you, you will not be provided any coverage for same. Owner's Extended Coverage will delete Items 1-5 of the pre-printed items on Residential Sale Commitments, provided that the coverage was requested by contract and collected at closing. Copies of the plat and covenants will be automatically sent to the buyer and/or Selling Agent. We are happy to also provide you with copies of any other exceptions as well.

ALTA Commitment Form
COMMITMENT FOR TITLE INSURANCE
Issued by



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

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

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

The Company will provide a sample of the Commitment upon request.

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

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.


Chairman of the Board

stewart
title guaranty company




President

Countersigned:

Unified Title Company, LLC

Kara DeMasters

CONDITIONS

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

exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org/>.



All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

COMMITMENT FOR TITLE INSURANCE

Issued by

Stewart Title Guaranty Company

SCHEDULE A

1. Effective Date: **April 2, 2020, 7:30 am**

2. Policy to be issued:

(a) 2006 ALTA® Owner's Policy
Proposed Insured:
Proposed Policy Amount:

(b) 2006 ALTA® Loan Policy
Proposed Insured:
Proposed Policy Amount:

| | | |
|--------------------------|----|--------|
| <i>Informational End</i> | \$ | 300.00 |
| <i>Date Down End.</i> | \$ | 50.00 |
| <hr/> | | |
| Total: | \$ | 350.00 |

3. The estate or interest in the land described or referred to in this Commitment is **Fee Simple**.

4. The Title is, at the Commitment Date, vested in:

LORSON LLC, a Colorado limited liability company as nominee for Murray Fountain, LLC, a Colorado limited liability company

LORSON LLC, a Colorado limited liability company as nominee for Lorson Conservation Investment 1, LLLP, a Colorado limited liability limited partnership

LORSON LLC, a Colorado limited liability company as nominee for Heidi, LLC, a Colorado limited liability company

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

SEE ATTACHED EXHIBIT "A"

****For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a specific designation of a Proposed Insured, and has revised this commitment identifying that Proposed Insured by name. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions and/or requirements after the designation of the Proposed Insured.**

For Informational Purposes Only: Vacant Land (Plat Commitment for Creekside at Lorson Ranch Filing No. 1), Colorado Springs, CO 80925

Countersigned
Unified Title Company, LLC

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

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EXHIBIT "A"

A parcel of land in the North half of Section 23, Township 15 South, Range 65 West of the 6th P.M., El Paso County, Colorado, more particularly described as follows:

Basis of Bearings used in this legal description is the East-West centerline of Section 23, being monumented at the quarter corner common to Sections 23 and 24 with a 3.25 inch aluminum cap on a No. 6 rebar stamped "T15S R65W, S23 S24, PLS 31161", and monumented at the quarter corner common to Sections 22 and 23 with a No. 6 rebar (no cap). Said centerline is assumed to bear S 89° 41' 54" W, 5319.46 feet.

Commencing at the quarter corner common to Sections 22 and 23; thence N 89° 41' 54" E along said centerline 142.46 feet to the Southeast corner of "Carriage Meadows South at Lorson Ranch Filing No. 1" as platted in the El Paso County records under Reception No. 218714083 and the point of beginning; thence along the Easterly lines of said "Carriage Meadows South at Lorson Ranch Filing No. 1" the following three (3) courses:

- (1) thence N 20° 36' 33" E, a distance of 560.24 feet to a point of curve;**
- (2) thence along the arc of a curve to the left, said curve having a radius of 2169.98 feet, a central angle of 06° 34' 13" (the chord of which bears N 17° 19' 26" E, 248.71 feet), an arc distance of 248.84 feet to a point of tangent;**
- (3) thence N 04° 02' 20" E along said tangent 295.75 feet to the Southwest corner of "The Meadows at Lorson Ranch Filing No. 4" as platted in the El Paso County records under Reception No. 215713698;**

thence along the Southerly and Easterly lines of said "The Meadows at Lorson Ranch Filing No. 4" the following eight (8) courses:

- (1) thence N 89° 35' 58" E, a distance of 508.54 feet to a point of curve;**
- (2) thence along the arc of a curve to the left, said curve having a radius of 948.17 feet, a central angle of 35° 42' 15" (the chord of which bears N 71° 44' 51" E, 581.34 feet), an arc distance of 590.86 feet to a point of tangent;**
- (3) thence N 53° 53' 43" E along said tangent 488.36 feet to a point of curve;**
- (4) thence along the arc of a curve to the right, said curve having a radius of 1058.48 feet, a central angle of 36° 19' 14" (the chord of which bears N 72° 03' 20" E, 659.81 feet), an arc distance of 670.99 feet;**
- (5) thence N 44° 35' 58" E non-tangent to the previous course 35.36 feet;**
- (6) thence N 00° 24' 02" W, a distance of 158.34 feet to a point of curve;**
- (7) thence along the arc of a curve to the left, said curve having a radius of 566.89 feet, a central angle of 15° 51' 49" (the chord of which bears N 08° 19' 56" W, 156.45 feet), an arc distance of 156.96 feet;**
- (8) thence N 73° 44' 10" E radial to the previous course 5.00 feet to the Westerly right of way line of "Old Glory Drive" as recorded in a Special Warranty Deed under Reception No. 208057388 in**

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the El Paso County, Colorado records;

thence along the Westerly, Southerly and Easterly line of said "Old Glory Drive" the following four (4) courses:

- (1) thence along the arc of a curve to the right, radial to the previous course, said curve having a radius of 571.99 feet, a central angle of $15^{\circ} 51' 37''$ (the chord of which bears $S 08^{\circ} 19' 52'' E$, 157.83 feet), an arc distance of 158.33 feet to a point of tangent;
- (2) thence $S 00^{\circ} 24' 02'' E$ along said tangent 183.34 feet;
- (3) thence $N 89^{\circ} 35' 58'' E$, a distance of 60.00 feet;
- (4) thence $N 00^{\circ} 24' 02'' W$, a distance of 40.17 feet to the Southwest corner of "Allegiant at Lorson Ranch" as platted under Reception No. 212713204 in the El Paso County, Colorado records;

thence along the Southerly lines of said "Allegiant at Lorson Ranch" the following two (2) courses:

- (1) thence $S 45^{\circ} 24' 02'' E$, a distance of 56.57 feet;
- (2) thence $N 89^{\circ} 35' 58'' E$, a distance of 594.34 feet to the Southwest corner of "The Meadows at Lorson Ranch Filing No. 3" as platted under Reception No. 213713396 in the El Paso County, Colorado records; thence $N 89^{\circ} 35' 58'' E$ along the Southerly line thereof 85.21 feet to the Westerly line of "Lorson Ranch East Filing No. 1" as platted under Reception No. 219714288 in the El Paso County, Colorado records; thence along the Westerly and Southerly lines of said "Lorson Ranch East Filing No. 1" the following six (6) courses:

- (1) thence $S 00^{\circ} 24' 02'' E$, a distance of 80.00 feet;
- (2) thence $N 89^{\circ} 35' 58'' E$, a distance of 14.76 feet;
- (3) thence $S 45^{\circ} 24' 02'' E$, a distance of 14.14 feet;
- (4) thence $N 89^{\circ} 35' 58'' E$, a distance of 60.00 feet;
- (5) thence $N 51^{\circ} 59' 14'' E$, a distance of 29.49 feet;
- (6) thence $N 89^{\circ} 35' 58'' E$, a distance of 693.52 feet;

thence $S 21^{\circ} 18' 01'' W$, a distance of 20.20 feet; thence $S 11^{\circ} 46' 57'' W$, a distance of 127.69 feet; thence $S 00^{\circ} 29' 43'' W$, a distance of 173.06 feet; thence $S 11^{\circ} 17' 09'' W$, a distance of 285.14 feet; thence $S 31^{\circ} 55' 05'' W$, a distance of 182.34 feet; thence $S 58^{\circ} 54' 51'' E$, a distance of 4.71 feet; thence $S 31^{\circ} 05' 09'' W$, a distance of 90.00 feet; thence $S 76^{\circ} 28' 55'' W$, a distance of 247.86 feet; thence $N 82^{\circ} 16' 06'' W$, a distance of 188.62 feet; thence $S 77^{\circ} 50' 20'' W$, a distance of 405.01 feet; thence $S 60^{\circ} 55' 25'' W$, a distance of 219.41 feet; thence $S 17^{\circ} 08' 25'' W$, a distance of 123.42 feet; thence $S 85^{\circ} 20' 33'' W$, a distance of 169.20 feet; thence $N 65^{\circ} 32' 01'' W$, a distance of 188.46 feet; thence $N 44^{\circ} 43' 03'' W$, a distance of 230.04 feet; thence $N 88^{\circ} 34' 10'' W$, a distance of 160.16 feet to a point of curve; thence along the arc of a curve to the left, said curve having a radius of 215.00 feet, a central angle of $74^{\circ} 59' 26''$ (the chord of which bears $S 53^{\circ} 56' 07'' W$, 261.74 feet), an arc distance of 281.40 feet to a point of tangent; thence $S 16^{\circ} 26' 24'' W$ along said tangent 116.82 feet; thence $S 83^{\circ} 30' 09'' W$, a distance of 446.06 feet; thence $N 77^{\circ} 01' 58'' W$, a distance of 350.83 feet; thence $S 28^{\circ} 55' 26'' W$, a distance of 265.02 feet; thence $S 36^{\circ} 43' 29'' W$, a distance of 311.41 feet to the East-West centerline of Section 23; thence $S 89^{\circ} 41' 54'' W$ along said centerline 749.79 feet to the point of beginning.

COMMITMENT FOR TITLE INSURANCE

Issued by

Stewart Title Guaranty Company

**SCHEDULE B, PART I
Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

NOTE: This commitment has been issued for information purposes only and there are no requirements. The liability of the Company in terms of this Commitment is limited to the charges paid for the Commitment.

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SCHEDULE B, PART II**Exceptions**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy or Policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Rights or claims of parties in possession not shown by the Public Records.
2. Easements or claims of easements not shown in the Public Records.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the land would disclose, and which are not shown by the public record.
4. 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.
5. 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.
6. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof.
7. Any water rights or claims or title to water, in or under the land, whether or not shown by the public records.
8. Taxes due and payable; and any tax, special assessments, charge or lien imposed for water or sewer service, or for any other special taxing district. Note: Upon verification of payment of all taxes the above exception will be amended to read, "Taxes and assessments for the current year, and subsequent years, a lien not yet due and payable."
9. **Any interest which may have been acquired by the public reason of the Resolution of the Board of County Commissioners dated and recorded October 3, 1887 in Road Book A at Page 78, which provided that all section lines, township lines, and range lines on the public domain east of the range line dividing range lines 65 west and 66 west declared to be public highways of the width of 60 feet, being 30 feet on each side of said section lines, township lines, or range lines. NOTE: Resolution No. 04-507 regarding Road Order, recorded November 24, 2004 at Reception No. 204193597 and Disclaimer recorded November 24, 2004 at Reception No. 204193598.**
10. **Any question, dispute or adverse claims as to any loss or gain of land as a result of any change in the river bed location by other than natural causes, or alteration through accretion, reliction, erosion or avulsion of**

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the center thread, bank, channel or flow of waters in Jimmy Cap Creek lying within subject land; and any question as to the location of such center thread, bed bank or channel as a legal description monument or marker for purposes of describing or locating subject lands.

NOTE: There are no documents in the land records of the office of the Clerk and Recorder of El Paso, accurately locating past or present location(s) of the center thread, bank, bed or channel of the above Jimmy Cap Creek or indicating any alterations of the same as from time to time may have occurred.

11. Any rights, interest or easements in favor of the riparian owners, the State of Colorado, the United States of America, or the general public, which exist, have existed, or are claimed to exist in and over the waters and present and past bed and banks of Jimmy Camp Creek.
12. Reservation as contained in Deed recorded August 28, 1922 in Book 683 at Page 88.
13. Terms, agreements, provisions, conditions, obligations and easements as contained in Right of Way Easement to Mountain View Association, Inc., recorded March 7, 1983 in Book 3684 at Page 492.
14. Any loss, damage and rights of others in and to Sterling Ranch Road which traverses the subject property.
15. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 95-415, General 109 recorded January 3, 1996 at Reception No. 96001104 and Resolution No. 96-446, General -123 recorded December 20, 1996 at Reception No. 96156842.
16. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 04-119 (Lorson Ranch at Jimmy Camp Sketch Plan Approval) recorded April 6, 2011 at Reception No. 204055084 and Amendment recorded January 29, 2014 at Reception No. 214007624 and Resolution No. 15-091 recorded March 4, 2015 at Reception No. 215020531.
17. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 04-366 (Consolidated Service Plan for Lorson Ranch Metropolitan District Nos. 1-7) recorded on September 3, 2004 at Reception No. 204150548, Amended Service Plan - Resolution No. 07-233 recorded July 17, 2007 at Reception No. 207095523.
18. Any assessment or lien of Lorson Ranch Metropolitan District No. 3, as disclosed by the Order and Decree recorded on December 28, 2004 at Reception No. 204209874 and as amended by instruments recorded April 21, 2005 at Reception No. 205056110, Reception No. 205056116, recorded June 17, 2015 at Reception No. 215062852, recorded May 26, 2016 at Reception No. 216056939, recorded July 11, 2017 at Reception No. 217080960, recorded September 11, 2017 at Reception No. 217109165, recorded April 1, 2019 at Reception No. 219032829.
19. ~~INTENTIONALLY DELETED: Any assessment or lien of Lorson Ranch Metropolitan District No. 4, as disclosed by the Order and Decree recorded on December 28, 2004 at Reception No. 204209875 and as amended by instruments recorded April 21, 2005 at Reception No. 205056111, at Reception No. 205056117, recorded July 11, 2017 at Reception No. 217080960, recorded June 17, 2019 at Reception No. 219066581.~~

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20. **Terms, conditions, provisions, agreements and obligations contained in the Inclusion & Service Agreement between Widefield Water & Sanitation District and Lorson LLC recorded on May 31, 2005 at Reception No. 205078708.**
21. **Terms, conditions, provisions, agreements and obligations contained in the Development Agreement No. 1 - Lorson Ranch recorded on August 19, 2005 at Reception No. 205128925. NOTE: Resolution No. 05-336 to approve a Development Agreement recorded August 24, 2005 at Reception No. 205131973 and Correction Resolution recorded August 25, 2005 at Reception No. 205132869, Resolution No. 05-336 recorded September 11, 2007 at Reception No. 207118189, Resolution No. 08-228 recorded May 20, 2008 at Reception No. 208057388, Resolution No. 09-115 recorded April 8, 2009 at Reception No. 209035762, Resolution No. 10-473 recorded November 19, 2010 at Reception No. 210117602.**
22. **The effect of the Lorson Ranch Overall Development and Phasing Plan Maps recorded March 9, 2006 at Reception No. 206035127 and December 28, 2006 at Reception No. 206187069.**
23. **Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 06-165 (Approval Prelim Plan) recorded June 1, 2006 at Reception No. 206080469.**
24. **Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 06-164 (Rezone) recorded June 12, 2006 at Reception No. 206086499.**
25. **Terms, conditions, provisions, agreements and obligations contained in the Ditch Relocation, Improvement and Easement Agreement recorded on August 8, 2006 at Reception No. 206127024. Quit Claim Deeds from Fountain Mutual Irrigation Company recorded September 28, 2006 at Reception No. 206143884, at Reception No. 206143885 and at Reception No. 206143886 purport to relinquish the existing easement to the present property owners.**
26. **Reservations as contained in Deed recorded September 28, 2006 at Reception No. 206143886.**
27. **Terms, conditions, provisions, agreements and obligations contained in the Sanitary Sewer Easement Agreement recorded May 14, 2008 at Reception No. 208055334.**
28. **Terms, agreements, provisions, conditions, obligations and easements as contained in Water and Sanitary Sewer Easement Agreement, recorded June 12, 2008 at Reception No. 208067645.**
29. **Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 05-526 (Rezone) recorded on November 5, 2008 at Reception No. 208120452.**
30. **Terms, conditions, provisions, agreements and obligations contained in the Water and Sanitary Sewer Easement Agreement recorded December 9, 2009 at Reception No. 209141033. Vacation of Portion of Easement recorded December 7, 2015 at Reception No. 215131277.**
31. **Terms, conditions, provisions, agreements and obligations contained in the Water and Sanitary Sewer Easement Agreement recorded December 9, 2009 at Reception No. 209141043. Vacation of Portion of Easement recorded February 20, 2013 at Reception No. 213022819.**

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32. **Terms, agreements, provisions, conditions, obligations and easements as contained in Water and Sanitary Sewer Easement Agreement, recorded December 9, 2009 at Reception No. 209141053.**
33. **Terms, agreements, provisions, conditions, obligations and easements as contained in Water and Sanitary Sewer Easement Agreement, recorded December 9, 2009 at Reception No. 209141158.**
34. **Terms, agreements, provisions, conditions, obligations and easements as contained in Water and Sanitary Sewer Easement Agreement, recorded December 9, 2009 at Reception No. 209141164.**
35. **Terms, conditions, provisions, agreements and obligations contained in the Development Agreement No. 2 recorded March 22, 2010 at Reception No. 210025931 and re-recorded April 20, 2010 at Reception No. 210036301. Resolution No. 10-94 to Revise Development Agreement No. 2 recorded October 12, 2010 at Reception No. 210101176.**
36. **Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 12-200 recorded June 18, 2012 at Reception No. 212069857.**
37. **Terms, conditions, provisions, agreements and obligations contained in the Mineral Quitclaim Deeds recorded November 16, 2012 at Reception No. 212137045, at Reception No. 212137046, at Reception No. 212137047, at Reception No. 212137051, at Reception No. 212137058, at Reception No. 212137059 and recorded December 5, 2012 at Reception No. 212145159.**
38. **Terms, agreements, provisions, conditions, obligations and easements as contained in Drainage Easement, recorded April 23, 2013 at Reception No. 213052476. (Tract A)**
39. **Any assessment or lien of Security Fire Protection District as disclosed by the instrument recorded July 31, 2013 at Reception No. 213098578 and as amend by instrument recorded November 20, 2013 at Reception No. 213140853.**
40. **Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 18-038 recorded January 24, 2018 at Reception No. 218009074 and Lorson Ranch East PUD Development & Preliminary Plan recorded February 15, 2018 at Reception No. 218018251.**
41. **Terms, agreements, provisions, conditions and obligations as contained in Rules and Regulations Governing the enforcement of the Covenants, Conditions and Restrictions of Lorson Ranch, not recorded, but herein known as Document No. LorsonMetro.**
42. **Terms, agreements, provisions, conditions, obligations and easements as contained in Resolution No. 19-51, recorded February 13, 2019 at Reception No. 219015418 .**
43. **Terms, agreements, provisions, conditions, obligations and easements as contained in PUD Development and Preliminary Plat Recorded February 27, 2019 at Reception No. 219020279.**
44. **Terms, agreements, provisions, conditions, obligations and easements as contained in Ditch Crossing**

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Agreement, recorded March 6, 2019 at Reception No. 219023135.

45. Terms, agreements, provisions, conditions, obligations and easements as contained in Private Detention Basin / Stormwater Quality Best Management Practice Maintenance Agreement and Easement, recorded March 12, 2019 at Reception No. 219025428.
46. Terms, agreements, provisions, conditions, obligations and easements as contained in Sanitary Sewer Easement Agreement, recorded March 27, 2019 at Reception No. 219031048.
47. Terms, agreements, provisions, conditions, obligations and easements as contained in Grant of Right of Way to Mountain View Electric Association, Inc., recorded June 25, 2019 at Reception No. 219070479.
48. Terms, agreements, provisions, conditions, obligations and easements as contained in Grant of Right of Way to Mountain View Electric Association, Inc., recorded June 25, 2019 at Reception No. 219070480.
49. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 19.416 recorded November 12, 2019 at Reception No. 219142180.
50. Terms, agreements, provisions, conditions and obligations as contained in Resolution No. 20.17 recorded January 14, 2020 at Reception No. 220006094.

FOR INFORMATIONAL PURPOSES ONLY:

Deed recorded December 9, 2004 at Reception No. 204201647.

Deed recorded December 9, 2004 at Reception No. 204201648.

Deed recorded December 9, 2004 at Reception No. 204201653.

Deed of Trust from Loroson, LLC, a Colorado limited liability company as nominee for Murray Fountain, LLC, a Colorado limited liability company to the Public Trustee of El Paso County, Colorado for the use of Kirkpatrick Bank to secure a Note creating a Revolving Line of Credit in the amount of \$8,550,000.00, dated May 2, 2019 and recorded May 7, 2019 at Reception No. 219048221.

NOTE: The policy(s) of insurance may contain a clause permitting arbitration of claims at the request of either the Insured or the Company. Upon request, the Company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction.

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DISCLOSURES

File No.: 64831UTC

Pursuant to C.R.S. 10-11-122, notice is hereby given that:

- A. THE SUBJECT REAL PROPERTY MAY BE LOCATED IN A SPECIAL TAXING DISTRICT;
- B. A CERTIFICATE OF TAXES DUE LISTING EACH TAXING JURISDICTION SHALL BE OBTAINED FROM THE COUNTY TREASURER OR THE COUNTY TREASURER'S AUTHORIZED AGENT;
- C. INFORMATION REGARDING SPECIAL DISTRICTS AND THE BOUNDARIES OF SUCH DISTRICTS MAY BE OBTAINED FROM THE BOARD OF COUNTY COMMISSIONERS, THE COUNTY CLERK AND RECORDER, OR THE COUNTY ASSESSOR

Note: Colorado Division of Insurance Regulations 8-2-2, Section 5, Paragraph G requires that "Every title entity shall be responsible for all matters which appear of record prior to the time of recording whenever the title entity conducts the closing and is responsible for recording or filing of legal documents resulting from the transaction which was closed." Provided that Title Company Name conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception number 5 will not appear on the Owner's Title Policy and the Lender's Title Policy when issued.

Note: Affirmative Mechanic's Lien Protection for the Owner may be available (typically by deletion of Exception No. 4 of Schedule B, Section 2 of the Commitment from the Owner's Policy to be issued) upon compliance with the following conditions:

- A. The land described in Schedule A of this commitment must be a single-family residence, which includes a condominium or townhouse unit.
- B. No labor or materials have been furnished by mechanics or materialmen for purposes of construction on the land described in Schedule A of this Commitment within the past 6 months.
- C. The Company must receive an appropriate affidavit indemnifying the Company against unfiled Mechanics and Materialmen's Liens.
- D. The Company must receive payment of the appropriate premium.
- E. If there has been construction, improvements or major repairs undertaken on the property to be purchased, within six months prior to the Date of the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information as to the seller, the builder and/or the contractor; payment of the appropriate premium; fully executed Indemnity agreements satisfactory to the company; and, any additional requirements as may be necessary after an examination of the aforesaid information by the Company.

No coverage will be given under any circumstances for labor or material for which the insured has contracted for or agreed to pay.

To comply with the provisions of C.R.S. 10-11-123, the Company makes the following disclosure:

- a. That there is recorded evidence that a mineral estate has been severed, leased or otherwise conveyed from the surface estate and that there is a substantial likelihood that a third party holds some or all interest in oil, gas, other minerals, or geothermal energy in the property; and
- b. That such mineral estate may include the right to enter and use the property without the surface owners permission.

NOTE: THIS DISCLOSURE APPLIES ONLY IF SCHEDULE B, SECTION 2 OF THE TITLE COMMITMENT HEREIN INCLUDES AN EXCEPTION FOR SEVERED MINERALS.

Notice of Availability of a Closing Protection Letter: Pursuant to Colorado Division of Insurance Regulation 8-1-3, Section 5, Paragraph C (11)(f), a closing protection letter is available to the consumer.

NOTHING HEREIN CONTAINED WILL BE DEEMED TO OBLIGATE THE COMPANY TO PROVIDE ANY OF THE COVERAGES REFERRED TO HEREIN, UNLESS THE ABOVE CONDITIONS ARE FULLY SATISFIED.

File No.: 64831UTC

CO Commitment Disclosure

STG Privacy Notice 1 (Rev 01/26/09) Stewart Title Companies

WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Do we share? | Can you limit this sharing? |
|--|--------------|-----------------------------|
| For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations. | Yes | No |
| For our marketing purposes — to offer our products and services to you. | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company.</i> | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness. | No | We don't share |
| For our affiliates to market to you | Yes | No |
| For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies. | No | We don't share |

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate.

Sharing practices

| | |
|--|---|
| How often do the Stewart Title Companies notify me about their practices? | We must notify you about our sharing practices when you request a transaction. |
| How do the Stewart Title Companies protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards. |
| How do the Stewart Title Companies collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • request insurance-related services • provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p> |
| What sharing can I limit? | Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances. |

Contact Us

If you have any questions about this privacy notice, please contact us at: Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77056

Unified Title Company, LLC

PRIVACY POLICY NOTICE

Our Commitment To You

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. We have, therefore, adopted this Privacy Policy to govern the use and handling of your personal information.

Our Privacy Policies and Practices

Information we collect and sources from which we collect it:

Depending upon the services you are utilizing, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you or your representatives on applications or other forms.
- Information you or your representatives provide to us, whether in writing, in person, by telephone, electronically, or by any other means.
- Information about your transactions that we secure from our files or from our affiliates or others.
- Information that we receive from others involved in your transaction, such as the real estate agent, lender, or credit bureau.
- Information obtained through our web site, as outlined below.

Use of Information:

- We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party.
- We will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law.
- In the course of our general business practices, we may share and reserve the right to share the information we collect, as described above, about you or others as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

Security and Confidentiality of Your Information:

Safekeeping of your non-public personal information is a high priority. We maintain physical safeguards, such as secure areas in buildings; electronic safeguards, such as passwords and encryption; and procedural safeguards, such as customer authentication procedures. We restrict access to nonpublic personal information about you to those who need to know that information in order to provide products or services to you. We carefully select and monitor outside service providers who have access to customer information, and we require them to keep it safe and secure. We do not allow them to use or share the information for any purpose other than to perform the service for which they are engaged. We train our employees with respect to security procedures and monitor compliance therewith. We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.

Information Obtained Through Our Web Site

We are sensitive to privacy issues on the Internet and believe it is important you know how we treat the information about you we receive on the Internet. In general, you can visit our web site on the World Wide Web without telling us who you are or revealing any information about yourself. Our web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed, and similar information. We use this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and e-mail address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order, or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Cookies

Our web site may use "cookies" to improve the level of service to visitors. Cookies are lines of text that are transmitted to a web browser and stored on the visitor's hard drive. When the visitor returns to the web site the cookie is transmitted back. Cookies

the visitor's system. The cookies used by us do not collect personal identification information and we do not combine information collected through cookies with other personal information to determine a visitor's identity or e-mail address. Cookies are commonly used on web sites today and should not harm any system upon which they are transmitted. Browsers can be configured to notify visitors when cookies are about to be received and provide visitors with the option of refusing cookies.