



1975 Research Parkway, Suite 105
Colorado Springs, CO 80920

DATE: **October 1, 2019**
FILE NUMBER: **592-H0577596-071-CS9**
PROPERTY ADDRESS: **Vacant Land Meridian Ranch, Peyton, CO 80831**
BUYER/BORROWER:
OWNER(S): **Meridian Ranch Investments, Inc., a California corporation and GTL Inc., a Colorado corporation**
YOUR REFERENCE NUMBER:
ASSESSOR PARCEL NUMBER: **42000-00-401 42000-00-407 42000-00-402**

PLEASE TAKE NOTE OF THE FOLLOWING REVISED TERMS CONTAINED HEREIN:

None.

WIRED FUNDS ARE REQUIRED ON ALL CASH PURCHASE TRANSACTIONS. FOR WIRING INSTRUCTIONS, PLEASE CONTACT YOUR ESCROW OFFICE AS NOTED ON THE TRANSMITTAL PAGE OF THIS COMMITMENT.

| | |
|---|---|
| TO: Heritage Title Company, Inc. 1975 Research Parkway Suite 105 Colorado Springs, CO 80920 | ATTN: Cindy Stimits PHONE: (719) 592-9933 FAX: (866) 828-9543 E-MAIL: cstimits@heritagetco.com |
| TO: GTL, Inc. 3575 Kenyon Street San Diego, CA 92110 | ATTN: Tom Kerby PHONE: (619) 223-1663 FAX: (619) 223-2865 E-MAIL: tom@meridianranch.com |
| TO: GTL, Inc. 3575 Kenyon Street San Diego, CA 92110 | ATTN: Raul Guzman PHONE: (619) 223-1663 FAX: (619) 223-2865 E-MAIL: raul@techbilt.com |
| TO: GTL, Inc. 3575 Kenyon Street San Diego, CA 92110 | ATTN: Nancy Lane PHONE: (619) 223-1663 FAX: (619) 223-2865 E-MAIL: nancy@techbilt.com |
| TO: Colorado Springs North Escrow 1975 Research Parkway Suite 105 Colorado Springs, CO 80920 | ATTN: Cindy Stimits PHONE: (719) 592-9933 FAX: (866) 828-9543 E-MAIL: cstimits@heritagetco.com |

END OF TRANSMITTAL



COMMITMENT FOR TITLE INSURANCE

Issued by

Commonwealth Land 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 EXTRA CONTRACTUAL 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, **Commonwealth Land 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.

Commonwealth Land Title Insurance Company

By: Terry Williams
Terry Williams
Authorized Signature

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land Title Insurance 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.



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.

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- (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.

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.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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Transaction Identification Data for reference only:

Issuing Agent: Heritage Title Company, Inc.
Issuing Office: 950 S. Cherry Street, #1400, Denver, CO 80246
Loan ID Number:
Issuing Office File Number: 592-H0577596-071-CS9
Property Address: Vacant Land Meridian Ranch, Peyton, CO 80831
Revision Number:

SCHEDULE A

AMERICAN LAND TITLE ASSOCIATION COMMITMENT

1. Commitment Date: **September 26, 2019**
2. Policy to be issued:
 - (a) **ALTA Owners Policy 6-17-06**
Proposed Insured:
Proposed Policy Amount: **\$0.00**
 - (b) **None**
Proposed Insured:
Proposed Policy Amount: **\$0.00**
 - (c) **None**
Proposed Insured:
Proposed Policy Amount: **\$0.00**
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:
Meridian Ranch Investments, Inc., a California corporation and GTL Inc., a Colorado corporation
5. The Land is described as follows:
See Exhibit A attached hereto and made a part hereof.

PREMIUMS:

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EXHIBIT A LEGAL DESCRIPTION

A PARCEL OF LAND LOCATED IN SECTIONS 19, 20, 28, AND 29, TOWNSHIP 12 SOUTH, RANGE 64 WEST OF THE 6TH PRINCIPAL MERIDIAN, EL PASO COUNTY, COLORADO, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL A:

BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 20;

1. THENCE ALONG SAID SECTION 20 NORTHERLY BOUNDARY S89°25'43"E A DISTANCE OF 5157.73 FEET;
2. THENCE S00°13'03"E A DISTANCE OF 3522.00 FEET;
3. THENCE S45°14'56"W A DISTANCE OF 1695.49 FEET;
4. THENCE S00°11'44"E A DISTANCE OF 550.00 FEET;
5. THENCE S89°25'12"E A DISTANCE OF 1318.95 FEET;
6. THENCE S89°17'55"E A DISTANCE OF 511.09 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF EASTONVILLE ROAD;

THE FOLLOWING TWO (2) COURSES ARE ALONG SAID WESTERLY RIGHT-OF-WAY.

7. THENCE ON SAID WESTERLY RIGHT-OF-WAY S07°10'13"E A DISTANCE OF 643.20 FEET TO A POINT OF CURVE TO THE LEFT;
8. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 1570.00 FEET, A DELTA ANGLE OF 26°18'46", AND ARC LENGTH OF 721.02 FEET, WHOSE LONG CHORD BEARS S05°58'16"W A DISTANCE OF 714.70 FEET TO THE NORTHERLY BOUNDARY OF FALCON HIGH SCHOOL, RECORDED WITH RECEPTION NO. 206058517;

THE FOLLOWING TWO(2) COURSES ARE ALONG SAID NORTHERLY BOUNDARY.

9. THENCE N67°10'55"W A DISTANCE OF 1793.07 FEET;
10. THENCE S89°19'41"W A DISTANCE OF 825.40 FEET TO THE NORTHERLY RIGHT-OF-WAY LINE OF LAMBERT ROAD RECORDED WITH RECEPTION NO. 208113431;
11. THENCE S67°31'44"W A DISTANCE OF 80.00 FEET ON SAID NORTHERLY LINE TO A NON-TANGENT POINT OF CURVE TO THE LEFT AND THE EASTERLY BOUNDARY OF MERIDIAN RANCH FILING 11A, RECORDED WITH RECEPTION NO. 214713513;

THE FOLLOWING NINE(9) COURSES ARE ALONG SAID EASTERLY AND NORTHERLY BOUNDARY.

12. THENCE ON THE ARC HAVING A RADIUS OF 1710.00 FEET, A DELTA ANGLE OF 00°31'29", AN ARC LENGTH OF 15.66 FEET, WHOSE LONG CHORD BEARS N22°44'00"W A DISTANCE OF 15.66 FEET;
13. THENCE N22°59'45"W A DISTANCE OF 63.09 FEET;
14. THENCE S86°16'43"W A DISTANCE OF 450.00 FEET;
15. THENCE N63°51'45"W A DISTANCE OF 640.00 FEET;
16. THENCE N30°07'09"W A DISTANCE OF 150.37 FEET;
17. THENCE N81°02'28"W A DISTANCE OF 138.95 FEET;
18. THENCE N05°41'51"W A DISTANCE OF 647.93 FEET;
19. THENCE N80°23'28"W A DISTANCE OF 503.71 FEET;

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EXHIBIT A
(Continued)

20. THENCE S72°14'49"W A DISTANCE OF 634.05 FEET;
21. THENCE N05°03'36"W A DISTANCE OF 165.00 FEET;
22. THENCE N20°15'12"W A DISTANCE OF 165.00 FEET;
23. THENCE N31°56'26"W A DISTANCE OF 165.00 FEET;
24. THENCE N42°44'55"W A DISTANCE OF 102.00 FEET;
25. THENCE N55°18'55"W A DISTANCE OF 75.00 FEET;
26. THENCE N36°06'38"E A DISTANCE OF 108.00 FEET;
27. THENCE N49°25'02"W A DISTANCE OF 134.00 FEET;
28. THENCE N33°45'49"W A DISTANCE OF 132.00 FEET;
29. THENCE N17°12'24"W A DISTANCE OF 137.00 FEET;
30. THENCE N09°04'29"W A DISTANCE OF 85.86 FEET;
31. THENCE N03°22'02"E A DISTANCE OF 74.77 FEET;
32. THENCE N10°04'06"W A DISTANCE OF 162.63 FEET;
33. THENCE N26°31'01"W A DISTANCE OF 218.96 FEET;
34. THENCE N06°43'25"W A DISTANCE OF 140.00 FEET;
35. THENCE N01°13'59"W A DISTANCE OF 97.14 FEET;
36. THENCE N04°28'51"E A DISTANCE OF 360.75 FEET;
37. THENCE N12°48'36"W A DISTANCE OF 91.63 FEET;
38. THENCE N22°11'16"W A DISTANCE OF 110.06 FEET;
39. THENCE N51°53'30"W A DISTANCE OF 26.13 FEET;
40. THENCE S51°53'30"E A DISTANCE OF 60.00 FEET TO A NON-TANGENT CURVE TO THE LEFT;
41. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 270.00 FEET, A DELTA ANGLE OF 17°16'47", AN ARC LENGTH OF 81.43 FEET, WHOSE LONG CHORD BEARS N29°28'07"E A DISTANCE OF 81.12 FEET;
42. THENCE N20°49'43"E A DISTANCE OF 84.41 FEET TO A CURVE TO THE LEFT;
43. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 570.00 FEET, A DELTA ANGLE OF 22°54'07", AN ARC LENGTH OF 227.84 FEET, WHOSE LONG CHORD BEARS N09°22'40"E A DISTANCE OF 226.32 FEET;
44. THENCE N02°04'24"W A DISTANCE OF 3.92 FEET;
45. THENCE N47°26'09"W A DISTANCE OF 30.92 FEET TO A NON-TANGENT CURVE TO THE LEFT;
46. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 3240.00 FEET, A DELTA ANGLE OF 14°34'32", AN ARC LENGTH OF 824.23 FEET, WHOSE LONG CHORD BEARS S79°43'10"W A DISTANCE OF 822.01 FEET;
47. THENCE S72°25'54"W A DISTANCE OF 442.10 FEET TO A POINT ON THE SOUTHERLY RIGHT-OF-WAY LINE OF REX ROAD OF MERIDIAN RANCH FILING NO. 2, RECORDED WITH RECEPTION NO. 213713406;

THE FOLLOWING TWO(2) COURSES ARE ON THE BOUNDARY LINE OF SAID MERIDIAN RANCH ESTATES FILING NO. 2.

48. THENCE N17°34'06"W A DISTANCE OF 60.00 FEET;
49. THENCE N72°25'54"E A DISTANCE OF 442.10 FEET TO A CURVE TO THE RIGHT;
50. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 3300.00 FEET, A DELTA ANGLE OF 14°24'45", AN ARC LENGTH OF 830.10 FEET, WHOSE LONG CHORD BEARS N79°38'16"E A DISTANCE OF 827.92 FEET;
51. THENCE N42°55'36"E A DISTANCE OF 31.60 FEET;
52. THENCE N02°04'24"W A DISTANCE OF 74.08 FEET TO A POINT OF CURVE TO THE RIGHT;

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EXHIBIT A
(Continued)

53. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 260.00 FEET, A DELTA ANGLE OF 33°20'58", AN ARC LENGTH OF 151.33 FEET, WHOSE LONG CHORD BEARS N14°36'05"E A DISTANCE OF 149.21 FEET;
54. THENCE N57°09'47"W A DISTANCE OF 17.27 FEET;
55. THENCE N64°40'14"W A DISTANCE OF 392.46 FEET;
56. THENCE N11°10'28"W A DISTANCE OF 244.78 FEET;
57. THENCE N22°25'07"W A DISTANCE OF 421.43 FEET;
58. THENCE N39°04'57"W A DISTANCE OF 244.00 FEET;
59. THENCE N34°57'33"W A DISTANCE OF 239.34 FEET;
60. THENCE N06°29'52"W A DISTANCE OF 236.42 FEET;
61. THENCE N00°00'00"E A DISTANCE OF 552.46 FEET TO THE NORTHERLY BOUNDARY OF SECTION 19;
62. THENCE ALONG SAID SECTION 19 NORTHERLY BOUNDARY S89°18'07"E A DISTANCE OF 643.87 FEET TO THE NORTHWEST CORNER OF SAID SECTION 20 AND THE POINT OF BEGINNING;

EXCEPT THAT PORTION CONVEYED IN DEED RECORDED FEBRUARY 8, 2016 AT RECEPTION NO. 216012633.

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SCHEDULE B
PART I – REQUIREMENTS

All of the following Requirements must be met:

NOTE: This title commitment is for informational purposes only, no title commitment will be issued.

Note: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

END OF REQUIREMENTS

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81C165 Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

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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 will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any facts, rights, interests or claims that are not shown by the Public Records but which could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
3. Any encroachments, encumbrances, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by Public Records.
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 the value the estate or interest or mortgage thereon covered by this Commitment.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof, (c) water rights, claims of title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
7. (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.
8. All taxes and assessments, now or heretofore assessed, due or payable.
9. Resolution of the Board of County Commissioners dated and recorded October 2, 1897 in Road [Book A at Page 78](#), which provided that all section lines, township lines on the public domain East of the Range line separating Ranges 65 West and 66 West are declared to be public highways having a width of 60 feet, being 30 feet on each side of said section lines, township lines or range lines.
10. Terms, conditions, provisions, agreements and obligations specified under the Deferred Payment Right of Way Agreement by and between First American Title Insurance Company under Holding Agreement #87-01 and Diamond Shamrock Pipeline Company recorded March 21, 1996 in [Book 6845 at Page 751](#).

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SCHEDULE B
PART II – Exceptions
(Continued)

NOTE: Partial Release of Right of Way and Easement recorded December 19, 2005 at [Reception No. 205199581](#).

11. Terms, conditions, provisions, agreements and obligations contained in the Resolution recorded June 14, 2000 at [Reception No. 200068675](#).
12. Terms, conditions, provisions, agreements and obligations contained in the Resolution recorded August 16, 2000 at [Reception No. 200097484](#), and re-recorded September 12, 2000 at [Reception No. 200109261](#).
13. Terms, conditions, provisions, agreements and obligations contained in the Decree recorded November 8, 2000 at [Reception No. 200135889](#) and re-recorded March 21, 2003 at [Reception No. 203057352](#).
14. Terms, conditions, provisions, agreements and obligations contained in the Resolution recorded February 7, 2001 at [Reception No. 201015523](#).
15. Terms, conditions, provisions, agreements and obligations contained in the Resolution recorded March 9, 2001 at [Reception No. 201029135](#).
16. Terms, conditions, provisions, agreements and obligations contained in the Resolution recorded August 9, 2001 at [Reception No. 201114563](#).
17. Inclusion of the land in the Woodmen Road Metropolitan District as evidenced by Decree recorded November 14, 2001 at [Reception No. 201166986](#).
18. Terms, conditions, provisions, agreements and obligations contained in the Development Plan recorded December 26, 2001 at [Reception No. 201189274](#).
19. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 02-31 recorded March 25, 2002 at [Reception No. 202047059](#).
20. Terms, conditions, provisions, agreements and obligations contained in the Development Agreement recorded September 16, 2002 at [Reception No. 202156315](#).
21. Terms, conditions, provisions, agreements and obligations contained in the Determination of Water Right No. 228-BD recorded July 3, 2003 at [Reception No. 203153360](#).
22. Terms, conditions, provisions, agreements and obligations contained in the Determination of Water Right No. 230-BD recorded July 3, 2003 at [Reception No. 203153361](#).
23. Terms, conditions, provisions, agreements and obligations contained in the Colorado Ground Water Commission Findings and Order recorded July 23, 2003 at [Reception No. 203169463](#). Bargain and Sale Deed in connection thereto recorded March 15, 2005 at [Reception No. 205036170](#).

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SCHEDULE B
PART II – Exceptions
(Continued)

- 24. Terms, conditions, provisions, agreements and obligations contained in the Colorado Ground Water Commission Findings and Order recorded July 23, 2003 at [Reception No. 203169464](#). Bargain and Sale Deed in connection thereto recorded March 15, 2005 at [Reception No. 205036170](#).
- 25. Terms, conditions, provisions, agreements and obligations contained in the Colorado Ground Water Commission Findings and Order recorded July 23, 2003 at [Reception No. 203169465](#). Bargain and Sale Deed in connection thereto recorded March 15, 2005 at [Reception No. 205036170](#).
- 26. Terms, conditions, provisions, agreements and obligations contained in the Colorado Ground Water Commission Findings and Order recorded July 23, 2003 at [Reception No. 203169466](#). Bargain and Sale Deed in connection thereto recorded March 15, 2005 at [Reception No. 205036170](#).
- 27. Terms, conditions, provisions, agreements and obligations contained in the Board of County Commissioners County of El Paso, State of Colorado Resolution No. 04-29 recorded February 02, 2004 at [Reception Number 204019135](#).
- 28. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 05-17 recorded on October 14, 2005 at [Reception Number 205164694](#).
- 29. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 05-554 recorded on March 14, 2006 at [Reception Number 206037322](#).
- 30. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 05-555 as set forth below:

Recording Date: May 24, 2006
Recording No.: [206076349](#)
- 31. Terms, conditions, provisions, agreements and obligations contained in Resolution No. 12-172 by the Board of County Commissioners recorded May 25, 2012 at [Reception No. 212060955](#).
- 32. Terms, conditions, provisions, agreements and obligations contained in Resolution No. 12-173 by the Board of County Commissioners recorded June 11, 2012 at [Reception No. 212066821](#).
- 33. Terms, conditions, provisions, agreements and obligations contained in the Meridian Ranch Zoning and Conceptual Plan as set forth below:

Recording Date: March 20, 2013
Recording No.: [213036329](#)

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land Title Insurance 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.



SCHEDULE B
PART II – Exceptions
(Continued)

34. Terms, conditions, provisions, agreements, obligations and easements contained in Public Right of Way Landscape License Agreement recorded March 20, 2013 at [Reception No. 213036330](#).
35. Development Assessment and Lien Agreement between Falcon School Building Authority, a Colorado Nonprofit Corporation and GTL, Inc. d/b/a GTL Development, Inc. and Meridian Ranch Investments, Inc., Grantors and The Bank of Cherry Creek, a Branch of Western National Bank, as Trustee under the Indenture of Trust securing an aggregate principal sum of \$2,359,000.00 dated April 15, 2003, recorded April 15, 2003 at [Reception No. 203077656](#).
36. Deed of Trust from GTL, Inc., a California corporation, to the Public Trustee of El Paso County, for the benefit of Meridian Ranch Investments, Inc., a Colorado corporation, securing an original principal indebtedness of \$31,783,500.00, and any other amounts and/or obligations, recorded March 2, 2006 at [Reception No. 206031582](#).
37. Deed of Trust from GTL, Inc., a California corporation, to the Public Trustee of El Paso County, for the benefit of Meridian Ranch Investments, Inc., a Colorado corporation, securing an original principal indebtedness of \$13,950,000.00, and any other amounts and/or obligations, recorded August 24, 2004 at [Reception No. 204142787](#).
38. Deed of Trust from GTL, Inc., a California corporation, to the Public Trustee of El Paso County, for the benefit of Meridian Ranch Investments, Inc., a Colorado corporation, securing an original principal indebtedness of \$4,140,000.00, and any other amounts and/or obligations, recorded November 30, 2012 at [Reception No. 212142372](#).
39. Terms, conditions, provisions, agreements and obligations contained in the Public Disclosure Document as set forth below:
- Recording Date: December 29, 2014
Recording No.: [Reception No. 214119306](#)
40. Terms, conditions, provisions, agreements and obligations contained in the Temporary Easement Agreement as set forth below:
- Recording Date: February 5, 2015
Recording No.: [215011171](#)
41. Terms, conditions, provisions, agreements and obligations contained in the Temporary Easement Agreement as set forth below:
- Recording Date: May 26, 2015
Recording No.: [215052399](#)
42. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 15-438 by the Board of County Commissioners as set forth below:
- Recording Date: November 10, 2015

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land Title Insurance 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

SCHEDULE B
PART II – Exceptions
(Continued)

Recording No.: [215122524](#)

43. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 18-104 by the Board of County Commissioners as set forth below:

Recording Date: March 14, 2018
Recording No.: [218028979](#)

44. Terms, conditions, provisions, agreements and obligations contained in the Resolution No. 2018-7 by the Board of County Commissioners as set forth below:

Recording Date: July 26, 2018
Recording No.: [218086104](#)

45. Terms, conditions, provisions, agreements and obligations contained in the Consent of Landowners to Inclusion in Meridian Ranch Metropolitan District 2018 Subdistrict as set forth below:

Recording Date: July 26, 2018
Recording No.: [218086105](#)

END OF EXCEPTIONS

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Commonwealth Land Title Insurance 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; and a counter-signature by the Company or its issuing agent that may be in electronic form.

AFFIDAVIT AND INDEMNITY AGREEMENT

TO Heritage Title Company, Inc. a Colorado Corporation and Commonwealth Land Title Insurance Company, a Florida Corporation.

1. This is written evidence to you that there are no unpaid bills, and to the extent there may be unpaid bills, that the undersigned undertakes and agrees to cause the same to be paid such that there shall be no mechanics or materialmen's liens affecting the property for materials or labor furnished for construction and erection, repairs or improvements contracted by or on behalf of the undersigned on property:

legally described as:

See Attached Affidavit and Indemnity Agreement Legal Description

Property Address: Vacant Land Meridian Ranch, Peyton, CO 80831

2. We further represent that to the actual knowledge and belief of the undersigned there are no public improvements affecting the property prior to the date of closing that would give rise to a special property tax assessment against the property after the date of closing.
3. We further represent that to the actual knowledge and belief of the undersigned there are no pending proceedings or unsatisfied judgments of record, in any Court, State, or Federal, nor any tax liens filed or taxes assessed against us which may result in liens, and that if there are judgments, bankruptcies, probate proceedings, state or federal tax liens of record against parties with same or similar names, that they are not against us.
4. We further represent that there are no unrecorded contracts, leases, easements, or other agreements or interests relating to said premises of which we have knowledge.
5. We further represent that to the actual knowledge and belief of the undersigned we are in sole possession of the real property described herein other than leasehold estates reflected as recorded items under the subject commitment for title insurance.
6. We further represent that there are no unpaid charges and assessments that could result in a lien in favor of any association of homeowners which are provided for in any document referred to in Schedule B of Commitment referenced above.
7. We further understand that any payoff figures shown on the settlement statement have been supplied to Heritage Title Company, Inc. as settlement agent by the seller's/borrower's lender and are subject to confirmation upon tender of the payoff to the lender. If the payoff figures are inaccurate, we hereby agree to immediately pay any shortage(s) that may exist. If applicable as disclosed or referred to on Schedule A of Commitment referenced above.

The undersigned affiant(s) know the matters herein stated are true and indemnifies Heritage Title Company, Inc., a Colorado Corporation and Commonwealth Land Title Insurance Company, a Florida Corporation against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.

This agreement is executed with and forms a part of the sale and/or financing of the above described premises, and is given in addition to the conveyance and/or financing of the premises in consideration for the conveyance and/or financing, and forms a complete agreement by itself for any action thereon.

SELLER:

Meridian Ranch Investments, Inc., a California corporation

SELLER:

SELLER:

GTL Inc., a Colorado corporation

SELLER:

State of Colorado }
County of **El Paso** }ss:

The foregoing instrument was acknowledged, subscribed, and sworn to before me on _____ by Meridian Ranch Investments, Inc., a California corporation and GTL Inc., a Colorado corporation.

(SEAL)

Notary Public
My Commission Expires:

**ATTACHED AFFIDAVIT AND INDEMNITY AGREEMENT
LEGAL DESCRIPTION**

A PARCEL OF LAND LOCATED IN SECTIONS 19, 20, 28, AND 29, TOWNSHIP 12 SOUTH, RANGE 64 WEST OF THE 6TH PRINCIPAL MERIDIAN, EL PASO COUNTY, COLORADO, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL A:

BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 20;

1. THENCE ALONG SAID SECTION 20 NORTHERLY BOUNDARY S89°25'43"E A DISTANCE OF 5157.73 FEET;
2. THENCE S00°13'03"E A DISTANCE OF 3522.00 FEET;
3. THENCE S45°14'56"W A DISTANCE OF 1695.49 FEET;
4. THENCE S00°11'44"E A DISTANCE OF 550.00 FEET;
5. THENCE S89°25'12"E A DISTANCE OF 1318.95 FEET;
6. THENCE S89°17'55"E A DISTANCE OF 511.09 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF EASTONVILLE ROAD;

THE FOLLOWING TWO (2) COURSES ARE ALONG SAID WESTERLY RIGHT-OF-WAY.

7. THENCE ON SAID WESTERLY RIGHT-OF-WAY S07°10'13"E A DISTANCE OF 643.20 FEET TO A POINT OF CURVE TO THE LEFT;
8. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 1570.00 FEET, A DELTA ANGLE OF 26°18'46", AND ARC LENGTH OF 721.02 FEET, WHOSE LONG CHORD BEARS S05°58'16"W A DISTANCE OF 714.70 FEET TO THE NORTHERLY BOUNDARY OF FALCON HIGH SCHOOL, RECORDED WITH RECEPTION NO. 206058517;

THE FOLLOWING TWO(2) COURSES ARE ALONG SAID NORTHERLY BOUNDARY.

9. THENCE N67°10'55"W A DISTANCE OF 1793.07 FEET;
10. THENCE S89°19'41"W A DISTANCE OF 825.40 FEET TO THE NORTHERLY RIGHT-OF-WAY LINE OF LAMBERT ROAD RECORDED WITH RECEPTION NO. 208113431;
11. THENCE S67°31'44"W A DISTANCE OF 80.00 FEET ON SAID NORTHERLY LINE TO A NON-TANGENT POINT OF CURVE TO THE LEFT AND THE EASTERLY BOUNDARY OF MERIDIAN RANCH FILING 11A, RECORDED WITH RECEPTION NO. 214713513;

THE FOLLOWING NINE(9) COURSES ARE ALONG SAID EASTERLY AND NORTHERLY BOUNDARY.

12. THENCE ON THE ARC HAVING A RADIUS OF 1710.00 FEET, A DELTA ANGLE OF 00°31'29", AN ARC LENGTH OF 15.66 FEET, WHOSE LONG CHORD BEARS N22°44'00"W A DISTANCE OF 15.66 FEET;
13. THENCE N22°59'45"W A DISTANCE OF 63.09 FEET;
14. THENCE S86°16'43"W A DISTANCE OF 450.00 FEET;
15. THENCE N63°51'45"W A DISTANCE OF 640.00 FEET;
16. THENCE N30°07'09"W A DISTANCE OF 150.37 FEET;
17. THENCE N81°02'28"W A DISTANCE OF 138.95 FEET;
18. THENCE N05°41'51"W A DISTANCE OF 647.93 FEET;
19. THENCE N80°23'28"W A DISTANCE OF 503.71 FEET;
20. THENCE S72°14'49"W A DISTANCE OF 634.05 FEET;
21. THENCE N05°03'36"W A DISTANCE OF 165.00 FEET;
22. THENCE N20°15'12"W A DISTANCE OF 165.00 FEET;
23. THENCE N31°56'26"W A DISTANCE OF 165.00 FEET;
24. THENCE N42°44'55"W A DISTANCE OF 102.00 FEET;
25. THENCE N55°18'55"W A DISTANCE OF 75.00 FEET;
26. THENCE N36°06'38"E A DISTANCE OF 108.00 FEET;
27. THENCE N49°25'02"W A DISTANCE OF 134.00 FEET;

28. THENCE N33°45'49"W A DISTANCE OF 132.00 FEET;
29. THENCE N17°12'24"W A DISTANCE OF 137.00 FEET;
30. THENCE N09°04'29"W A DISTANCE OF 85.86 FEET;
31. THENCE N03°22'02"E A DISTANCE OF 74.77 FEET;
32. THENCE N10°04'06"W A DISTANCE OF 162.63 FEET;
33. THENCE N26°31'01"W A DISTANCE OF 218.96 FEET;
34. THENCE N06°43'25"W A DISTANCE OF 140.00 FEET;
35. THENCE N01°13'59"W A DISTANCE OF 97.14 FEET;
36. THENCE N04°28'51"E A DISTANCE OF 360.75 FEET;
37. THENCE N12°48'36"W A DISTANCE OF 91.63 FEET;
38. THENCE N22°11'16"W A DISTANCE OF 110.06 FEET;
39. THENCE N51°53'30"W A DISTANCE OF 26.13 FEET;
40. THENCE S51°53'30"E A DISTANCE OF 60.00 FEET TO A NON-TANGENT CURVE TO THE LEFT;
41. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 270.00 FEET, A DELTA ANGLE OF 17°16'47", AN ARC LENGTH OF 81.43 FEET, WHOSE LONG CHORD BEARS N29°28'07"E A DISTANCE OF 81.12 FEET;
42. THENCE N20°49'43"E A DISTANCE OF 84.41 FEET TO A CURVE TO THE LEFT;
43. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 570.00 FEET, A DELTA ANGLE OF 22°54'07", AN ARC LENGTH OF 227.84 FEET, WHOSE LONG CHORD BEARS N09°22'40"E A DISTANCE OF 226.32 FEET;
44. THENCE N02°04'24"W A DISTANCE OF 3.92 FEET;
45. THENCE N47°26'09"W A DISTANCE OF 30.92 FEET TO A NON-TANGENT CURVE TO THE LEFT;
46. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 3240.00 FEET, A DELTA ANGLE OF 14°34'32", AN ARC LENGTH OF 824.23 FEET, WHOSE LONG CHORD BEARS S79°43'10"W A DISTANCE OF 822.01 FEET;
47. THENCE S72°25'54"W A DISTANCE OF 442.10 FEET TO A POINT ON THE SOUTHERLY RIGHT-OF-WAY LINE OF REX ROAD OF MERIDIAN RANCH FILING NO. 2, RECORDED WITH RECEPTION NO. 213713406;

THE FOLLOWING TWO(2) COURSES ARE ON THE BOUNDARY LINE OF SAID MERIDIAN RANCH ESTATES FILING NO. 2.

48. THENCE N17°34'06"W A DISTANCE OF 60.00 FEET;
49. THENCE N72°25'54"E A DISTANCE OF 442.10 FEET TO A CURVE TO THE RIGHT;
50. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 3300.00 FEET, A DELTA ANGLE OF 14°24'45", AN ARC LENGTH OF 830.10 FEET, WHOSE LONG CHORD BEARS N79°38'16"E A DISTANCE OF 827.92 FEET;
51. THENCE N42°55'36"E A DISTANCE OF 31.60 FEET;
52. THENCE N02°04'24"W A DISTANCE OF 74.08 FEET TO A POINT OF CURVE TO THE RIGHT;
53. THENCE ON THE ARC OF SAID CURVE, HAVING A RADIUS OF 260.00 FEET, A DELTA ANGLE OF 33°20'58", AN ARC LENGTH OF 151.33 FEET, WHOSE LONG CHORD BEARS N14°36'05"E A DISTANCE OF 149.21 FEET;
54. THENCE N57°09'47"W A DISTANCE OF 17.27 FEET;
55. THENCE N64°40'14"W A DISTANCE OF 392.46 FEET;
56. THENCE N11°10'28"W A DISTANCE OF 244.78 FEET;
57. THENCE N22°25'07"W A DISTANCE OF 421.43 FEET;
58. THENCE N39°04'57"W A DISTANCE OF 244.00 FEET;
59. THENCE N34°57'33"W A DISTANCE OF 239.34 FEET;
60. THENCE N06°29'52"W A DISTANCE OF 236.42 FEET;
61. THENCE N00°00'00"E A DISTANCE OF 552.46 FEET TO THE NORTHERLY BOUNDARY OF SECTION 19;
62. THENCE ALONG SAID SECTION 19 NORTHERLY BOUNDARY S89°18'07"E A DISTANCE OF 643.87 FEET TO THE NORTHWEST CORNER OF SAID SECTION 20 AND THE POINT OF BEGINNING;

EXCEPT THAT PORTION CONVEYED IN DEED RECORDED FEBRUARY 8, 2016 AT RECEPTION NO. 216012633.

Wire Fraud Alert

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

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

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

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

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

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

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

FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

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

Types of Information Collected

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

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

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g., Social Security Number, driver’s license, passport, or other government ID number);
- financial account information (e.g., loan or bank account information); and
- other personal information necessary to provide products or services to you.

Browsing Information. FNF may automatically collect the following types of Browsing Information when you access an FNF website, online service, or application (each an “FNF Website”) from your Internet browser, computer, and/or mobile device:

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

How Personal Information is Collected

We may collect Personal Information about you from:

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

How Browsing Information is Collected

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

Other Online Specifics

Cookies. When you visit an FNF Website, a “cookie” may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

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

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

Links to Other Sites. FNF Websites may contain links to other websites. FNF is not responsible for the privacy practices or the content of any of those other websites. We advise you to read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

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

When Information Is Disclosed

We may make disclosures of your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;

- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Please see “**Choices With Your Information**” to learn the disclosures you can restrict.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to guard your Personal Information. We limit access to nonpublic personal information about you to employees who need to know that information to do their job. When we provide Personal Information to others as discussed in this Privacy Notice, we expect that they process such information in compliance with our Privacy Notice and in compliance with applicable privacy laws.

Choices With Your Information

If you do not want FNF to share your information with our affiliates to directly market to you, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

For California Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by California law.

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

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

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

Information From Children

The FNF Websites are meant for adults and are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

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

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the “Service Websites”). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender’s privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender’s privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or

(2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

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

Accessing and Correcting Information; Contact Us

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

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