



# INVOICE

Land Title Guarantee Company  
5975 Greenwood Plaza Blvd Suite 125  
Greenwood Village, CO 80111  
(303) 270-0445  
Tax ID: 84-0572036

THE EQUITY GROUP  
ATTN: SVENJA GRISWOLD  
90 S CASCADE AVE #1500  
COLORADO SPRINGS, CO 80903

<u>Reference</u>	
Your Reference Number:	
Our Order Number:	55119810
Our Customer Number:	12557.7
Invoice (Process) Date:	11/13/2024
Transaction Invoiced By:	Robert Hayes
Email Address:	rohayes@ltgc.com

Invoice Number: CSP-39079

Property Address: 7337 CENTRAL RAIL POINT, COLORADO SPRINGS, CO 80915

Parties:

<b>- Charges -</b>	
"TBD" Commitment	\$279.00
Amount Credited	\$0.00
Total Invoice Amount	\$279.00
Total Amount Due	\$279.00
<b>Payment due upon receipt</b>	
<p><i>Please reference Invoice No. CSP-39079 on payment</i>  Please make check payable and send to:  Land Title Guarantee Company  5975 Greenwood Plaza Blvd Suite 125  Greenwood Village, CO 80111</p>	





## Customer Distribution



**Prevent fraud** - Please call a member of our closing team for wire transfer instructions or to initiate a wire transfer. Note that our wiring instructions will never change.

Order Number: **RND55119810**

Date: **11/13/2024**

Property Address: **7337 CENTRAL RAIL POINT, COLORADO SPRINGS, CO 80915**

### For Closing Assistance

### For Title Assistance

ROBERT HAYES  
5975 GREENWOOD PLAZA  
BLVD  
GREENWOOD VILLAGE, CO  
80111  
(303) 850-4136 (Work)  
[ROHAYES@LTGC.COM](mailto:ROHAYES@LTGC.COM)

### Seller/Owner

CROSSROADS DEVELOPMENT COMPANY LLC  
Delivered via: Electronic Mail

### Agent for Buyer

THE EQUITY GROUP  
Attention: DEIRDRE ADEN-SMITH  
90 S CASCADE AVE #1500  
COLORADO SPRINGS, CO 80903  
(719) 448-4025 (Work)  
(719) 475-7627 (Work Fax)  
deirdre@theequitygroup.net  
Delivered via: Electronic Mail

### Agent for Buyer

THE EQUITY GROUP  
Attention: SVENJA GRISWOLD  
90 S CASCADE AVE #1500  
COLORADO SPRINGS, CO 80903  
(719) 475-7621 (Work)  
(719) 475-7627 (Work Fax)  
svenja@theequitygroup.net  
Delivered via: Electronic Mail



## Estimate of Title Fees

**Order Number:** RND55119810

**Date:** 11/13/2024

**Property Address:** 7337 CENTRAL RAIL POINT, COLORADO SPRINGS, CO 80915

**Seller(s):** CROSSROADS DEVELOPMENT COMPANY LLC

**Buyer(s):**

Thank you for putting your trust in Land Title. Below is the estimate of title fees for the transaction. The final fees will be collected at closing. Visit [ltgc.com](http://ltgc.com) to learn more about Land Title.

Estimate of Title Insurance Fees	
"TBD" Commitment	\$279.00
<b>TOTAL</b>	<b>\$279.00</b>

**Note:** The documents linked in this commitment should be reviewed carefully. These documents, such as covenants conditions and restrictions, may affect the title, ownership and use of the property. You may wish to engage legal assistance in order to fully understand and be aware of the implications of the documents on your property.

**Chain of Title Documents:**

[El Paso county recorded 11/15/2022 under reception no. 222141530](#)

[El Paso county recorded 08/02/2019 under reception no. 219089188](#)

**Plat Map(s):**

[El Paso county recorded 01/26/2024 under reception no. 224715254](#)

[El Paso county recorded 06/22/2022 under reception no. 222714975](#)

[El Paso county recorded 04/14/2017 under reception no. 217713939](#)

**ALTA COMMITMENT**  
**Old Republic National Title Insurance Company**  
**Schedule A**

Order Number: RND55119810

**Property Address:**

7337 CENTRAL RAIL POINT, COLORADO SPRINGS, CO 80915

**1. Effective Date:**

11/05/2024 at 5:00 P.M.

**2. Policy to be Issued and Proposed Insured:**

"TBD" Commitment  
Proposed Insured:

\$0.00

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

FEE SIMPLE

**4. Title to the estate or interest covered herein is at the effective date hereof vested in:**

CROSSROADS DEVELOPMENT COMPANY LLC

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

TRACT C, CROSSROADS MIXED USE FILING NO. 2, AS RECORDED RECEPTION NO. 224715254 IN THE RECORDS OF EL PASO COUNTY, COLORADO, SAID PARCEL BEING A PORTION OF THE SOUTH HALF (S 1/2) OF SECTION 8, TOWNSHIP 14 SOUTH, RANGE 65 WEST OF THE SIXTH P.M., CITY OF COLORADO SPRINGS, EL PASO COUNTY, COLORADO.

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**AMERICAN  
LAND TITLE  
ASSOCIATION**



**ALTA COMMITMENT**

**Old Republic National Title Insurance Company**

**Schedule B, Part I**

**(Requirements)**

**Order Number:** RND55119810

**All of the following Requirements must be met:**

**This 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.**

**Pay the agreed amount for the estate or interest to be insured.**

**Pay the premiums, fees, and charges for the Policy to the Company.**

**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.**

**THIS COMMITMENT IS FOR INFORMATION ONLY, AND NO POLICY WILL BE ISSUED PURSUANT HERETO.**

**ALTA COMMITMENT**  
**Old Republic National Title Insurance Company**  
**Schedule B, Part II**  
**(Exceptions)**

Order Number: RND55119810

**This commitment does not republish any covenants, condition, restriction, or limitation contained in any document referred to in this commitment to the extent that the specific covenant, conditions, restriction, or limitation violates state or federal law based on race, color, religion, sex, sexual orientation, gender identity, handicap, familial status, or national origin.**

- 1. Any facts, rights, interests, or claims thereof, not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.**
- 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.**
- 3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.**
- 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 of the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.**
- 6. (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.**
- 7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water.**
- 8. EXISTING LEASES AND TENANCIES.**
- 9. ALL RIGHTS AND RESERVATIONS AS CONTAINED IN PATENT OF THE UNITED STATES RECORDED JANUARY 10, 1874 IN BOOK K AT PAGE [47](#) AND AUGUST 2, 1875 IN BOOK K AT PAGE [550](#).**
- 10. RIGHT OF WAY EASEMENT AS GRANTED TO COLORADO TELEPHONE COMPANY IN INSTRUMENT RECORDED MARCH 03, 1905, IN BOOK 358 AT PAGE [565](#). SAID EASEMENT WAS ASSIGNED TO THE MOUNTAIN STATES TELEPHONE AND TELEGRAPH COMPANY IN WARRANTY DEED RECORDED AUGUST 5, 1911 IN BOOK 482 AT PAGE [190](#).**
- 11. COAL RESERVATION AS CONTAINED IN WARRANTY DEEDS RECORDED NOVEMBER 27, 1918 IN BOOK 565 AT PAGE [97](#) AND OCTOBER 18, 1919 IN BOOK 610 AT PAGE [332](#).**
- 12. EACH AND EVERY RIGHT OR RIGHTS OF ACCESS AS CONVEYED BY INSTRUMENT RECORDED FEBRUARY 24, 1967 IN BOOK 2167 AT PAGE [591](#).**
- 13. THE EFFECT OF INCLUSION OF SUBJECT PROPERTY IN THE CIMARRON HILLS FIRE PROTECTION DISTRICT, AS EVIDENCED BY INSTRUMENT RECORDED DECEMBER 13, 1972, UNDER RECEPTION NO. [941974](#).**

**ALTA COMMITMENT**  
**Old Republic National Title Insurance Company**  
**Schedule B, Part II**  
**(Exceptions)**

**Order Number:** RND55119810

14. THE EFFECT OF INCLUSION OF SUBJECT PROPERTY IN THE CHEROKEE WATER AND SANITATION DISTRICT, AS EVIDENCED BY INSTRUMENT RECORDED APRIL 25, 1984, IN BOOK 3862 AT PAGE [949](#) AND JULY 10, 1984, IN BOOK 3892 AT PAGE [529](#) AND WITHIN THE CIMARRON HILLS STREET IMPROVEMENT DISTRICT AS EVIDENCED BY INSTRUMENT RECORDED OCTOBER 2, 1984 IN BOOK 3923 AT PAGE [890](#), NOW COLLECTIVELY KNOWN AS CHEROKEE METROPOLITAN DISTRICT AS EVIDENCED BY INSTRUMENT RECORDED MAY 27, 1992 IN BOOK 5983 AT PAGE [83](#). ANY AND ALL WATER RIGHTS AS SET FORTH IN DECREE OF WATER COURT REGARDING CHEROKEE METROPOLITAN DISTRICT RECORDED DECEMBER 1, 2008 UNDER RECEPTION NO. [208127656](#).
15. THE EFFECT OF RESOLUTIONS, RECORDED AUGUST 08, 1985, IN BOOK 5045 AT PAGE [248](#).
16. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN POSSESSION AND USE AGREEMENT RECORDED SEPTEMBER 04, 2002 UNDER RECEPTION NO. [202148485](#).
17. THE EFFECT OF RESOLUTION NO. 02-384 REGARDING SKETCH PLAN, RECORDED FEBRUARY 19, 2003, UNDER RECEPTION NO. [203036141](#).
18. EACH AND EVERY RIGHT OF ACCESS AS CONTAINED IN RULE AND ORDER RECORDED DECEMBER 3, 2004 UNDER RECEPTION NO. [204198867](#).
19. TERMS, CONDITIONS, PROVISIONS, BURDENS, OBLIGATIONS AND EASEMENTS AS SET FORTH AND GRANTED IN PERMANENT EASEMENT RECORDED FEBRUARY 08, 2008 UNDER RECEPTION NO. [208015362](#).
20. THE EFFECT OF RESOLUTION NO. 14-294, RECORDED AUGUST 13, 2014, UNDER RECEPTION NO. [214072945](#).
21. TERMS, CONDITIONS, PROVISIONS, BURDENS, OBLIGATIONS AND EASEMENTS AS SET FORTH AND GRANTED IN AVIGATION EASEMENT RECORDED AUGUST 12, 2016 UNDER RECEPTION NO. [216090669](#).
22. THE EFFECT OF INCLUSION OF THE SUBJECT PROPERTY INTO THE SANDS METROPOLITAN DISTRICT NO. 4, AS EVIDENCED BY INSTRUMENTS RECORDED OCTOBER 5, 2016 UNDER RECEPTION NO. [216114674](#) AND NOVEMBER 28, 2016, UNDER RECEPTION NO. [216137221](#) AND DECEMBER 27, 2016 UNDER RECEPTION NO. [216149730](#) AND DECEMBER 27, 2016 UNDER RECEPTION NO. [216149731](#) AND JANUARY 27, 2017 UNDER RECEPTION NO. [217011026](#). ORDER OF EXCLUSION OF PROPERTY RECORDED MARCH 31, 2020 UNDER RECEPTION NO. [220044159](#).
23. THE EFFECT OF RESOLUTION NO. 16-383, RECORDED NOVEMBER 08, 2016, UNDER RECEPTION NO. [216129983](#).
24. THE EFFECT OF RESOLUTION NO. 16-384, RECORDED NOVEMBER 08, 2016, UNDER RECEPTION NO. [216129984](#).
25. EASEMENTS, CONDITIONS, COVENANTS, RESTRICTIONS, RESERVATIONS AND NOTES ON THE PLAT OF 24/94 BUSINESS PARK FILING NO. 1 RECORDED APRIL 14, 2017 UNDER RECEPTION NO. [217713939](#), AS AMENDED BY SURVEYOR'S AFFIDAVIT OF CORRECTION RECORDED JUNE 26, 2017 UNDER RECEPTION NO. [217074318](#). RATIFICATION OF PLAT RECORDED AUGUST 2, 2019 UNDER RECEPTION NO. [219089187](#).
26. TERMS, CONDITIONS, PROVISIONS, BURDENS, OBLIGATIONS AND LICENSE AS SET FORTH AND GRANTED IN LICENSE AGREEMENT RECORDED APRIL 14, 2017 UNDER RECEPTION NO. [217042639](#).
27. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN SUBDIVISION IMPROVEMENTS AGREEMENT RECORDED APRIL 14, 2017 UNDER RECEPTION NO. [217042640](#).

**ALTA COMMITMENT**  
**Old Republic National Title Insurance Company**  
**Schedule B, Part II**  
**(Exceptions)**

**Order Number:** RND55119810

28. EASEMENTS AND RESTRICTIVE COVENANTS, WHICH DO NOT CONTAIN A FORFEITURE OR REVERTER CLAUSE, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW, AS CONTAINED IN DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR THE 24/92 BUSINESS PARK FILING NO. 1, RECORDED APRIL 26, 2017, UNDER RECEPTION NO. [217047603](#).
29. THE EFFECT OF RESOLUTION NO. 19-158, RECORDED MAY 09, 2019, UNDER RECEPTION NO. [219049801](#).
30. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION NO. 20-386 SERVICE PLAN FOR CROSSROADS METRO DIST. # 1 & 2 RECORDED NOVEMBER 27, 2020 UNDER RECEPTION NO. [220172025](#).
31. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION NO. 20-386 RECORDED DECEMBER 08, 2020 UNDER RECEPTION NO. [220200054](#).
32. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN DECREE REGARDING CROSSROADS METROPOLITAN DISTRICT NO. 1 RECORDED MARCH 11, 2021 UNDER RECEPTION NO. [221048427](#).
33. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN NOTICE REGARDING CROSSROADS METROPOLITAN DISTRICTS 1 & 2 RECORDED MARCH 17, 2021 UNDER RECEPTION NO. [221052090](#).
34. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION RECORDED MAY 11, 2021 UNDER RECEPTION NO. [221093290](#).
35. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN ORDER RECORDED AUGUST 02, 2021 UNDER RECEPTION NO. [221146212](#).
36. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION RECORDED OCTOBER 27, 2021 UNDER RECEPTION NO. [221199436](#).
37. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN DECLARATION OF COVENANTS IMPOSING AND IMPLEMENTING THE CROSSROADS RETAIL CENTER PUBLIC IMPROVEMENT FEE RECORDED MARCH 22, 2022 UNDER RECEPTION NO. [222040230](#).
38. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN NOTICE RECORDED JUNE 01, 2022 UNDER RECEPTION NO. [222075857](#).
39. EASEMENTS, CONDITIONS, COVENANTS, RESTRICTIONS, RESERVATIONS AND NOTES ON THE PLAT OF CROSSROADS MIXED USE FILING NO. 1 RECORDED JUNE 22, 2022 UNDER RECEPTION NO. [222714975](#).
40. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN PRIVATE DETENTION BASIN / STORMWATER QUALITY BEST MANAGEMENT PRACTICE MAINTENANCE AGREEMENT AND EASEMENT RECORDED JUNE 22, 2022 UNDER RECEPTION NO. [222085403](#).
41. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN SUBDIVISION IMPROVEMENTS AGREEMENT RECORDED JUNE 22, 2022 UNDER RECEPTION NO. [222085404](#).
42. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RECORD OF ADMINISTRATIVE ACTION RECORDED JUNE 27, 2022 UNDER RECEPTION NO. [222087108](#).



**ALTA COMMITMENT**  
**Old Republic National Title Insurance Company**  
**Schedule B, Part II**  
**(Exceptions)**

**Order Number:** RND55119810

43. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN ACCESS AND MAINTENANCE AGREEMENT RECORDED JULY 13, 2022 UNDER RECEPTION NO. [222094700](#).
44. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RECORD OF ADMINISTRATIVE ACTION RECORDED JANUARY 26, 2024 UNDER RECEPTION NO. [224005812](#).
45. EASEMENTS, CONDITIONS, COVENANTS, RESTRICTIONS, RESERVATIONS AND NOTES ON THE PLAT OF CROSSROADS MIXED USE FILING NO. 2 RECORDED JANUARY 26, 2024 UNDER RECEPTION NO. [224715254](#).
46. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN SUBDIVISION IMPROVEMENTS AGREEMENT RECORDED JANUARY 26, 2024 UNDER RECEPTION NO. [224005813](#).
47. DEED OF TRUST DATED DECEMBER 12, 2023, FROM CROSSROADS DEVELOPMENT COMPANY LLC, A COLORADO LIMITED LIABILITY COMPANY TO THE PUBLIC TRUSTEE OF EL PASO COUNTY FOR THE BENEFIT OF SOLERA NATIONAL BANK TO SECURE THE SUM OF \$5,200,000.00 RECORDED DECEMBER 13, 2023 UNDER RECEPTION NO. [223101566](#).
48. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN UTILITY EASEMENT RECORDED MARCH 04, 2023 UNDER RECEPTION NO. [224015509](#).



## Land Title Guarantee Company Disclosure Statements

**Note:** Pursuant to CRS 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 will be obtained from the county treasurer of the county in which the real property is located or that county treasurer's authorized agent unless the proposed insured provides written instructions to the contrary. (for an Owner's Policy of Title Insurance pertaining to a sale of residential real property).
- (C) The 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:** Effective September 1, 1997, CRS 30-10-406 requires that all documents received for recording or filing in the clerk and recorder's office shall contain a top margin of at least one inch and a left, right and bottom margin of at least one half of an inch. The clerk and recorder may refuse to record or file any document that does not conform, except that, the requirement for the top margin shall not apply to documents using forms on which space is provided for recording or filing information at the top margin of the document.

**Note:** Colorado Division of Insurance Regulations 8-1-2 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 Land Title Guarantee Company 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 Lenders 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 material-men 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 un-filed mechanic's and material-men'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 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.

**Note:** Pursuant to CRS 10-11-123, notice is hereby given:

This notice applies to owner's policy commitments disclosing that a mineral estate has been severed from the surface estate, in Schedule B-2.

- (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 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 owner's permission.

**Note:** Pursuant to CRS 10-1-128(6)(a), It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Note:** Pursuant to Colorado Division of Insurance Regulations 8-1-3, notice is hereby given of the availability of a closing protection letter for the lender, purchaser, lessee or seller in connection with this transaction.

**Note:** Pursuant to CRS 24-21-514.5, Colorado notaries may remotely notarize real estate deeds and other documents using real-time audio-video communication technology. You may choose not to use remote notarization for any document.



## **Joint Notice of Privacy Policy of Land Title Guarantee Company Land Title Insurance Corporation and Old Republic National Title Insurance Company**

This Statement is provided to you as a customer of Land Title Guarantee Company as agent for Land Title Insurance Corporation and Old Republic National Title Insurance Company.

We want you to know that we recognize and respect your privacy expectations and the requirements of federal and state privacy laws. Information security is one of our highest priorities. We recognize that maintaining your trust and confidence is the bedrock of our business. We maintain and regularly review internal and external safeguards against unauthorized access to your non-public personal information ("Personal Information").

In the course of our business, we may collect Personal Information about you from:

- applications or other forms we receive from you, including communications sent through TMX, our web-based transaction management system;
  - your transactions with, or from the services being performed by us, our affiliates, or others;
  - a consumer reporting agency, if such information is provided to us in connection with your transaction;
- and
- The public records maintained by governmental entities that we obtain either directly from those entities, or from our affiliates and non-affiliates.

Our policies regarding the protection of the confidentiality and security of your Personal Information are as follows:

- We restrict access to all Personal Information about you to those employees who need to know that information in order to provide products and services to you.
- We may share your Personal Information with affiliated contractors or service providers who provide services in the course of our business, but only to the extent necessary for these providers to perform their services and to provide these services to you as may be required by your transaction.
- We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your Personal Information from unauthorized access or intrusion.
- Employees who violate our strict policies and procedures regarding privacy are subject to disciplinary action.
- We regularly assess security standards and procedures to protect against unauthorized access to Personal Information.

**WE DO NOT DISCLOSE ANY PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT STATED ABOVE OR PERMITTED BY LAW.**

Consistent with applicable privacy laws, there are some situations in which Personal Information may be disclosed. We may disclose your Personal Information when you direct or give us permission; when we are required by law to do so, for example, if we are served a subpoena; or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

Our policy regarding dispute resolution is as follows: Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration

Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.



# Commitment For Title Insurance

## Issued by Old Republic National Title Insurance Company

### NOTICE

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

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

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

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Minnesota 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.

### 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, 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; and
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

#### 4. COMPANY'S RIGHT TO AMEND

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

#### 5. LIMITATIONS OF LIABILITY

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

#### 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>.

IN WITNESS WHEREOF, Land Title Insurance Corporation has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A to be valid when countersigned by a validating officer or other authorized signatory.

Issued by:  
Land Title Guarantee Company  
3033 East First Avenue Suite 600  
Denver, Colorado 80206  
303-321-1880



Craig B. Rants, Senior Vice President



**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
A Stock Company  
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607  
(612) 371-1111 [www.oldrepublictitle.com](http://www.oldrepublictitle.com)

By  President

Attest  Secretary

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Old Republic National 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.

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