



Capstone Title  
5555 Tech Center Drive, Suite 120  
Colorado Springs, CO 80919  
(719) 228-1060 Phone  
Fax

**AGENT FOR: Stewart Title Guaranty Company**

DATE: April 09, 2020  
ORDER NO.: 200503  
PROPERTY ADDRESS: PROPOSED RESERVE @ CORRAL BLUFFS FLG NO. 3-5, PEYTON, CO 80831  
SCHEDULE NO.: 43310-00-017, 43310-00-023, 025, 026 & 43320-00-016  
BUYER/BORROWER: A PURCHASER TO BE DETERMINED  
SELLER: CORRAL RANCHES DEVELOPMENT CO., INC., A COLORADO CORPORATION

**PLEASE DELIVER TO THE FOLLOWING CUSTOMERS:**

CORRAL RANCHES DEVELOPMENT CO., INC., DAVID JONES  
A COLORADO CORPORATION  
1830 COYOTE POINT DRIVE  
COLORADO SPRINGS, CO 80904  
ATTN : HOWARD J. KUNSTLE

**SPECIAL INSTRUCTIONS:**

**CLOSING QUESTIONS:**

**TITLE QUESTIONS:** **Mike Betzer**  
**mike.betzer@capstonetitleco.com**

ENCLOSED PLEASE FIND THE FOLLOWING IN CONNECTION WITH THE ABOVE CAPTIONED ORDER. THANK YOU.

Commitment  
 Tax Certificate  
 Endorsement  
 Plat and Covenants

Revised Commitment  
 Identity Affidavit  
 Final Affidavit  
 Other: linked exceptions

## ALTA COMMITMENT FOR TITLE INSURANCE

ISSUED BY  
STEWART TITLE GUARANTY 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, STEWART TITLE GUARANTY COMPANY, a Texas 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Countersigned by:



Authorized Countersignature

CBST Escrow, LLC  
5555 Tech Center Drive  
Suite 120  
Colorado Springs, CO 80919  
(719) 228-1060



Frederick H. Eppinger  
President and CEO



Denise Carraux  
Secretary

For purposes of this form the "Stewart Title" logo featured above is the represented logo for the underwriter, Stewart Title Guaranty Company.

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File No. 200503

ALTA Commitment For Title Insurance 8-1-16 (4-2-18)

Page 1 of 3

AMERICAN  
LAND TITLE  
ASSOCIATION



## 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 countersignature 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.

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File No. 200503

ALTA Commitment For Title Insurance 8-1-16 (4-2-18)

Page 2 of 3



- (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>>.

## **STEWART TITLE GUARANTY COMPANY**

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 77252-2029.

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File No. 200503

ALTA Commitment For Title Insurance 8-1-16 (4-2-18)

Page 3 of 3



# ALTA COMMITMENT FOR TITLE INSURANCE

## SCHEDULE A

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### ***Transaction Identification Data for reference only:***

Issuing Agent: CBST Escrow, LLC  
Issuing Office: 5555 Tech Center Drive, Suite 120, Colorado Springs, CO 80919  
Issuing Office's ALTA® Registry ID:  
Loan ID Number: N/A  
Commitment Number: 200503  
Issuing Office File Number: 200503  
Property Address: PROPOSED RESERVE @ CORRAL BLUFFS FLG NO. 3-5, PEYTON, CO 80831  
Revision Number: 1

**1. Commitment Date:** April 07, 2020 at 8:00 A.M.

**2. Policy to be issued:**

**Proposed Policy Amount**

(a) ALTA Owner's Policy	Standard	\$5,000.00
		Premium: \$500.00

Proposed Insured: A PURCHASER TO BE DETERMINED

(b) ALTA Loan Policy

**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:**

CORRAL RANCHES DEVELOPMENT CO., INC., A COLORADO CORPORATION

**5. The Land is described as follows:**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

STEWART TITLE GUARANTY COMPANY

Authorized Countersignature

**STATEMENT OF CHARGES**

These charges are due and payable before a policy can be issued

INFORMATIONAL COMMITMENT

\$500.00

**TOTAL**

**\$500.00**

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File No. 200503

CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 1 of 4



# **ALTA COMMITMENT FOR TITLE INSURANCE**

## **SCHEDULE A**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### **EXHIBIT A**

#### **SCHEDULE A**

#### **LEGAL DESCRIPTION**

##### **THE RESERVE AT CORRAL BLUFFS FILING 3**

A TRACT OF LAND BEING A PORTION OF THE NORTHWEST QUARTER OF A TRACT OF LAND BEING A PORTION OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER AND THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 32, T13S, R64W OF THE 6th P.M;  
THE EAST HALF OF SECTION 31, T13S, R64W OF THE 6th P.M;  
EL PASO COUNTY, COLORADO AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
BEGINNING AT THE SOUTHEAST CORNER OF LOT 4, BLOCK 2, CORRAL RANCHES FILING SUBDIVISION NO. 4 AND SHOWN ON THE SUBDIVISION PLAT THEREOF RECORDED IN PLAT BOOK J-3 AT PAGE 53 OF THE EL PASO COUNTY RECORDS;  
THENCE S00°29'17"W ON THE SOUTHERLY EXTENSION OF THE EAST LINE OF SAID LOT 4, SAID LINE BEING COINCIDENT WITH THE WEST RIGHT OF WAY LINE OF TACK HOUSE ROAD AS PLATTED BY SAID SUBDIVISION, A DISTANCE OF 60.04 FEET TO THE POINT OF INTERSECTION OF SAID WESTERLY RIGHT OF WAY LINE WITH THE SOUTHERLY RIGHT OF WAY LINE OF HOOFPRIINT ROAD AS PLATTED BY SAID SUBDIVISION;  
THENCE N87°30'45"W ON THE WESTERLY EXTENSION OF SAID SOUTHERLY RIGHT OF WAY LINE, SAID LINE BEING COINCIDENT WITH THE NORTH LINE OF THE TRACT DESCRIBED IN BOOK 5930 AT PAGE 531 OF SAID EL PASO COUNTY RECORDS, A DISTANCE OF 1339.97 FEET TO THE NORTHWEST CORNER OF SAID TRACT;  
THENCE S00°34'10"W ON THE WEST LINE OF SAID TRACT A DISTANCE OF 659.96 FEET TO THE NORTHWEST CORNER OF THE TRACT DESCRIBED IN BOOK 5952 AT PAGE 1459 OF SAID EL PASO COUNTY RECORDS;  
THENCE S12°02'29"W ON THE WESTERLY LINE OF SAID TRACT A DISTANCE OF 37.92 FEET;  
THENCE S59°06'27"W A DISTANCE OF 287.04 FEET;  
THENCE N44°13'37"W A DISTANCE OF 631.00 FEET TO A POINT ON THE EASTERLY RIGHT OF WAY OF SOLBERG COURT AS PLATTED BY THE RESERVE AT CORRAL BLUFFS FILING NO. 2 AND SHOWN ON THE SUBDIVISION PLAT THEREOF RECORDED AT RECEPTION NO. 219714397 OF SAID EL PASO COUNTY RECORDS;  
THE FOLLOWING SIX (6) COURSES ARE ALONG THE EASTERLY AND NORTHERLY BOUNDARY OF SAID FILING NO. 2;

1. THENCE NORtheasterly ON THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 530.00 FEET, THROUGH A CENTRAL ANGLE OF 30°28'28", AN ARC DISTANCE OF 281.90 FEET;
2. THENCE N12°03'13"E A DISTANCE OF 241.36 FEET;
3. THENCE Northwesterly ON THE ARC OF A CURVE TO THE RIGHT HAVING A RADIUS OF 970.00 FEET, THROUGH A CENTRAL ANGLE OF 3°32'41", AN ARC DISTANCE OF 60.01 FEET, THE LONG CHORD OF WHICH BEARS N78°05'52"W A DISTANCE OF 60.00 FEET;
4. THENCE N12°03'13"E A DISTANCE OF 186.35 FEET;
5. THENCE NORtheasterly ON THE ARC OF A CURVE TO THE RIGHT HAVING A RADIUS OF 530.00 FEET, THROUGH A CENTRAL ANGLE OF 16°39'02", AN ARC DISTANCE OF 154.02 FEET;
6. THENCE N61°17'45"W A DISTANCE OF 495.00 FEET TO THE SOUTHEAST CORNER OF LOT 5 OF THE RESERVE AT CORRAL BLUFFS FILING NO. 1 AND SHOWN ON THE SUBDIVISION PLAT THEREOF RECORDED AT RECEPTION NO. 215713615 OF SAID EL PASO COUNTY RECORDS;

THENCE N27°40'45"E ON THE EASTERLY BOUNDARY OF SAID FILING NO. 1 A DISTANCE OF 861.00 FEET TO A POINT ON THE SOUTH LINE OF LOT 1, BLOCK 2, CORRAL RANCHES SUBDIVISION FILING NO. 3 AND SHOWN ON THE SUBDIVISION PLAT THEREOF RECORDED IN PLAT BOOK O-3 AT PAGE 90 OF SAID EL PASO COUNTY RECORDS TO THE SOUTHEAST CORNER OF LOT 4, BLOCK 1, SAID POINT ALSO BEING THE NORTHWEST

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File No. 200503

CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 2 of 4



## **ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

CORNER OF LOT 2, BLOCK 2 OF THE AFORESAID CORRAL RANCHES SUBDIVISION FILING NO. 4;  
THENCE S00°28'15"W ON THE WEST LINE OF SAID BLOCK 4 A DISTANCE OF 667.59 FEET TO THE SOUTHWEST  
CORNER OF LOT 3 OF SAID BLOCK 2;  
THENCE S87°32'08"E ON THE SOUTH LINE OF SAID LOT 3, BLOCK 2, A DISTANCE OF 326.50 FEET TO THE  
NORTHWEST CORNER OF LOT 4 OF SAID BLOCK 2;  
THENCE S00°31'22"W ON THE WEST LINE OF SAID LOT 4 A DISTANCE OF 679.67 FEET TO THE SOUTHWEST  
CORNER THEREOF;  
THENCE S87°30'45"E ON THE SOUTH LINE OF SAID LOT 4 A DISTANCE OF 326.50 FEET TO THE POINT OF  
BEGINNING OF THE TRACT DESCRIBED HEREIN.

### THE RESERVE AT CORRAL BLUFFS FILING 4

A TRACT OF LAND LOCATED IN THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER AND THE  
NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 32, T13S, R64W OF THE 6th P.M., THE  
EAST HALF OF SECTION 31, T13S, R64W OF THE 6th P.M., EL PASO COUNTY, COLORADO AND BEING MORE  
PARTICULARLY DESCRIBED AS FOLLOWS:

TRACT A, THE RESERVE AT CORRAL BLUFFS FILING 3, EL PASO COUNTY, COLORADO.

### THE RESERVE AT CORRAL BLUFFS FILING 5

A TRACT OF LAND BEING A PORTION OF THE SOUTHEAST QUARTER OF SECTION 31, T13S, R64W OF THE 6th  
P.M., EL PASO COUNTY, COLORADO AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT 6, THE RESERVE AT CORRAL BLUFFS SUBDIVISION FILING  
NO. 2 AS SHOWN ON THE SUBDIVISION PLAT THEREOF RECORDED AT RECEIPTION NUMBER 219714397 OF  
THE EL PASO COUNTY RECORDS;  
THENCE S88°46'26"E ON THE SOUTH LINE OF LOT 6 A DISTANCE OF 278.38 FEET;  
THENCE N46°41'53"E ON THE EAST LINE OF LOT 6 A DISTANCE OF 492.78 FEET TO A POINT ON THE  
SOUTHERLY RIGHT OF WAY OF SOLBERG COURT AS PLATTED BY SAID SUBDIVISION;  
THE FOLLOWING FIVE (5) COURSES ARE ALONG THE SOUTHERLY RIGHT OF WAY OF SAID SOLBERG COURT;  
1. THENCE SOUTHEASTERLY ON THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 60.00 FEET,  
THROUGH A CENTRAL ANGLE OF 78°26'12", AN ARC DISTANCE OF 82.14 FEET, THE LONG CHORD OF WHICH  
BEARS S52°31'13"E A DISTANCE OF 75.87 FEET;  
2. THENCE N88°15'41"E A DISTANCE OF 46.46 FEET;  
3. THENCE SOUTHEASTERLY ON THE ARC OF A CURVE TO THE RIGHT HAVING A RADIUS OF 100.55 FEET,  
THROUGH A CENTRAL ANGLE OF 22°30'00", AN ARC DISTANCE OF 39.49 FEET;  
4. THENCE S69°14'19"E A DISTANCE OF 53.10 FEET;  
5. THENCE NORTHEASTERLY ON THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 530.00 FEET,  
THROUGH A CENTRAL ANGLE OF 68°14'00", AN ARC DISTANCE OF 631.18 FEET TO THE MOST WESTERLY  
CORNER OF LOT 6, THE RESERVE AT CORRAL BLUFFS SUBDIVISION FILING NO. 3;  
THENCE S44°13'37"E ON THE SOUTHWESTERLY LINE OF SAID LOT 6 A DISTANCE OF 631.00 FEET;  
THENCE N59°06'27"E ON THE SOUTHEASTERLY LINE OF SAID LOT 6 A DISTANCE OF 287.04 FEET TO A POINT  
ON THE NORTHWESTERLY LINE OF THE TRACT DESCRIBED IN BOOK 5952 AT PAGE 1459 OF SAID EL PASO  
COUNTY RECORDS;  
THENCE S12°02'29"W ON THE WESTERLY LINE OF SAID TRACT A DISTANCE OF 37.92 FEET TO AN ANGLE POINT  
THEREON;  
THENCE S00°28'40"E CONTINUING ON SAID WESTERLY LINE A DISTANCE OF 1184.78 FEET TO INTERSECT THE  
SOUTH LINE OF THE SOUTHEAST QUARTER OF SECTION 31 AS SHOWN ON THE LAND SURVEY PLAT  
PREPARED BY CLARK LAND SURVEYING IN JUNE OF 2002 AND DEPOSITED IN THE RECORDS OF THE EL PASO

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File No. 200503

CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 3 of 4



## **ALTA COMMITMENT FOR TITLE INSURANCE SCHEDULE A**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

COUNTY LAND SURVEY PLATS UNDER RECEPTION NO. 202900119;  
THENCE N88°18'46"W ON SAID SOUTH LINE OF THE SOUTHEAST QUARTER A DISTANCE OF 2122.51 FEET TO  
THE SOUTHWEST CORNER THEREOF AS MONUMENTED BY A 2-1/2" DIAMETER ALUMINUM CAP LS #32439;  
THENCE N01°13'34"E ON THE WEST LINE OF SAID SOUTHEAST QUARTER AS SHOWN ON SAID LAND SURVEY  
PLAT A DISTANCE OF 1065.08 FEET TO THE POINT OF BEGINNING OF THE TRACT DESCRIBED HEREIN.

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File No. 200503

CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 4 of 4



# **ALTA COMMITMENT FOR TITLE INSURANCE**

## **SCHEDULE B PART I**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### **Requirements**

File No.: 200503- Amended No. 1

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.
5. NO REQUIREMENTS - This Commitment is issued for informational purposes only and is subject to further requirements and/or exceptions upon disclosure to the Company of the proposed insured. Liability is limited to the amount paid for this report.

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CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 1 of 1



# **ALTA COMMITMENT FOR TITLE INSURANCE**

## **SCHEDULE B PART II**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### **Exceptions**

File No.: 200503- Amended No. 1

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 defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Rights or claims of parties in possession, not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. 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.
5. 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.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) minerals of whatsoever kind, subsurface and surface substances, in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records or listed in Schedule B.
7. Water rights, claims or title to water.
8. Any and all unpaid taxes, assessments and unredeemed tax sales.
9. Except 60 foot right of way to El Paso County along all section lines as recorded October 03, 1887 in [Road Record A at Page 78](#) being 30 feet on each side of each section line.
10. Reservations contained in United States Patents recorded February 06, 1901 in [Book 208 at Page 221](#), November 08, 1901 in [Book 208 at Page 271](#) and July 11, 1908 in [Book 350 at Page 77](#) as follows: Subject to the right of the proprietor of a vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, as provided by law. And there is reserved from the lands hereby granted, a right of way thereof for ditches or canals constructed by the authority of the United States.
11. Reservations contained in Patent(s) recorded June 23, 1920 in [Book 575 at Page 314](#) as follows: There is reserved from the lands hereby granted a right of way thereon for ditches or canals constructed by the authority of the United States, reserving also to the United States all coal in the lands so granted.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

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File No. 200503

CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)  
Page 1 of 2



# **ALTA COMMITMENT FOR TITLE INSURANCE**

## **SCHEDULE B PART II**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### **Exceptions**

12. Right of way and easement granted to El Paso County Telephone Company in instrument May 17, 1971 in [Book 2408 at Page 848](#).
13. The effect of incursion of the subject property within the Black Squirrel Soil Conservation District as evidenced by instrument recorded October 05, 1972 in [Book 2529 at Page 526](#).
14. The effect of El Paso County Resolution regarding Zoning recorded December 06, 1974 in [Book 2721 at Page 702](#).
15. The effect of inclusion of the subject property within the Upper Black Squirrel Creek Groundwater Management District as evidenced by instrument recorded December 11, 1979 in [Book 3260 at Page 701](#).
16. The effect of inclusion of the subject property within the Falcon Fire Protection District as evidenced by instrument recorded July 30, 1980 at Reception No. [688399](#).
17. The effect of Notice Concerning Underground Facilities of the El Paso County Telephone Company recorded January 29, 1982 in Book [3527 at Page 176](#).
18. Right of way and easement granted to Mountain View Electric Association, Inc. in instrument recorded February 11, 1983 in [Book 3673 at Page 855](#).
19. The effect of El Paso County Resolution No. 83-100, Land Use-45, regarding Zoning recorded May 05, 1983 in [Book 3717 at Page 08](#).
20. The effect of Notice Concerning Underground Facilities of Mountain View Electric Association, Inc. recorded May 09, 1983 in [Book 3718 at Page 812](#).
21. Right of way and easement granted to El Paso County Telephone Company in instrument August 09, 1983 in [Book 3765 at Page 938](#).
22. Terms, agreements, provisions, conditions and obligations as contained in El Paso County Resolution No. 12-252 regarding approval of Preliminary Plan Request for Reserve at Corral Bluffs (SP-12-001) recorded July 27, 2012 at Reception No. [212086256](#).
23. Terms, agreements, provisions, conditions and obligations as contained in El Paso County Resolution No. 12-253 regarding Zoning (P-12-001) recorded July 27, 2012 at Reception No. [212086257](#).
24. Terms, agreements, provisions, conditions and obligations as contained in Colorado Ground Water Commission Findings and Order Determination No. 516-BD recorded April 20, 2015 at Reception No. [215037587](#).
25. Terms, agreements, provisions, conditions and obligations as contained in Colorado Ground Water Commission Findings and Order Determination No. 517-BD recorded April 20, 2015 at Reception No. [215037588](#).

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.*

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CO ALTA Commitment For Title Insurance Schedule 8-1-16 (4-2-18)

Page 2 of 2



## DISCLOSURES

File No.: 200503

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

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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 Capstone Title conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception number 1 will not appear on the Owner's Title Policy and the Lender's Title Policy when issued.

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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 Mechanic's 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.

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

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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 owner's permission.

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

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**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.

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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.

# STG Privacy Notice

## 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 title 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.

<b>Reasons we can share your personal information.</b>	<b>Do we share</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — 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
<b>For our marketing purposes</b> — to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company</i>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b> — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to <a href="mailto:optout@stewart.com">optout@stewart.com</a> or fax to 1-800-335-9591.
<b>For non-affiliates to market to you.</b> Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

### SHARING PRACTICES

<b>How often do the Stewart Title Companies notify me about their practices?</b>	We must notify you about our sharing practices when you request a transaction.
<b>How do the Stewart Title Companies protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer, file, and building safeguards.
<b>How do the Stewart Title Companies collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ request insurance-related services</li> <li>▪ provide such information to us</li> </ul> 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.
<b>What sharing can I limit?</b>	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, 1360 Post Oak Blvd., Ste. 100, Privacy Officer, Houston, Texas 77056*

## Privacy Notice for California Residents

Pursuant to the California Consumer Privacy Act of 2018 ("CCPA"), Stewart Information Services Corporation and its subsidiary companies (collectively, "Stewart") are providing this **Privacy Notice for California Residents** ("CCPA Notice"). This CCPA Notice supplements the information contained in Stewart's existing privacy notice and applies solely to all visitors, users and others who reside in the State of California or are considered California Residents ("consumers" or "you"). Terms used but not defined shall have the meaning ascribed to them in the CCPA.

### Information Stewart Collects

Stewart collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device. Most of the information that Stewart collects in the course of its regular business is already protected pursuant to the Gramm-Leach-Bliley Act (GLBA). Additionally, much of this information comes from government records or other information already in the public domain. Personal information under the CCPA does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Certain personal information protected by other sector-specific federal or California laws, including but not limited to the Fair Credit Reporting Act (FCRA), GLBA and California Financial Information Privacy Act (FIPA).

Specifically, Stewart has collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected?
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES

Stewart obtains the categories of personal information listed above from the following categories of sources:

- Directly and indirectly from customers, their designees or their agents (For example, realtors, lenders, attorneys, etc.)
- Directly and indirectly from activity on Stewart's website or other applications.
- From third-parties that interact with Stewart in connection with the services we provide.

#### Use of Personal Information

Stewart may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason for which the information is provided.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with Stewart.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To prevent and/or process claims.
- To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf.
- As necessary or appropriate to protect the rights, property or safety of Stewart, our customers or others.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets, and business.
- To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- Auditing for compliance with federal and state laws, rules and regulations.
- Performing services including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services or other similar services.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

#### Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent in the course of your transaction (for example, a realtor or a lender). Stewart may disclose your personal information to a third party for a business purpose. Typically, when we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We share your personal information with the following categories of third parties:

- Service providers and vendors (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- Affiliated Companies
- Litigation parties and attorneys, as required by law.
- Financial rating organizations, rating bureaus and trade associations.
- Federal and State Regulators, law enforcement and other government entities

In the preceding twelve (12) months, Stewart has disclosed the following categories of personal information for a business purpose:

Category A: Identifiers

Category B: California Customer Records personal information categories

Category C: Protected classification characteristics under California or federal law

Category D: Commercial Information

Category E: Biometric Information

Category F: Internet or other similar network activity

Category G: Geolocation data

Category H: Sensory data

Category I: Professional or employment-related information

Category J: Non-public education information

Category K: Inferences

#### Consumer Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

## **Access to Specific Information and Data Portability Rights**

You have the right to request that Stewart disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, Stewart will disclose to you:

- The categories of personal information Stewart collected about you.
- The categories of sources for the personal information Stewart collected about you.
- Stewart's business or commercial purpose for collecting that personal information.
- The categories of third parties with whom Stewart shares that personal information.
- The specific pieces of personal information Stewart collected about you (also called a data portability request).
- If Stewart disclosed your personal data for a business purpose, a listing identifying the personal information categories that each category of recipient obtained.

## **Deletion Request Rights**

You have the right to request that Stewart delete any of your personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

Stewart may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

## Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us either:

- Calling us Toll Free at 1-866-571-9270
- Emailing us at [Privacyrequest@stewart.com](mailto:Privacyrequest@stewart.com)
- Visiting <http://stewart.com/ccpa>

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

To designate an authorized agent, please contact Stewart through one of the methods mentioned above.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Stewart cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with Stewart.

## Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

A written response will be delivered by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

Stewart does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

#### Non-Discrimination

Stewart will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you a different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

#### Changes to Our Privacy Notice

Stewart reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on Stewart's website and update the notice's effective date. **Your continued use of Stewart's website following the posting of changes constitutes your acceptance of such changes.**

#### Contact Information

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described here, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

**Phone:** Toll Free at 1-866-571-9270

**Website:** <http://stewart.com/ccpa>

**Email:** Privacyrequest@stewart.com

**Postal Address:** Stewart Information Services Corporation  
Attn: Mary Thomas, Deputy Chief Compliance Officer  
1360 Post Oak Blvd., Ste. 100, MC #14-1  
Houston, TX 77056

## STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

### WHAT DO/DOES THE Capstone Title 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 Capstone Title, and its affiliates (" N/A "), 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 Capstone Title, 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?
<b>For our everyday business purposes</b> — 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
<b>For our marketing purposes</b> — to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies.	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For non-affiliates to market to you.</b> Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices	
<b>How often do/does Capstone Title notify me about their practices?</b>	We must notify you about our sharing practices when you request a transaction.
<b>How do/does Capstone Title protect my personal information?</b>	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.
<b>How do/does Capstone Title collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• request insurance-related services</li><li>• provide such information to us</li></ul> 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.
<b>What sharing can I limit?</b>	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.
<b>Contact Us</b>	If you have any questions about this privacy notice, please contact us at: Capstone Title, 5555 Tech Center Drive, Suite 120, Colorado Springs, CO 80919