

Commitment No.: 72068316

**COMMITMENT FOR TITLE INSURANCE  
ISSUED BY  
Chicago 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, Chicago Title Insurance Company (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 180 days 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.

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- (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; 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.

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- (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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Closing Office:  
662 Woodward Ave.  
Detroit, MI 48226  
Phone: (888) 848-5355  
Fax: (800) 652-7033

Rocket Mortgage, LLC  
1050 Woodward Ave  
Detroit, MI 48226

Phone Number: (313) 373-3000

## MORTGAGE INVOICE

Date: 3/11/2022

Client Name: Rocket Mortgage, LLC

Loan Number: 3499183855

Loan Amount: \$400,000.00

Order Number: 72068316

Property Address: 12643 Fulford Ct  
Colorado Springs, CO 80908-4191

Total Premium Due: \$710.00

### Additional Charges and Available Endorsements:

ALTA 8.1 Environmental Protection Lien	\$75.00
Extended Coverage (Short Form)	\$75.00
5.1 Planned Unit Development	\$142.00
ALTA 9 Restrictions, Encroachments, Minerals	\$142.00

Underwriter portion of premium: \$171.60, Agent portion of premium: \$972.40

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Issued By: Amrock, LLC  
662 Woodward Ave.  
Detroit, MI 48226  
Phone: (888) 848-5355  
Fax: (800) 652-7033  
Email: clientrelations@amrock.com  
Website: www.amrock.com

Agent for: Chicago Title Insurance Company  
Countersigned By: Amrock, LLC

Jeff Eisenshtadt, Agent



Order Number: 72068316  
Production Date: February 2, 2022

## COMMITMENT FOR TITLE INSURANCE

Transaction Identification Data for reference only:

Issuing Agent: Amrock, LLC

Issuing Office: Chicago Title Insurance Company

Issuing Office's ALTA® Registry ID: 1032392

Loan ID #: 3499183855

Commitment Number: 72068316

Issuing Office File Number:

Property Address: 12643 Fulford Ct, Colorado Springs, CO 80908-4191

Revision Number: 6

### Schedule A

1. **Commitment Date:** February 17, 2022 at 8:00 a.m.

2. **Policy to be Issued:**

Loan Policy (6/17/06) \$400,000.00 (Without Standard Exceptions)

**Proposed Insured:** Rocket Mortgage, LLC, its successors and/or assigns

**Loan Number:** 3499183855

In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

Issued By: Amrock, LLC  
662 Woodward Ave.  
Detroit, MI 48226  
Phone: (888) 848-5355  
Fax: (800) 652-7033  
Email: clientrelations@amrock.com  
Website: www.amrock.com

Agent for: Chicago Title Insurance Company

Countersigned By: Amrock, LLC

A handwritten signature in black ink, appearing to read "Jeff Eisenshtadt".

Jeff Eisenshtadt, Agent

### ALTA COMMITMENT - Schedule A

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Order Number: 72068316  
Production Date: February 2, 2022

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:

Ronald G. Oholendt and Z. Jane Oholendt, as trustees of The Ronald G. Oholendt and Z. Jane Oholendt Revocable Trust dated April 23, 2013  
By Quit Claim Deed from Ronald G. Oholendt and Z. Jane Oholendt, husband and wife to Ronald G. Oholendt and Z. Jane Oholendt, as trustees of The Ronald G. Oholendt and Z. Jane Oholendt Revocable Trust dated April 23, 2013, dated August 31, 2020, recorded September 08, 2020 in Instrument/Case No. 220138016.

5. The Land is described as follows:

Land situated in the County of El Paso in the State of Colorado  
(See Attached Exhibit A - Legal Description)

**Commonly Known As:** 12643 Fulford Ct Colorado Springs, CO 80908-4191

Tax Parcel Identification Numbers: 5212002021

Property Type: Planned Unit Development

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

Issued By: Amrock, LLC  
662 Woodward Ave.  
Detroit, MI 48226  
Phone: (888) 848-5355  
Fax: (800) 652-7033  
Email: clientrelations@amrock.com  
Website: www.amrock.com

Agent for: Chicago Title Insurance Company

Countersigned By: Amrock, LLC

A handwritten signature in black ink, appearing to read "Jeff Eisenshtadt".

Jeff Eisenshtadt, Agent

ALTA COMMITMENT - Schedule A

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**SCHEDULE B - PART I  
(Requirements)**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. The following are the requirements to be complied with:
  - A. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
  - B. Instruments in insurable form which must be executed, delivered and duly filed for record.
6. Record deed from The Ronald G. Oholendt and Z. Jane Oholendt Revocable Trust to Ronald Oholendt, Z. Jane Oholendt.
7. Record mortgage/deed of trust to be insured from Ronald G. Oholendt and Z. Jane Oholendt, husband and wife.
8. The following lien to be discharged, subordinated or same to be shown on policy.

Mortgagee :	Rocket Mortgage, LLC
Amount:	\$254,620.00
Dated Date:	August 31, 2020
Recorded Date:	September 8, 2020
Loan No:	3456177982
MIN:	
Instrument Number:	220138015
Open Ended:	No
Mortgagor:	Ronald G. Oholendt and Z. Jane Oholendt, husband and wife
Assigned To:	

In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

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9. Payment of unpaid taxes and special assessments, plus penalty, interest and collection fees, if any, or same to be shown on the final policy.
10. Taxes being obtained from municipality. To follow under separate cover.

**Tax Id Number(s): 5212002021**

NOTE: In the event that the loan secured by the mortgage to be insured (the insured mortgage) is closed and disbursed by a branch office of the Company or an agent of the Company, for whom we have provided you with an un-cancelled closing protection letter, the policy committed for by this commitment will be issued in the form required by your closing instructions. Such policy will only include exceptions disclosed by this commitment and any amendments to or updates of this commitment provided to you prior to closing.

NOTE: Amrock, LLC obtains the opinion of an independent attorney licensed in the subject property state prior to the furnishing of any title information where required by applicable law.

In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

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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. Taxes or assessments which 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.
2. Rights, facts, interests or claims which are not shown by the Public Records, but which could be ascertained by an inspection of said Land or by making inquiry of persons in possession thereof.
3. Easements, claims of easement or encumbrances which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
5. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water, in each case not shown in the public records.
6. 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.
7. Taxes and assessments not yet due and payable.
8. Covenants, conditions and restrictions and other instruments recorded in the public records and purporting to impose a transfer fee or conveyance fee payable upon the conveyance of an interest in real property or payable for the right to make or accept such a transfer, and any and all fees, liens or charges, whether recorded or unrecorded, if any, currently due payable or that will become due or payable, and any other rights deriving therefrom, that are assessed pursuant thereto.
9. Any and all easements, agreements and restrictions of record.

NOTE: In the event that the Commitment Jacket is not attached hereto, all of the terms, conditions and provisions contained in said Jacket are incorporated herein.

In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

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NOTE: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the amount, if any, set forth in the arbitration, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as exclusive remedy of the parties. Arbitration is voluntary and non-binding.

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In order to close a transaction using this Title Commitment, and have a Title Policy issued based on the contents of this Commitment, the Commitment Revision Date must not be older than 14 days from the actual closing date. Please contact this Title provider for appropriate updates. Please note that after 180 days, this commitment is void and of no effect.

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## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 5212002021

Land situated in the County of El Paso in the State of CO

BEING LOT NUMBER 21 IN SYLVAN MEADOWS FILING NO. 2 OF EL PASO COUNTY RECORDS.

Commonly known as: 12643 Fulford Ct, Colorado Springs, CO 80908-4191

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.





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## CONVEYANCE SEARCH

Effective Date: February 17, 2022 at 8:00 a.m.

From examination of the records in the Register of Deeds Office, El Paso County, CO, for property described as follows, to wit:

Land situated County of El Paso in the State of CO  
(See Attached Exhibit A - Legal Description)

Commonly known as: 12643 Fulford Ct, Colorado Springs, CO 80908-4191

5212002021

24 months prior to February 17, 2022, we find there are no conveyances affecting subject property except the following:

1 By Quit Claim Deed from Ronald G. Oholendt and Z. Jane Oholendt, husband and wife to Ronald G. Oholendt and Z. Jane Oholendt, as trustees of The Ronald G. Oholendt and Z. Jane Oholendt Revocable Trust dated April 23, 2013 dated August 31, 2020 and recorded September 8, 2020, Instrument/Case No. 220138016

2 By Quit Claim Deed from Ronald G. Oholendt and Z. Jane Oholendt, as trustees of The Ronald G. Oholendt and Z. Jane Oholendt Revocable Trust dated April 23, 2013 to Ronald G. Oholendt and Z. Jane Oholendt, husband and wife dated August 31, 2020 and recorded September 8, 2020, Instrument/Case No. 220138014

This report contains information from public land records available in the county indicated above for whose accuracy and completeness we assume no responsibility. This report is released with the understanding that it is strictly confidential and only to be used by the party requesting it. This report is not to be construed as an opinion of title or as a commitment for title insurance. For matters of a legal nature, we suggest you contact your attorney. The liability of Amrock, LLC is limited to the amount paid for this report. Amrock, LLC assumes no liability, financial or otherwise, in association with the information in this report.

## DISCLOSURE STATEMENT

Pursuant to C.R.S. 30-10-406(3)(a) 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 will refuse to record or file any document that does not conform to the requirements of this section.

NOTE: If this transaction includes a sale of the property and the price exceeds \$100,000.00, the seller must comply with the disclosure/withholding provisions of C.R.S. 39-22-604.5 (Non-residential withholding).

NOTE: Colorado Division of Insurance Regulations 3-5-1 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 Amrock, LLC 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.

Pursuant to C.R.S. 10-11-122, the company will not issue its policy or policies of title insurance contemplated by this commitment until it has been provided a Certificate of Taxes due or other equivalent documentation from the County Treasurer or the County Treasurer's authorized agent; or until the Proposed Insured has notified or instructed the company in writing to the contrary. The subject property may be located in a special taxing district. A Certificate of Taxes due listing each taxing jurisdiction shall be obtained from the County Treasurer or the County Treasurer's authorized agent. 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: Pursuant to CRS 10-11-123, notice is hereby given: This notice applies to owner's policy commitments containing a mineral severance instrument exception, or exceptions, in Schedule B, Section 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 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.

NOTE: Pursuant to Colorado Insurance Regulation 8-1-2, Section 5, Paragraph M, 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 the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information as to the seller, the builder and or the contractor; payment of the appropriate premium, fully executed Indemnity Agreements satisfactory to the company, and, any additional requirements as may be necessary after an examination of the aforesaid information by the Company.

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

NOTE: Pursuant to C.R.S. 38-35-125(2) and Colorado Insurance Regulation 8-1-2, Section 5, Paragraph G no person or entity that provides closing and settlement services for a real estate transaction shall disburse funds as a part of such services until those funds have been received and are available for immediate withdrawal as a matter of right.

NOTE: C.R.S. 39-14-102 requires that a real property transfer declaration accompany any conveyance document presented for recordation in the State of Colorado. Said declaration shall be completed and signed by either the grantor or grantee.

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 an ALTA Closing Protection Letter which may, upon request, be provided to certain parties to the transaction identified in the commitment.

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.







