# Core Title Group LLC
**101 S. Sahwatch Street, Suite 212**
**Colorado Springs, CO 80903**
Phone: **719-219-8500**
Fax: **719-425-2725**

## Transmittal Information

| | |
|---|---|
| Date: | **09/12/2025** |
| File No: | **7066COR** |
| Property Address | **Sterling Ranch East Filing No. 8, Colorado Springs, CO 80908** |
| Buyer\Borrower | **Classic SRJ Land, LLC, a Colorado limited liability company** |
| Seller | |

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

**Escrow Officer:**
**Not Applicable**
**Core Title Group LLC**
**101 S. Sahwatch Street, Suite 212**
**Colorado Springs, CO 80903**
Phone: **719-219-8500**

E-Mail:
Processor:
E-Mail: **LPlank@coretitlegroupllc.com**

**Marion McKenzie**
**Core Title Group LLC**
**101 S. Sahwatch Street, Suite 212**
**Colorado Springs, CO 80903**
Phone: **719-219-8500**

Copies Sent to:

### Buyer:
**Classic SRJ Land, LLC, a Colorado limited liability company**
**2138 Flying Horse Club Drive**
**Colorado Springs, CO 80921**

### Seller:

### Buyer's Agent:

### Seller's Agent:

### Buyer's Attorney:

### Seller's Attorney:

### Lender:
**CASH**

### Mortgage Broker:

**Phone: Fax:**
**Attn:**
**Email:**

**Phone: Fax:**
**Attn:**
**Email:**

**Additional Contacts**

**Misc**
CORE Commercial
Email: commercial@coretitlegroupllc.com

**Misc**
Classic Consulting Engineers and Surveyors
619 N. Cascade Avenue, Ste 200
Colorado Springs, CO 80903
Contact: Loren Moreland
Email: lmoreland@classichomes.com

**Misc**
N.E.S. Inc
619 North Cascade Avenue, Suite 200
Colorado Springs, CO 80903
Contact: Ann Odom
Email: aodom@nescolorado.com

**Misc**
Classic Consulting Engineers and Surveyors
619 N. Cascade Avenue, Ste 200
Colorado Springs, CO 80903
Phone: 719-785-0790
Contact: Marc Whorton
Email: mwhorton@classicconsulting.net

**Thank you for using Core Title Group LLC**

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# Core Title Group LLC

101 S. Sahwatch Street, Suite 212, Colorado Springs, CO 80903
Phone: 719-219-8500 Fax: 719-425-2725

## UNDERSTANDING YOUR TITLE COMMITMENT

### SCHEDULE A:

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

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

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

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

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

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

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

### SCHEDULE B-SECTION 1:

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

### SCHEDULE B-SECTION 2:

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

WESTCOR
LAND TITLE INSURANCE COMPANY

**ALTA COMMITMENT FOR TITLE INSURANCE**
**issued by**
**WESTCOR LAND TITLE INSURANCE COMPANY**
**(ALTA Adopted 07-01-2021)**

## 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, Westcor Land Title Insurance Company, a South Carolina 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 Amount of Insurance 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.

*Issued By*:

**Core Title Group LLC**

101 S. Sahwatch Street, Suite 212
Colorado Springs, CO 80903
Phone: 719-219-8500

**WESTCOR LAND TITLE INSURANCE COMPANY**

By: Mary O'Donnell
Mary O'Donnell - President

Attest:
Donald A. Berube - Secretary

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Westcor Land Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; 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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AMERICAN LAND TITLE ASSOCIATION

## COMMITMENT CONDITIONS

**1. DEFINITIONS**

a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.

b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.

c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.

d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.

e. "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.

f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.

g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.

i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.

j. "Title": The estate or interest in the Land identified in Item 3 of 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 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 is not liable for any other amendment to this Commitment.



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**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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.

e. The Company is not liable for the content of the Transaction Identification Data, if any.

f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**

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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.

c. 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 IS 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 closing, settlement, escrow, or any other purpose.

**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.



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**9. CLAIMS PROCEDURES**

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

**10. CLASS ACTION**

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

**11. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is $2,000,000 or less may be arbitrated at the election 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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## CONDITIONS AND STIPULATIONS

1. The term "mortgage", when used herein, shall include deed of trust, trust deed, or other security instrument.

2. If the proposed Insured has acquired actual knowledge of any defect, lien encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.

3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions, the Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.

4. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.

## STANDARD EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effect date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

2. 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.

3. Any discrepancies, conflicts in boundary lines, encroachments, easements, measurements, variations in area or content, party wells and/or other facts which a correct survey and/or a physical inspection of the premises would disclose.

4. Rights or claims of parties in possession not shown in the public records.

5. In the event this Commitment is issued with respect to a construction loan to be disbursed in future periodic installments, then the policy shall contain an additional exception which shall be as follows:

Pending disbursement of the full proceeds of the loan secured by the mortgage insured, this policy only insures the amount actually disbursed, but increases as proceeds are disbursed in good faith and without knowledge of any intervening lien or interest to or for the account of the mortgagor up to the amount of the policy. Such disbursement shall not extend the date of the policy or change any part thereof unless such change is specifically made by written endorsement duly issued on behalf of the Company. Upon request by the Insured (and payment of the proper charges thereof), the Company 's agent or approved attorney will search the public records subsequent to the date of the policy and furnish the insured a continuation report showing such matters affecting title to the land as they have appeared in the public records subsequent to the date of the policy or date of the last preceding continuation report, and if such continuation report shows intervening lien, or liens, or interest to or for the account of the mortgagor, then in such event this policy does not increase in liability unless such matters as actually shown on such continuation report are removed from the public records by the insured.

File No: **7066COR**
Amendment No: **7066COR-C**

## SCHEDULE A

1. Commitment Date: **September 8, 2025**, at **8:00 am**
2. Policy to be Issued:
   (a) ALTA® 2021 Owner's Policy
   Proposed Insured:
   Proposed Policy Amount:
   (b) ALTA® 2021 Loan Policy
   Proposed Insured: **CASH**
   Proposed Policy Amount:

| | | |
|---|---|---|
| *Informational End* | *$* | **250.00** |
| Total: | *$* | *250.00* |

3. The estate or interest in the Land at the Commitment Date is: **Fee Simple**
4. The Title is, at the Commitment Date, vested in:
   **Classic SRJ Land, LLC a Colorado limited liabilty company**
5. The Land is described as follows:
   **SEE ATTACHED EXHIBIT "A"**
   For Informational Purposes Only:
   **Sterling Ranch East Filing No. 8, Colorado Springs, CO 80908**

   APN: **5200000573; 5233000021**

Countersigned
Core Title Group LLC

By: _____

**Marion McKenzie**

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Westcor Land Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; 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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File No.: **7066COR**

## EXHIBIT A

The Land is described as follows:

**A PARCEL OF LAND BEING A PORTION OF SECTION 33 AND SECTION 34, TOWNSHIP 12 SOUTH, RANGE 65 WEST OF THE SIXTH PRINCIPAL MERIDIAN, EL PASO COUNTY, COLORADO, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BASIS OF BEARINGS: THE SOUTH LINE OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 12 SOUTH, RANGE 65 WEST OF THE SIXTH PRINCIPAL MERIDIAN, BEING MONUMENTED AT THE WEST END WHICH IS THE CENTER-EAST ONE SIXTEENTH CORNER OF SAID SECTION 28, BY A 3-1/4" ALUMINUM SURVEYORS CAP STAMPED "ESI PLS 10376, 2006" AND AT THE EAST END, WHICH IS A 30' WITNESS CORNER TO THE EAST OF THE EAST QUARTER CORNER OF SAID SECTION 28, BY A 3-1/4" ALUMINUM SURVEYORS CAP STAMPED "ESI 10376, 2006", IS ASSUMED TO BEAR N89° 08'28"E, A DISTANCE OF 1356.68 FEET.**

**COMMENCING AT THE CENTER-EAST ONE-SIXTEENTH CORNER OF SECTION 28, TOWNSHIP 12 SOUTH, RANGE 65 WEST OF THE SIXTH PRINCIPAL MERIDIAN EL PASO COUNTY, COLORADO, SAID POINT BEING THE SOUTHWESTERLY CORNER OF RETREAT AT TIMBERRIDGE FILING NO. 1 RECORDED UNDER RECEPTION NO. 220714653 RECORDS OF EL PASO COUNTY, COLORADO;**
**THENCE S19° 38'14"E, A DISTANCE OF 3075.46 FEET TO THE POINT OF BEGINNING,**

**THENCE S50° 26'12"E, A DISTANCE OF 587.17 FEET TO A POINT OF CURVE;**
**THENCE ON A CURVE TO THE LEFT, HAVING A DELTA OF 26° 05'19", A RADIUS OF 175.00 FEET, AND A DISTANCE OF 79.68 FEET TO A POINT OF TANGENT, THENCE S76° 31'31"E, A DISTANCE OF 326.08 FEET;**
**THENCE S13° 28'29"W, A DISTANCE OF 316.54 FEET;**
**THENCE S76° 31'31"E, A DISTANCE OF 864.70 FEET;**
**THENCE S13° 28'29"W, A DISTANCE OF 564.46 FEET;**
**THENCE N76° 31'31"W, A DISTANCE OF 829.70 FEET;**
**THENCE N31° 31'31"W, A DISTANCE OF 49.50 FEET;**
**THENCE N13° 28'29"E, A DISTANCE OF 10.00 FEET,**
**THENCE N76° 31'31"W, A DISTANCE OF 80.00 FEET;**
**THENCE S13° 28'29"W, A DISTANCE OF 10.00 FEET;**
**THENCE S58° 28'13"W, A DISTANCE OF 49.50 FEET;**
**THENCE N76° 31'31"W, A DISTANCE OF 232.56 FEET TO A POINT OF CURVE;**
**THENCE ON A CURVE TO THE RIGHT, HAVING A DELTA OF 26° 05'19" A RADIUS OF 1,935.00 FEET, AND A DISTANCE OF 881.07 FEET TO A POINT OF TANGENT;**
**THENCE N50° 26'12"W, A DISTANCE OF 161.33 FEET;**
**THENCE N05° 26'12"W, A DISTANCE OF 28.28 FEET;**
**THENCE N39° 33'48"E, A DISTANCE OF 960.00 FEET TO THE POINT OF BEGINNING,**

**COUNTY OF EL PASO, STATE OF COLORADO.**



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File No: **7066COR**

## SCHEDULE B, PART I - Requirements

The following are the requirements to be complied with prior to the issuance of said policy or policies. Any other instrument recorded subsequent to the effective date hereof may appear as an exception under Schedule B of the policy to be issued. Unless otherwise noted, all documents must be recorded in the office of the clerk and recorded of the county in which said property is located.

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.

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

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

4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

**NOTE: This commitment has been issued for informational purposes only and there are no requirements at this time.**

**FOR INFORMATIONAL PURPOSES ONLY:**

**24-month Chain of Title: The only conveyance(s) affecting said land recorded within the 24 months preceding the date of this commitment is (are) as follows:**

**Special Warranty Deed recorded December 22, 2021 at Reception No. 221232399.**

**NOTE: If no conveyances were found in that 24 month period, the last recorded conveyance is reported. If the subject land is a lot in a subdivision plat less than 24 months old, only the conveyances subsequent to the plat are reported.**



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File No: **7066COR**

## SCHEDULE B, PART II - Exceptions

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

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

1. Rights or claims of parties in possession not shown by the Public Records.

2. Easements or claims of easements not shown in the Public Records.

3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the land would disclose, and which are not shown by the public record.

4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

6. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof.

7. Any water rights or claims or title to water, in or under the land, whether or not shown by the public records.

8. Taxes due and payable; and any tax, special assessments, charge or lien imposed for water or sewer service, or for any other special taxing district. Note: Upon verification of payment of all taxes the above exception will be amended to read, “Taxes and assessments for the current year, and subsequent years, a lien not yet due and payable.”

9. RIGHT OF PROPRIETOR OF A VEIN OR LODE TO EXTRACT AND REMOVE HIS ORE THEREFROM SHOULD THE SAME BE FOUND TO PENETRATE OR INTERSECT THE PREMISES AS RESERVED IN UNITED STATES PATENT RECORDED APRIL 17, 1886, IN BOOK 72 AT PAGE 51, AND RECORDED NOVEMBER 16, 1886 IN BOOK 72 AT PAGE 81, AND RECORDED JANUARY 16, 1885 IN BOOK 35 AT PAGE 364, AND RECORDED NOVEMBER 16, 1886 IN BOOK 72 AT PAGE 78.

10. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RIGHT OF WAY AND EASEMENT RECORDED OCTOBER 15, 1927 IN BOOK 798 AT PAGE 165.

11. RESERVATION OF MINERAL RIGHTS AS CONTAINED IN DEED RECORDED MARCH 03, 1954 IN BOOK 1419 AT PAGE 198. AFFIDAVIT REGARDING KNOWN AGGREGATE VALUE RECORDED JULY 12, 2000 UNDER RECEPTION NO. 200081217. REQUEST FOR NOTIFICATION FORM RECORDED DECEMBER 30, 2003 UNDER RECEPTION NO.203295839. AS AFFECTED BY QUIT CLAIM DEED AND WAIVER OF SURFACE RIGHTS BY RECORDED MARCH 29, 2006 UNDER RECEPTION NO. 206045406. QUIT CLAIM DEED RECORDED JUNE 26, 2007 UNDER RECEPTION NO. 207085432.

12. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RIGHT OF WAY EASEMENT AND AGREEMENT RECORDED JULY 11, 1966 IN BOOK 2139 AT PAGE 374.



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13. CONVEYANCE OF MINERAL RIGHTS AS CONTAINED IN DEEDS RECORDED OCTOBER 18, 1984 IN BOOK 3929 AT PAGE 634, OCTOBER 18, 1984 IN BOOK 3929 AT PAGE 636, OCTOBER 18, 1984 IN BOOK 3929 AT PAGE 635, MAY 9, 1988 IN BOOK 5504 AT PAGE 1439, OR A SEVERANCE OF MINERALS EVIDENCED THEREBY, AND ANY AND ALL ASSIGNMENTS THEREOF OR INTERESTS THEREIN.

14. ANY TAX, LIEN, FEE, OR ASSESSMENT BY REASON OF INCLUSION OF SUBJECT PROPERTY IN THE BLACK FOREST VOLUNTEER FIRE PROTECTION DISTRICT, AS EVIDENCED BY INSTRUMENT RECORDED AUGUST 21, 1975, IN BOOK 2772 AT PAGE 121. ORDER CHANGING NAME TO BLACK FOREST FIRE/RESCUE PROTECTION DISTRICT RECORDED JULY 28, 1980 IN BOOK 3333 AT PAGE 799. NOTICES OF GENERAL OBLIGATION INDEBTEDNESS RECORDED DECEMBER 17, 2001 UNDER RECEPTION NO. 201185017 AND RECORDED MAY 20, 2011 UNDER RECEPTION NO. 211049996.

15. THE EFFECT OF NOTICE CONCERNING UNDERGROUND FACILITIES OF THE MOUNTAIN VIEW ELECTRIC ASSOCIATION, INC. RECORDED MAY 9, 1983 IN BOOK 3718 AT PAGE 812.

16. THE EFFECT OF RESERVATION OF NONTRIBUTARY GROUND WATER, RECORDED MARCH 11, 1986 IN BOOK 5138 AT PAGE 132.

17. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT AND AGREEMENT RECORDED MARCH 09, 2001 UNDER RECEPTION NO. 201029151.

18. RESTRICTIONS AS CONTAINED IN DEED RECORDED MARCH 29, 2006 UNDER RECEPTION NO. 206045408.

19. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN LEASE AGREEMENT AS DISCLOSED BY ASSIGNMENT OF LEASE RECORDED MARCH 29, 2006 UNDER RECEPTION NO. 20645405.

20. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT RECORDED MARCH 21, 2001 UNDER RECEPTION NO. 201034022.

21. WATER RIGHTS, CLAIMS OR TITLE TO WATER, INCLUDING BUT NOT LIMITED TO, THOSE RIGHTS AS DISCLOSED BY TRUSTEE'S QUIT CLAIM DEED (WATER RIGHTS) RECORDED MARCH 29, 2006 UNDER RECEPTION NO. 206045410 AND QUIT CLAIM DEEDS RECORDED OCTOBER 31, 2014 UNDER RECEPTION NO. 214100608 AND 214100609.

22. THE EFFECT OF RESOLUTION NO. 08-476 REGARDING SKETCH PLAN, RECORDED AUGUST 25, 2009, UNDER RECEPTION NO. 209100915. RESOLUTION EXTENDING EXPIRATION PERIOD RECORDED OCTOBER 2, 2013 UNDER RECEPTION NO. 213124429. RESOLUTION NO. 23-173 APPROVAL OF MAP AMENDMENT (REZONE) STERLING RANCH EAST REZONE (RS-5000)(P-22-012).

23. ANY TAX, LIEN, FEE, OR ASSESSMENT BY REASON OF INCLUSION OF SUBJECT PROPERTY IN THE STERLING RANCH METROPOLITAN DISTRICT NO. 2, AS EVIDENCED BY INSTRUMENTS RECORDED JULY 09, 2010, UNDER RECEPTION NO. 210065613, MARCH 7, 2011 UNDER RECEPTION NO. 211023430 AND MARCH 7, 2011 UNDER RECEPTION NO. 211023431. CONSOLIDATED SERVICE PLAN FOR STERLING RANCH METROPOLITAN DISTRICT NOS. 1, 2 AND 3 RECORDED MAY 21, 2014 UNDER RECEPTION NO. 214042782. RESOLUTION CONCERNING THE IMPOSITION OF A DISTRICT FACILITIES FEE RECORDED JULY 29, 2015 UNDER RECEPTION NO. 215081385.

24. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN ACCESS



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EASEMENT RECORDED SEPTEMBER 20, 2011 UNDER RECEPTION NO. 211091268.

25. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN WATER EASEMENT RECORDED MARCH 14, 2014 UNDER RECEPTION NO. 214021314.

26. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN PERMANENT EASEMENT AGREEMENT RECORDED MARCH 14, 2014 AT RECEPTION NO. 214021315, RECEPTION NO. 21421316 AND AT RECEPTION NO. 21421317.

27. TERMS, CONDITIONS AND PROVISIONS OF PERMIT RECORDED JULY 31, 2014 UNDER RECEPTION NO. 214068509.

28. TERMS, CONDITIONS AND PROVISIONS OF RESOLUTION RECORDED NOVEMBER 26, 2014 UNDER RECEPTION NO. 214109190.

29. TERMS, CONDITIONS, PROVISIONS, BURDENS, OBLIGATIONS AND EASEMENTS AS SET FORTH AND GRANTED IN AGREEMENT TO GRANT ACCESS AND UTILITY EASEMENTS RECORDED OCTOBER 31, 2014 UNDER RECEPTION NO. 214100440, RECEPTION NO. 214100441 AND AT RECEPTION NO. 214100442. AS AFFECTED BY EASEMENT VACATION AND MODIFICATION RECORDED APRIL 26, 2016 UNDER RECEPTION NO. 21643584 AND AT RECEPTION NO. 21643585.

30. ANY TAX, LIEN, FEE, OR ASSESSMENT BY REASON OF INCLUSION OF SUBJECT PROPERTY IN THE STERLING RANCH METROPOLITAN DISTRICT NO. 1, AS EVIDENCED BY INSTRUMENT RECORDED SEPTEMBER 14, 2016, UNDER RECEPTION NO. 216105297. RESOLUTION REGARDING WATER TAP FEE RECORDED NOVEMBER 19, 2018 UNDER RECEPTION NO. 218134276. RESOLUTION REGARDING SEWER TAP FEE RECORDED NOVEMBER 19, 2018. RESOLUTION CONCERNING THE IMPOSITION OF VARIOUS FEES RECORDED JULY 26, 2019 UNDER RECEPTION NO. 219085543. RESOLUTION ESTABLISHING GUIDELINES FOR THE PROCESSING AND COLLECTION OF DELINQUENT FEES AND CHARGES RECORDED JULY 26, 2019 UNDER RECEPTION NO. 219085544. RESOLUTION CONCERNING THE IMPOSITION OF A SAND CREEK CHANNEL DRAINAGE IMPROVEMENTS FEE RECORDED JULY 26, 2019 UNDER RECEPTION NO. 219085545.

31. 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 INSTRUMENT RECORDED JANUARY 10, 2019, UNDER RECEPTION NO. 219003168. FIRST AMENDMENT THERETO RECORDED MAY 23, 2019 AT RECEPTION NO. 219055956 AND AS AMENDED BY INSTRUMENT RECORDED FEBRUARY 4, 2021 AT RECEPTION NO. 221022771. NOTE: SUBJECT PROPERTY IS INCLUDED IN THE "EXPANSION PROPERTY" AS SET FORTH IN EXHIBIT B OF SAID INSTRUMENT.

32. 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 INSTRUMENT RECORDED FEBRUARY 14, 2019, UNDER RECEPTION NO. 219016251, AND AS AMENDED BY INSTRUMENT RECORDED FEBRUARY 14, 2019 AT RECEPTION NO. 221022771. NOTE: SUBJECT PROPERTY IS INCLUDED IN THE "EXPANSION PROPERTY"



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AS SET FORTH IN EXHIBIT B OF SAID INSTRUMENT. ASSIGNMENT OF DECLARANTS RIGHTS RECORDED APRIL 29, 2024 AT RECEPTION NO. 224031470, RECORDED JULY 9, 2024 AT RECEPTION NO. 224052061.

33. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN DECREE TO CREATE THE RETREAT METROPOLITAN DISTRICT, RECORDED JUNE 23, 2020 AT RECEPTION NO. 22087614 AND RECORDED JUNE 23, 2020 AT RECEPTION NO. 22087615.

34. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION RECORDED AUGUST 25, 2020 AT RECEPTION NO. 220129571.

35. THE EFFECT OF EXHIBIT A, AS RECORDED OCTOBER 27, 2020 AT RECEPTION NO. 220172048.

36. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN UTILITY EASEMENT AGREEMENT RECORDED OCTOBER 30, 2020 AT RECEPTION NO. 220174510.

37. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN UTILITY EASEMENT RECORDED OCTOBER 30, 2020 AT RECEPTION NO. 220174514.

38. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT RECORDED DECEMBER 23, 2020 AT RECEPTION NO. 220210781.

39. ANY TAX, LIEN, FEE, OR ASSESSMENT BY REASON OF INCLUSION OF SUBJECT PROPERTY IN THE STERLING RANCH METROPOLITAN DISTRICT, AS EVIDENCED BY INSTRUMENT RECORDED FEBRUARY 04, 2021, UNDER RECEPTION NO. 221022452, AND RECORDED NOVEMBER 4, 2020 UNDER RECEPTION NO. 220177525.

40. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT RECORDED MARCH 31, 2021 UNDER RECEPTION NO. 221063830.

41. THE RESERVATION OF ALL WATER AND MINERAL RIGHTS IN FAVOR OF MORLEY-HALL STERLING, LLC A COLORADO LIMITED LIABILITY COMPANY AS RESERVED IN SPECIAL WARRANTY DEED RECORDED DECEMBER 22, 2021 AT RECEPTION NO. 221232399.

42. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT AND RIGHT OF WAY RECORDED JANUARY 25, 2022 AT RECEPTION NO. 22211460 AND RECORDED MARCH 15, 2022 AT RECEPTION NO. 22237195.

43. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN PRIVATE STORM WATER DRAINAGE MAINTENANCE AGREEMENT AND EASEMENT RECORDED AUGUST 02, 2022 UNDER RECEPTION NO. 222103273.

44. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION RECORDED AUGUST 18, 2022 AT RECEPTION NO. 222109714. RESOLUTION RECORDED AUGUST 19, 2022 AT RECEPTION NO. 222110514.

45. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION NO. 23-174 APPROVAL OF PRELIMINARY PLAN FOR STERLING RANCH EAST PRELIMINARY PLAN RECORDED MAY 17, 2023 AT RECEPTION NO. 223041033.

46. NOTES, EASEMENTS, RESTRICTIONS, RESERVATIONS, DENSITIES, DESIGNATED USES, SETBACKS,



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RIGHTS OF WAY OF A PUBLIC, OR PRIVATE NATURE, AND ALL OTHER MATTERS AS DISCLOSED ON PLAT OF FOURSQUARE AT STERLING RANCH PUD DEVELOPMENT PLAN AND PRELIMINARY PLAN RECORDED AUGUST 23, 2023 AT RECEPTION NO. 223071636.

47. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION NO. 23-403 RECORDED DECEMBER 06, 2023 UNDER RECEPTION NO. 223099821.

48. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN RESOLUTION NO. 24-114 RECORDED MARCH 19, 2024 UNDER RECEPTION NO. 224019932.

49. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN FINDINGS OF FACT, CONCLUSIONS OF LAW, RULING OF REFEREE AND DECREE RECORDED JUNE 03, 2024 UNDER RECEPTION NO. 224041438.

50. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH PRIVATE DETENTION BASIN/STORMWATER QUALITY BEST MANAGEMENT PRACTICE MAINTENANCE AGREEMENT AND EASEMENT RECORDED SEPTEMBER 18, 2024 AT RECEPTION NO. 224073556.

51. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT RECORDED NOVEMBER 1, 2024 AT RECEPTION NO. 224087077.

52. 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 INSTRUMENT RECORDED DECEMBER 11, 2024 AT RECEPTION NO. 224098138, FIRST AMENDMENT RECORDED JUNE 4, 2025 AT RECEPTION NO. 225047137, SECOND AMENDMENT RECORDED AUGUST 20, 2025 AT RECEPTION NO. 225071129 AND SUPPLEMENTAL DECLARATION RECORDED SEPTEMBER 2, 2025 AT RECEPTION NO. 225074963, AT RECEPTION NO. 225074964 AND AT RECEPTION NO. 225074965.

53. TERMS, CONDITIONS, PROVISIONS, BURDENS AND OBLIGATIONS AS SET FORTH IN EASEMENT RECORDED DECEMBER 12, 2024 AT RECEPTION NO. 224098442.

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



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Core Title Group LLC

Disclosures

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. Pursuant to C.R.S. 30-10-406(3)(a).

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. Pursuant to C.R.S. 10-11-122.

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 withdrawals as a matter of right. Pursuant to C.R.S. 38-35-125(2).

The Company hereby notifies the proposed buyer in the current transaction that there may be recorded evidence that the mineral estate, or portion thereof, has been severed, leased, or otherwise conveyed from the surface estate. If so, there is a substantial likelihood that a third party holds some or all interest in the oil, gas, other minerals, or geothermal energy in the subject property. Such mineral estate may include the right to enter and use the property without the surface owner's permission. Pursuant to C.R.S. 10-11-123.

If this transaction includes a sale of property and the sales price exceeds $100,000.00, the seller must comply with the disclosure/withholding requirements of said section. (Nonresident withholding) Pursuant to C.R.S. 39-22-604.5.

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

Notice is hereby given that: Pursuant to Colorado Division of Insurance Regulation 8-1-2;

> "Gap Protection" -When this Company conducts the closing and is responsible for recording or filing the legal documents resulting from the transaction, the Company shall be responsible for all matters which appear on the record prior to such time or recording or filing; and
>
> "Mechanic's Lien Protection" - If you are the buyer of a single family residence, you may request mechanic's lien coverage to be issued on your policy of Insurance. If the property being purchased has not been the subject of construction, improvements or repairs in the last six months prior to the date of this commitment, the requirements will be payment of the appropriate premium and the completion of an Affidavit and Indemnity by the seller. If the property being purchased was constructed, improved or repaired within six months prior to the date of this commitment the requirements may involve disclosure of certain financial information, payment of premiums, and indemnity, among others. The general requirements stated above are subject to revision and approval by the Company. Pursuant to C.R.S. 10-11-122.

Notice is hereby given that an ALTA Closing Protection Letter is available, upon request, to certain parties to the transaction as noted in the title commitment. Pursuant to Colorado Division of Insurance Regulation 8-1.

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.

**Joint Notice of Privacy Policy**

**of**

# Westcor Land Title Insurance Company

**and**

# Core Title Group LLC

Westcor Land Title Insurance Company ("WLTIC") and **Core Title Group LLC** value their customers and are committed to protecting the privacy of personal information. In keeping with that philosophy, we each have developed a Privacy Policy, set out below, that will endure the continued protection of your nonpublic personal information and inform you about the measures WLTIC and **Core Title Group LLC** take to safeguard that information. This notice is issued jointly as a means of paperwork reduction and is not intended to create a joint privacy policy. Each company's privacy policy is separately instituted, executed, and maintained.

**Who is Covered**

We provide our Privacy Policy to each customer when they purchase a WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

**Information Collected**

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agent, lenders, appraisers, surveyors and other similar entities.

**Access to Information**

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as closing, legal, underwriting, claims and administration and accounting.

**Information Sharing**

Generally, neither WLTIC nor **Core Title Group LLC** shares nonpublic personal information that it collects with anyone other than those individuals necessary needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC or **Core Title Group LLC** may share nonpublic personal information as permitted by law with entities with whom WLTIC or **Core Title Group LLC** has a joint marketing agreement. Entities with whom WLTIC or **Core Title Group LLC** have a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures as WLTIC and **Core Title Group LLC** use to protect this information and to use the information for lawful purposes. WLTIC or **Core Title Group LLC**, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

**Information Security**

WLTIC and **Core Title Group LLC**, at all times, strive to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

*The WLTIC Privacy Policy can be found on WLTIC's website at www.wltic.com*

# Anti-Fraud Statement

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.

This anti-fraud statement is affixed to and made a part of this policy.