

**NORTH AMERICAN TITLE COMPANY OF COLORADO**  
**7900 E. Union Ave, Suite 100, Denver, CO 80237**  
**Phone: (303)220-1112**  
**Fax: (303)220-1172**

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**The following changes have been made: addition of exceptions**

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**OUR FILE NO.: 36200-17-02064 REVISION NO.: 1**  
**PROPERTY ADDRESS: 6385 Vessey Road, Colorado Springs, CO 80908**

**DISTRIBUTION: VIA EMAIL TO ALL PARTIES REFERENCED BELOW.**

**In the event we have not been provided with a valid email address at the time of distribution, an alternative method of distribution may be used.**

**SELLER**

**Name:** Janice Woodard  
**Street Address:** 6385 Vessey Road  
**City, State, Zip:** Colorado Springs, CO 80908

# AMERICAN LAND TITLE ASSOCIATION Commitment for Title Insurance

Issued by North American 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, North American Title Insurance Company, a California 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 180 days after the Commitment Effective Date, this Commitment terminates and the Company's liability and obligation end.


### NORTH AMERICAN TITLE INSURANCE COMPANY

BY



Emilio Fernandez, PRESIDENT

ATTEST



Valerie Jahn-Grandin, SECRETARY



*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.*

## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I - Requirements;
- (f) Schedule B, Part II - Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

### 4. COMPANY'S RIGHT TO AMEND

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

### 5. LIMITATIONS OF LIABILITY

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

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

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

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**SCHEDULE A**  
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

**Transaction Identification Data for reference only:**

Issuing Agent: North American Title Company of Colorado  
Issuing Office: 7900 E. Union Ave, Suite 100, Denver, CO 80237  
ALTA Universal ID:  
Commitment No.: 36200-17-02064  
Property Address: 6385 Vessey Road, Colorado Springs, CO 80908  
Revision No.: 1

1. **COMMITMENT EFFECTIVE DATE:** July 8, 2019 at 12:00 AM

2. **POLICIES TO BE ISSUED:**

A. **Informational Commitment**

**Proposed Insured:**

NA

3. **THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT IS**  
FEE SIMPLE.

4. **TITLE TO THE ESTATE OR INTEREST IN THE LAND IS AT THE COMMITMENT EFFECTIVE DATE**  
**VESTED IN:**

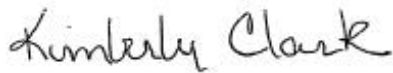
[Janice Woodard](#)

5. **THE LAND IS DESCRIBED AS FOLLOWS:**

LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A" AND MADE A PART HEREOF

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ISSUE DATE: JULY 12, 2019

  
By: \_\_\_\_\_  
Authorized Officer or Agent

**EXHIBIT "A"**  
Legal Description

Commitment No.: 36200-17-02064 Revision No.: 1

THAT PORTION OF THE NORTH HALF OF SECTION 6, TOWNSHIP 12 SOUTH, RANGE 65 WEST OF THE 6TH P.M., DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 6; THENCE 0° 27'18" EAST 1400.36 FEET ON THE EAST LINE OF SAID SECTION 6; THENCE WEST 2035.80 FEET TO THE POINT OF BEGINNING OF THE TRACT TO BE DESCRIBED HEREBY; THENCE SOUTH 0°27'18" EAST 1095.03 FEET TO THE NORTHEAST CORNER OF THE TRACT SECONDLY DESCRIBED IN DEED RECORDED IN BOOK 1792 AT PAGE 599 OF THE RECORDS OF EL PASO COUNTY, COLORADO, UNDER RECEPTION NO. 145357; THENCE WEST 710.39 FEET ON THE NORTH LINE OF SAID TRACT TO THE NORTHWEST CORNER THEREOF; THENCE NORTH 0°07'30" EAST TO INTERSECT THE SOUTHERLY LINE OF THE TRACT DESCRIBED IN DEED TO BLANCHE L. HARDESTY RECORDED IN BOOK 1792 AT PAGE 597 OF SAID RECORDS UNDER RECEPTION NO. 145356; THENCE EASTERLY ON THE SOUTH LINE OF SAID HARDESTY TRACT 304 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER THEREOF; THENCE NORTH 495 FEET ON THE EAST LINE OF SAID HARDESTY TRACT TO INTERSECT A LINE DRAWN NORTH 88°18' WEST FROM THE POINT OF BEGINNING; THENCE SOUTH 88°18' EAST TO THE POINT OF BEGINNING. EXCEPT A RIGHT OF WAY FOR ROAD PURPOSES OVER THE MOST NORTHERLY 30 FEET, THE EASTERLY 15 FEET THEREOF AND THE EXTREME WEST 15 FEET, COUNTY OF EL PASO, STATE OF COLORADO.

**File No.:** 36200-17-02064

**Revision No.:** 1

**Date:** July 12, 2019

**Property Address:** 6385 Vessey Road, Colorado Springs, CO 80908

**Owner:** Janice Woodard

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**ESTIMATE OF TITLE PREMIUMS / FEES**

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Informational Commitment

Research Fee

\$110.00

**SCHEDULE B-I**  
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

Commitment No.: 36200-17-02064 Revision No.: 1

**REQUIREMENTS**

All of the following Requirements must be met:

- A. 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.**
- B. Pay the agreed amount for the estate or interest to be insured.**
- C. Pay the premiums, fees, and charges for the Policy to the Company.**
- D. 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 is provided for information purposes only. The liability of the Company shall not exceed the amount paid for said information.

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**SCHEDULE B-II**  
AMERICAN LAND TITLE ASSOCIATION COMMITMENT

Commitment No.: 36200-17-02064 Revision No.: 1

**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. **Rights or claims of parties in possession not recorded in the Public Records.**
2. **Easements, or claims of easements, not recorded in the Public Records.**
3. **Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.**
4. **Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not recorded in the Public Records.**
5. **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 Effective Date and the date on which all of the Schedule B, Part I – Requirements are met.**
6. **Taxes or special assessments required to be paid in the year 2019 and subsequent years.**
7. **(a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.**
8. Unpatented mining claims; reservation or exceptions in patents or in Acts authorizing the issuance thereof.
9. Any interest which may have been acquired by the public reason of the Resolution of the Board of County Commissioners dated and recorded October 3, 1887 in Road [Book A at Page 78](#), which provided that all section lines, township lines, and range lines on the public domain east of the range line dividing range lines 65 West and 66 West are declared to be public highways of the width of 60 feet, being 30 feet on each side of said section lines, township lines, or range lines.
10. Mineral reservation as evidenced in Deed recorded October 17, 1960 in [Book 1829 at Page 134](#).
11. Terms, conditions, provisions, agreements and obligations specified under the Resolution recorded September 13, 1966 in [Book 2148 at Page 867](#).
12. Roadways as contained in Deed recorded August 25, 1970 in [Book 2360 at Page 864](#).

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## SCHEDULE B-II

(Continued)

13. Terms, conditions, provisions, agreements and obligations specified under the Interstate Gas recorded November 19, 1971 in [Book 2450 at Page 586](#).
14. The effect of the inclusion of the subject property in the Black Forest Volunteer Fire Protection District, as disclosed by the instrument recorded August 21, 1975 in [Book 2772 at Page 121](#).
15. The effect of the inclusion of the subject property in the Falcon Fire Protection District, as disclosed by the instrument recorded December 2, 1980 in [Book 3380 at Page 670](#) and in [Book 3380 at Page 675](#) and February 17, 1981 in [Book 3404 at Page 582](#) and in [Book 3404 at Page 587](#).
16. Terms, conditions, provisions, agreements and obligations specified under the Certificate of Mobile Home recorded March 6, 2014 at Reception No. [214018673](#).
17. Deed of Trust from Donald P. Woodard to the Public Trustee of El Paso County, for the benefit of Wells Fargo Bank, N.A., securing an original principal indebtedness of \$362,550.00, and any other amounts and/or obligations, dated August 26, 2009 and recorded September 3, 2009 at Reception No. [209105316](#).
18. Any existing leases or tenancies, and any parties claiming an interest by, through or under said leases or tenancies.
19. Transcript of Judgment recorded August 15, 2018 at Reception No. [218094416](#).
20. Terms, conditions, provisions, agreements and obligations specified under the Findings of Fact, Conclusions of Law, Ruling and Decree of Water Court Concerning the Application for Water Rights recorded November 20, 2018 at Reception No. [218134502](#).

Need resolved, or  
written approval from  
Wells Fargo for  
application

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## **DISCLOSURE STATEMENT**

1. 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.
2. 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 (Nonresident withholding).
3. Colorado Division of Insurance Regulation 8-1-2 requires that "Every title insurance company shall be responsible to the proposed insured(s) subject to the terms and conditions of the title commitment, other than the effective date of the title commitment, for all matters which appear of record prior to the time of recording whenever the title insurance company, or its agent, conducts the closing and settlement service that is in conjunction with its issuance of an owner's policy of title insurance and is responsible for the recording and filing of legal documents resulting from the transaction which was closed.
4. Pursuant to C.R.S. 10-11-122, the company will not issue its owner's policy or owner's 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 real 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.

5. Pursuant to C.R.S. 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.
6. Pursuant to Colorado Division of Insurance Regulation 8-1-1, 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 unfiled 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.

7. Pursuant to C.R.S. 38-35-125(2) 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.
8. C.R.S. 39-14-102 requires that a Real Property Transfer Declaration accompany any conveyance document presented for recording in the State of Colorado. Said Declaration shall be completed and signed by either the grantor or the grantee.
9. Pursuant to C.R.S. 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.
10. Pursuant to Colorado Division of Insurance Regulation 8-1-3, notice is hereby given that an ALTA Closing Protection Letter is available to the consumers identified in this Commitment and will be provided to said consumer upon request.

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.

**The States Title Family of Companies**

FACTS	WHAT DOES THE STATES TITLE FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Transaction history and payment history</li> <li>• Purchase history and account balances</li> </ul>	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons the States Title Family of Companies (“ST”) chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does ST share?	Can you limit this sharing?
<b>For our everyday business purposes</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	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	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>	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share
Questions?	Call 1 (650) 419-3827	

Who we are	
<b>Who is providing this notice?</b>	The States Title Family of Companies (identified below), which offers title insurance and settlement services.
What we do	
<b>How does ST 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 safeguards and secure files and buildings.
<b>How does ST collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance;</li> <li>• Apply for financing;</li> <li>• Give us your contact information</li> <li>• Provide your mortgage information</li> <li>• Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include collection agencies, IT service providers, companies that perform marketing services on our behalf, and consumer reporting agencies.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• ST doesn't jointly market.</li> </ul>

The States Title Family of Companies consists of the following entities:

States Title Holding Inc.	North American Title Company
States Title, Inc.	North American Title Company, Inc.
States Title Insurance Company	North American Title Company of Colorado
States Title Insurance Company of California	North American Title Insurance Company
States Title Agency, Inc.	North American Services, LLC
Spear Agency Acquisition Inc.	North American Title Agency, Inc.
Title Agency Holdco, LLC.	North American Title, LLC
	North American Title Company, LLC
	NASSA LLC
	North American Asset Development, LLC