

Prepared For: Miedemas Last Bid Realestate

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Peninsula Title Agency, Inc.
Issuing Office: 15 S. Fourth Street, Crystal Falls, MI 49920
Issuing Office's ALTA® Registry ID: 0050221
Loan ID No.:
Commitment No.: OF-8299AS
Issuing Office File No.: OF-8299AS
Property Address: TBD, Ontonagon, MI 49953
Revision No.:

SCHEDULE A

1. Commitment Date: March 8, 2024 at 08:00 AM
2. Policy to be issued:
 - a. ALTA Owner's Policy (07/01/21)
Insured: Rory Rought and Karla Rought, husband and wife, as to an undivided 1/2 interest and Erik Green, as to an undivided 1/2 interest
Insurance: \$ 1,000.00
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: Rory Rought and Karla Rought, husband and wife, as to an undivided 1/2 interest and Erik Green, as to an undivided 1/2 interest.
5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

**FIRST AMERICAN TITLE INSURANCE
COMPANY**

By:


Peninsula Title Agency, Inc.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

ALTA Commitment for Title Insurance (07-01-2021)

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(OF-8299AS.PFD/OF-8299AS/7)

Commitment Number: OF-8299AS

EXHIBIT A
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Land located in the Township of Carp Lake, Ontonagon County, Michigan.

The North $\frac{1}{2}$ of the SE $\frac{1}{4}$, Section 22, T51N, R41W

TOGETHER WITH a perpetual and non-exclusive easement for ingress and egress and utility purposes 66 feet in width, for the benefit of the above described parcel, located over, on and along the West 33 feet of Section 10 and the East 33 feet of Section 9, both in T51N, R41W, LYING Southerly of the Michigan State Highway M-64, as reflected in the previously recorded instruments evidencing the easement to and from the subject premises.

ALSO TOGETHER WITH a perpetual and non-exclusive easement for ingress and egress and utility purposes 66 feet in width, for the benefit of the above described parcel, located over, on and along the West 33 feet of the North $\frac{1}{2}$ of Section 15 and the East 33 feet of the North $\frac{1}{2}$ of Section 16, both in T51N, R41W, as reflected in the previously recorded instruments evidencing the easement to and from the subject premises.

ALSO TOGETHER WITH a perpetual and non-exclusive easement 66 feet in width for ingress and egress and utility purposes over, across and along an existing trail road traversing the SW $\frac{1}{4}$ of the NE $\frac{1}{4}$, the South $\frac{1}{2}$ of the NW $\frac{1}{4}$, the North $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of the SE $\frac{1}{4}$, Section 15, T51N, R41W, the centerline of which is described as:

Commencing at a point which is S 00°21'06" E, 1516.85 feet measured along the West line of said Section 15 from the northwest corner of said Section, being the POINT OF BEGINNING of the existing road;

thence S 67°55'41" E, 449.10 feet;

thence S 68°30'21" E, 1318.39 feet;

thence S 68°25'42" E, 979.41 feet;

thence S 69°05'53" E, 324.90 feet;

thence S 68°47'51" E, 1424.10 feet;

thence S 67°19'49" E, 351.38 feet;

thence S 28°10'05" W, 182.00 feet;

thence S 39°08'49" W, 518.51 feet;

thence S 06°53'57" W, 287.85 feet;

thence S 45°21'52" E, 520.76 feet;

thence S 16°38'51" E, 570.32 feet;

thence S 03°21'09" W, 207.31 feet to the South line of said Section being the POINT OF ENDING, said point being 534.86 feet West of the Southeast Corner of said Section 15, as reflected in the previously recorded instruments evidencing the easement to and from the subject premises.

ALSO SUBJECT TO and TOGETHER WITH a perpetual and non-exclusive easement for ingress and egress and utility purposes 33 feet in width, located over, on and along an existing trail road running in a Northerly and Southerly direction traversing the NE $\frac{1}{4}$ of Section 22, T51N, R41W, as reflected in the previously recorded instruments evidencing the easement to and from the subject premises.

SCHEDULE B, PART I - Requirements

Commitment No.: OF-8299AS

File No.: OF-8299AS

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. Record a Proper Conveyance from Rory Rought and Karla Rought, husband and wife, as to an undivided 1/2 interest and Erik Green, as to an undivided 1/2 interest to PROSPECTIVE PURCHASER
6. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
7. Payment of the delinquent real estate taxes due in the amount of \$1,329.88 if paid before March 31, 2024, payable to the Ontonagon County Treasurer.
8. NOTE: 2022 Summer Real Estate Taxes ASSESSED in the amount of \$646.03
2022 Winter Real Estate Taxes ASSESSED in the amount of \$189.98
Real Estate Taxes for the year 2021 and prior years Paid
Property No. 6603-022-001-00
SEV: \$17,750.00 & TV: \$17,750.00
Not assessed as principal residence of the seller

NOTE: The Tax amounts and ID number(s) shown for informational purposes as a courtesy and should be verified as to accuracy.

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ALTA Commitment for Title Insurance (07-01-2021)

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(OF-8299AS.PFD/OF-8299AS/7)

SCHEDULE B

(Continued)

Commitment No.: OF-8299AS

File No.: OF-8299AS

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. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met
2. Rights or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land.
4. Easements or claims of easements not shown by the Public Records and existing water, mineral, oil and exploration rights.
5. Any lien, or right to a lien, for services, labor, or material, heretofore or hereafter furnished, imposed by law and not shown by Public Records.
6. Any and all oil, gas, mineral, mining rights and/or reservations thereof.
7. Taxes or special assessments which are not shown as existing liens by the Public Records.
8. The policy to be issued will not insure against charges for collection of solid waste billed by a private contractor unless such charges are shown on the tax rolls as of the effective date of this commitment, if applicable to said property.
9. Interest of others in oil, gas and mineral rights, if any, whether or not recorded in the Public Records.
10. Interest, if any, of the United States, State of Michigan, or any political subdivision thereof, in the oil, gas and minerals in and under and that may be produced from the captioned Land.
11. Taxes and assessments which become due and payable or which become a lien against the property subsequent to the interest insured and deferred and/or installment payments of said taxes and assessments. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or loss of any principal residence exemption status for the insured premises.
12. Rights of the public and of any governmental unit in any part of the land taken, used or deeded for street, road or highway purposes.

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SCHEDULE B

(Continued)

Commitment No.: OF-8299AS

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13. Any provisions contained in any instruments of record which provisions pertain to the transfer of divisions under Section 109(3) of the Subdivision Control Act of 1967, as amended.
- A. Taxes for the year 2023 and any tax and/or assessment that may become due and payable on or after the effective date shown on Schedule A of the title commitment and taxes and assessments that become a lien against the property after date of closing. The Company assumes no liability for tax increases occasioned by retroactive revaluation, changes in the land usage or revision of a principal residence exemption status for the insured premises.
- B. Any rights, title, interest or claim thereof in any part of the land taken, used or deeded for street, road, highway or railroad purposes.
- C. The nature, extent or lack of riparian rights or the riparian rights of riparian owners and the public in and to the waters and bed of any watercourses and/or bodies of water.
- D. Rights of the United States, State of Michigan, and the public for commerce, navigation, recreation and fisheries in any portion of the land comprising the bed of any watercourses and/or bodies of water and/or land created by fill or artificial accretion.
- E. Disputes, if any, concerning the location and the nature and extent of use by the insured and others of the easement included in the description of insured premises and obligations concerning maintenance thereof.
- F. Reservations for all ores, minerals, oil, gas, and other minerals, uranium, thorium, fissionable material, if any and subject to any rights created for the mining and removal of same, including subsidence of the surface, as evidenced by the prior instruments of record, and reservations by the Copper Range Company in the deed dated May 20, 2002, recorded May 30, 2002, in Liber 109 of Deeds, page 583.
- G. Building restrictions and other provisions but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c) as contained in the instrument recorded July 24, 2002, in Liber 72 of Miscellaneous Records, page 90 and recorded November 21, 2005 in Liber 76 of Miscellaneous Records, page 241.
- H. Perpetual and non-exclusive easement for ingress and egress and utility purposes 33 feet wide over and across the subject premises as set forth in the instrument recorded August 9, 2002 in Liber 110 of Deeds, page 150; recorded August 12, 2002 in Liber 110 of Deeds, page 166; and recorded August 15, 2002 in Liber 110 of Deeds, page 188, and mesne instruments of record.
- I. Quit Claim Deed (Minerals) recorded August 18, 2021 as Document 2021-1757.
- J. Deed (Minerals) recorded November 29, 2021 as Document 2021-2445.
- K. Deed (Minerals) recorded November 29, 2021 as Document 2021-2444.
- L. Notice (Minerals) recorded February 7, 2022 as Document 2022-266.
- M. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

NOTE: The policy to be issued does not insure against unpaid water, sewer, electric or gas charges, if any, that have not been levied as taxes against these lands. (Meter readings should be obtained and adjusted between appropriate parties.)

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(OF-8299AS.PFD/OF-8299AS/7)

SCHEDULE B

(Continued)

Commitment No.: OF-8299AS

File No.: OF-8299AS

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. The Commitment Jacket is available for inspection at any Company office.

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(OF-8299AS.PFD/OF-8299AS/7)

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
FIRST 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, First 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 Amount of Insurance 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. "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.

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- 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.
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.
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.

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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.
 - 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.
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.

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Privacy Notice

Last Updated and Effective Date: December 1, 2023

First American Financial Corporation and its subsidiaries and affiliates (collectively, "First American," "we," "us," or "our") describe in our full privacy policy ("Policy"), which can be found at <https://www.firstam.com/privacy-policy/>, how we collect, use, store, and disclose your personal information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Policy is posted ("Sites"); (2) when you use our products and services ("Services"); (3) when you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) when you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). This shortened form of the Policy describes some of the terms contained in the Policy.

The Policy applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

Please note that the Policy does not apply to any information we collect from job candidates and employees. Our employee and job candidate privacy policy can be found [here](#).

What Type Of Personal Information Do We Collect About You? We collect a variety of categories of personal information about you. To learn more about the categories of personal information we collect, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Personal Information? We collect your personal information: (1) directly from you; (2) automatically when you interact with us; and (3) from other parties, including business parties and affiliates.

How Do We Use Your Personal Information? We may use your personal information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, complying with relevant laws and our policies, and handling a claim. To learn more about how we may use your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Disclose Your Personal Information? We do not sell your personal information or share your personal information for cross-context behavioral advertising. We may, however, disclose your personal information, including to subsidiaries, affiliates, and to unaffiliated parties, such as service providers and contractors: (1) with your consent; (2) in a business transfer; (3) to service providers and contractors; (4) to subsidiaries and affiliates; and (5) for legal process and protection. To learn more about how we disclose your personal information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Personal Information? The security of your personal information is important to us. That is why we take all commercially reasonable steps to make sure your personal information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How Long Do We Keep Your Personal Information? We keep your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and disclosure of your personal information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.



International Jurisdictions: Our Services are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Services from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with the Policy. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Services, and your agreements with us.

Changes to Our Policy: We may change the Policy from time to time. Any and all changes to the Policy will be reflected on this page and in the full Policy, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR SERVICES OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THE POLICY.**

For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations. To learn more, please visit <https://www.firstam.com/privacy-policy/>.

Contact Us: dataprivacy@firstam.com or toll free at 1-866-718-0097.



Title Insurance • Real Estate and Loan Closings • Title Searches • 1031 Exchanges

Peninsula Title Agency, Inc. Privacy Policy

We collect nonpublic personal information about you from the following sources:

- * Information we receive from you, such as your name, address, telephone number or social security number;
- * Information about your transactions with us, our affiliates, or others. We receive this information from your lender, attorney, real estate broker, etc.; and
- * Information from public records.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the products or services requested by you or your lender.

We maintain physical, electronic and procedural safeguards that comply with appropriate federal and state regulations.

Sincerely,

Peninsula Title Agency, Inc.

Michael G. Divine, President



PROTECT YOUR MONEY WHEN BUYING A HOME FROM WIRE FRAUD SCHEMES

Every day, hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar email address and steal a logo and other info to make it look like the email came from your real estate agent or title company. **You can protect yourself and your money by following these steps:**

BE VIGILANT



- **Call, don't email:** Confirm your wiring instructions by phone using a known number before transferring funds. Don't use phone numbers or links from an email.
- **Be suspicious:** It's uncommon for title companies to change wiring instructions and payment info by email.

PROTECT YOUR MONEY



- **Confirm everything:** Ask your bank to confirm the name on the account before sending a wire.
- **Verify immediately:** Within four to eight hours, call the title company or real estate agent to confirm they received your money.

WHAT TO DO IF YOU'VE BEEN TARGETED



- **Immediately call your bank** and ask them to issue a recall notice for your wire
- **Report the crime to www.IC3.gov**
- **Call your regional FBI office and police**
- **Detecting that you sent money to the wrong account within 24 hours is the best chance of recovering your money.**

For more information about the home closing process, please visit:
HEMOCLOSING101.ORG

This is for informational purposes only and should not be considered legal advice.



American Land
Title Association
Protect your property rights

