

**File No. 1933841FA**

## COMMITMENT FOR TITLE INSURANCE

## SCHEDULE A

### ALTA COMMITMENT

1. Commitment Date: January 10, 2019 at 08:00am
2. Policy or Policies to be issued:
  - (a) **ALTA STANDARD OWNER'S POLICY 6-17-2006**  
Proposed Insured: To Be Determined  
  
Amount of Insurance: To Be Determined  
Premium:
  - (b) **ALTA EXTENDED LOAN POLICY 6-17-2006**  
Proposed Insured: To Be Determined  
Amount of Insurance: To Be Determined  
Premium: \$0.00  
Endorsements: TBD  
Endorsement Amount: \$0.00
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 Date vested in:  
  
Liahona Foundation
5. The land referred to in this Commitment is described as follows:  
  
See Attached Exhibit "A"

**Property Address:**

2464 West 450 South  
Pleasant Grove, Utah 84062  
Tax ID: 46-708-0005

COUNTERSIGNED

*[Signature]*

Old Republic National Title Insurance Company

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**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

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**EXHIBIT "A"**

Lot 5, Plat "A", MAYFIELD SUBDIVISION, Pleasant Grove, Utah, according to the official plat thereof on file and of record in the office of the Utah County Recorder, Utah.

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**SCHEDULE B - I  
ALTA COMMITMENT**

**REQUIREMENTS**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Record Warranty Deed sufficient to convey the fee simple estate or interest in the property described or referred to herein.
6. Deed of Trust sufficient to encumber the fee simple estate or interest in the property described or referred to herein, for the benefit of the Proposed Insured, Schedule A, item 2B.
7. Release(s) and/or reconveyance(s) of Items contained in Schedule B of Exceptions.
8. Release of UCC Financing Statement shown herein, in Schedule B of Exceptions.
9. Obtain a copy of the Articles of Incorporation and Bylaws or Articles of Organization and Operating Agreement for: **Liahona Foundation**.
10. Approval by the Company's Underwriter of the contents hereof and satisfaction of any conditions or requirements imposed hereby.

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**SCHEDULE B - II  
ALTA COMMITMENT  
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:

**General Exception**

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.

**Standard Exceptions**

2. Taxes or assessments which are not now payable or which are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the public records.
3. Any facts, interest, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession, or claiming to be in possession, thereof.
4. Easements, liens, encumbrances, or claims of easements, liens or encumbrances which are not shown by the public records
5. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
6. Unpatented mining claims, reservations or exceptions in patents or in Acts authorizing the issuance thereof, Indian treaty or aboriginal rights, including but not limited, easements or equitable servitudes, water rights, or claims or title to water.
7. Any liens, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.
8. Any service, installations, connections, maintenance, or construction charges for sewer, water, electricity, or garbage.

**Note: General Exception 1 and Standard Exceptions 2 - 8 will be deleted on any extended coverage loan policy**

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### Special Exceptions

9. General Property Taxes for the year 2019 are accruing and are not yet due and payable. Tax ID No.: [46-708-0005](#)
- 2018 General Property Taxes are **DELINQUENT** in the amount of \$24,382.74, plus penalties and interest. Tax ID No.: 46-708-0005
10. Subject property is included within the boundaries of Tax District **70** and is subject to the charges and assessments thereof. For status of the account contact:
- Pleasant Grove City (801-785-5045)
  - North Utah County Water Conservancy District
  - Timpanogos Special Service District
11. Water rights, or claims or title to water.
12. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, and/or under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
13. An Easement for access and use of an existing irrigation ditch as disclosed by Warranty Deed recorded January 30, 2006 as Entry No. [11397:2006](#), of Official Records.
14. Subject to Easements, Restrictions, Notes, Setbacks, and Conditions of Approval as shown on the Recorded Plat of "Plat "A", Mayfield Subdivision recorded May 7, 2007 as Entry No. [67006:2007](#).
15. An Assignment of Rents and Leases recorded August 14, 2007 as Entry No. [117928:2007](#) of Official Records, wherein Liahona Foundation assigns all rents, leases, income and profits accruing from the land to Silver State Bank.
- Assignment of Assignment of Rents recorded August 11, 2009 as Entry No. [87605:2009](#) of Official Records.
- Re-recording of Assignment of Assignment of Rents recorded February 2, 2010 as Entry No. [9277:2010](#) of Official Records.
16. Subordination, Non-Disturbance and Attornment Agreement wherein Liahona home School Video Program, LLC subordinates its leasehold interest in the land pursuant to a Lease, dated June 26, 2007, to that certain Deed of Trust executed by Liahona Foundation as Trustor, in favor of Silver State Bank as Beneficiary in the amount of \$865,000.00, and subject to the terms and provisions of the Subordination, Non-Disturbance and Attornment Agreement recorded August 14, 2007 as Entry No. [117929:2007](#) of Official Records.
- Assignment of Subordination, Non-Disturbance and Attornment Agreement recorded August 11, 2009 as Entry No. [87606:2009](#) of Official Records.
- Re-recording of Assignment of Subordination, Non-Disturbance and Attornment Agreement recorded February 2, 2010 as Entry No. [9278:2010](#) of Official Records.

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17. Hazardous Substances Certificate and Indemnity Agreement recorded August 14, 2007 as Entry No. [117930:2007](#) of Official Records.
18. A UCC Financing Statement executed by Liahona Foundation and Liahona Home School Video Program, LLC, as Debtor, in favor of Silver State Bank, as Secured Party recorded August 15, 2007 as Entry No. [118994:2007](#) of Official Records.

According to Official Records, the security interest of the secured party was assigned to LMV Corporation by instrument recorded April 20, 2010 as Entry No. [31569:2010](#), of Official Records.

A continuation statement was recorded June 11, 2012 as Entry No. [48017:2012](#), of Official Records.

An amendment to the financing statement was recorded April 21, 2014 as Entry No. [25829:2014](#), of Official Records.

According to Official Records, the security interest of the secured party was assigned to Rocky Woods Investments I, LLC by instrument recorded November 12, 2014 as Entry No. [81355:2014](#), of Official Records.

19. A UCC Financing Statement executed by Liahona Foundation and Liahona Home School Video Program, LLC, as Debtor, in favor of Silver State Bank, as Secured Party recorded August 16, 2007 as Entry No. [119522:2007](#) of Official Records.

According to Official Records, the security interest of the secured party was assigned to LMV Corporation by instrument recorded April 20, 2010 as Entry No. [31568:2010](#), of Official Records.

According to Official Records, the security interest of the secured party was assigned to Rocky Woods Investments I, LLC by instrument recorded November 12, 2014 as Entry No. [81348:2014](#), of Official Records.

20. Deed of Trust  
Dated: August 7, 2007  
Trustor: Liahona Foundation  
Trustee: Silver State Bank  
Beneficiary: Equity Title Agency  
Amount: \$865,000.00  
Recorded: August 16, 2007  
Entry No.: [120111:2007](#), of the Official Records

According to Official Records, the beneficial interest under said Deed of Trust was assigned to LNV Corporation by that certain Assignment recorded August 11, 2009 as Entry No. [87607:2009](#), of Official Records.

Re-recording of Corporate Assignment of Deed of Trust recorded February 2, 2010 as Entry No. [9276:2010](#), of Official Records.

A Substitution of Trustee recorded March 25, 2014 as Entry No. [19740:2014](#) of Official Records, wherein Joseph M.R. Covey, Esq was substituted as Trustee under said Deed of Trust.

A Notice of Default and Election to Sell under said Deed of Trust was recorded March 25, 2014 as Entry No. [19741:2014](#), of Official Records.

According to Official Records, the beneficial interest under said Deed of Trust was assigned to Rocky Woods Investments I, LLC by that certain Assignment recorded September 25, 2014 as Entry No. [68771:2014](#), of Official Records.

A Substitution of Trustee recorded was recorded January 23, 2015 as Entry No. [5262:2015](#), of Official Records.

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21. Deed of Trust

Dated: August 7, 2007  
Trustor: Liahona Foundation  
Trustee: Silver State Bank  
Beneficiary: Equity Title Agency  
Amount: \$865,000.00  
Recorded: August 27, 2007  
Entry No.: [125434:2007](#), of the Official Records

According to Official Records, the beneficial interest under said Deed of Trust was assigned to LNV Corporation by that certain Assignment recorded August 11, 2009 as Entry No. [87609:2009](#), of Official Records.

Re-recording of Corporate Assignment of Deed of Trust recorded February 2, 2010 as Entry No. [9272:2010](#), of Official Records.

A Substitution of Trustee recorded March 25, 2014 as Entry No. [19742:2014](#) of Official Records, wherein Joseph M.R. Covey, Esq was substituted as Trustee under said Deed of Trust.

A Notice of Default and Election to Sell under said Deed of Trust was recorded March 25, 2014 as Entry No. [19743:2014](#), of Official Records.

According to Official Records, the beneficial interest under said Deed of Trust was assigned to Rocky Woods Investments I, LLC by that certain Assignment recorded September 25, 2014 as Entry No. [68772:2014](#), of Official Records.

A Substitution of Trustee recorded was recorded January 23, 2015 as Entry No. [5261:2015](#), of Official Records.

22. An Assignment of Rents recorded August 27, 2007 as Entry No. [125435:2007](#), of Official Records, wherein Liahona Foundation, a Utah corporation assigns all rents, leases, income and profits accruing from the land to Silver State Bank.

Assignment of Assignment of Rents recorded August 11, 2009 as Entry No. [87610:2009](#), of Official Records.

Re-recording of Assignment of Assignment of Rents recorded February 2, 2010 as Entry No. [9273:2010](#), of Official Records.

23. Subordination, Non-Disturbance and Attornment Agreement wherein Liahona home School Video Program, LLC subordinates its leasehold interest in the land pursuant to a Lease, dated June 26, 2007, to that certain Deed of Trust executed by Liahona Foundation as Trustor, in favor of Silver State Bank as Beneficiary in the amount of \$865,000.00, and subject to the terms and provisions of the Subordination, Non-Disturbance and Attornment Agreement recorded August 27, 2007 as Entry No. [125436:2007](#) of Official Records.

Assignment of Subordination, Non-Disturbance and Attornment Agreement recorded August 11, 2009 as Entry No. [87611:2009](#) of Official Records.

Re-recording of Assignment of Subordination, Non-Disturbance and Attornment Agreement recorded February 2, 2010 as Entry No. [9274:2010](#) of Official Records.

24. Hazardous Substances Certificate and Indemnity Agreement recorded August 27, 2007 as Entry No. [125437:2007](#) of Official Records.

Assignment of Hazardous Substances Certificate and Indemnity Agreement recorded August 11, 2009 as Entry No. [87612:2009](#) of Official Records.

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Re-recording of Assignment of Hazardous Substances Certificate and Indemnity Agreement recorded February 2, 2010 as Entry No. [9275:2010](#) of Official Records.

25. Deed of Trust (with Assignment of Rents)  
Dated: August 12, 2009  
Trustor: Liahona Foundation, a Utah nonprofit corporation  
Trustee: Eric G. Goodrich, a member of the Utah State Bar  
Beneficiary: Bryan Ward and Kathy Ward, husband and wife  
Amount: \$556,000.00  
Recorded: August 12, 2009  
Entry No.: [88653:2009](#), of the Official Records

According to Official Records, the beneficial interest under said Deed of Trust was assigned to Rocky Woods Investments I, LLC, a Utah limited liability company by that certain Assignment recorded July 25, 2014 as Entry No. [51278:2014](#), of Official Records.

26. The rights of parties in possession of subject property under unrecorded Contracts, Leases, Rental or Occupancy Agreements and any claim and/or claim liens thereunder.

NOTE: The following name(s) have been checked for judgments and no unsatisfied judgments appear of record, except as shown herein:

Liahona Foundation

No unsatisfied judgments appear of record in the past 8 years except as shown herein.

For Escrow inquiries contact Forest Anthony, 801-753-7700 or [fanthony@oldrepublictitle.com](mailto:fanthony@oldrepublictitle.com)

If one of the Title Insurance Policies referenced in Schedule A is not purchased within six months of the Effective Date referenced in Schedule A, a cancellation charge will be assessed.

The policy to be issued contains an arbitration clause. Any matter in dispute between you and the company may be subject to arbitration as an alternative to court action. Upon request, the company will provide a copy of this clause and the accompanying arbitration rules prior to the closing of the transaction. Any decision reached by arbitration shall be binding upon both you and the Company. The arbitration award may include attorney's fees, if allowed by state law, and may be entered as a judgment in any court of proper jurisdiction.

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File No. 1933841FA

## Commitment for Title Insurance

Issued By Old Republic National 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, Old Republic National Title Insurance Company, a Florida 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 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Issued through the Office of:  
**Old Republic National Title Insurance-Commercial**  
**898 North 1200 West, Suite 101**  
**Orem, UT 84057**

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
*A Stock Company*  
400 Second Avenue South, Minneapolis, Minnesota 55401  
(612) 371-1111

Authorized Signatory

By

President

Attest

Secretary

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## **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.

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- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (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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rev. 07/2016

FACTS		WHAT DOES OLD REPUBLIC TITLE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>• Social Security number and employment information</li><li>• Mortgage rates and payments and account balances</li><li>• Checking account information and wire transfer instructions</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Old Republic Title chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes - to offer our products and services to you		No	We don't share
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For non-affiliates to market to you		No	We don't share
Questions		Go to <a href="http://www.oldrepublictitle.com">www.oldrepublictitle.com</a> (Contact Us)	

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## Page 2

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.
What we do	
How does Old Republic Title protect my personal information?	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 secured files and buildings. For more information, visit <a href="http://www.OldRepublicTitle.com/newnational/Contact/privacy">http://www.OldRepublicTitle.com/newnational/Contact/privacy</a> .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Give us your contact information or show your driver's license</li><li>• Show your government-issued ID or provide your mortgage information</li><li>• Make a wire transfer</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 non-affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i></li></ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li></ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Old Republic Title doesn't jointly market.</i></li></ul>

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# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

File No. 1933841FA

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## Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at [www.oldrepublictitle.com](http://www.oldrepublictitle.com) and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

## Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				

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