



Fidelity National Title Company
 5000 Van Nuys Blvd., Suite 500, Sherman Oaks, CA 91403
 Phone: (818) 881-7800 • Fax: (818) 776-8528

Issuing Policies of Fidelity National Title Insurance Company

ORDER NO.: **00149506-994-VNO-SI**
 LOAN NO.:

Escrow Officer: Van Nuys Title Only EO
 Title Officer: Sheila Isham
 Phone: (818) 758-5718
 Fax: (818) 475-5013
 Email: team.sheila@fnf.com

Public Administrator Operations
 320 West Temple Street
 Los Angeles, CA 90012

ATTN: Roseanne Ybarra
 YOUR REF: 248 Mira Mar Avenue

PROPERTY: **248-248 1/2 Mira Mar Avenue, Long Beach, CA 90803**

AMENDED PRELIMINARY REPORT

*In response to the application for a policy of title insurance referenced herein, **Fidelity National Title Company** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.*

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

The policy(s) of title insurance to be issued hereunder will be policy(s) of Fidelity National Title Insurance Company, a California Corporation.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

Countersigned by:

Cindy Fried

Authorized Signature



Fidelity National Title Company

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AMENDED PRELIMINARY REPORT

EFFECTIVE DATE: July 16, 2019 at 7:30 a.m., Amended: August 5, 2019, Amendment No. 1

ORDER NO.: 00149506-994-VNO-SI

The form of policy or policies of title insurance contemplated by this report is:

ALTA Homeowner's Policy of Title Insurance (12-2-13)
ALTA Extended Loan Policy (6-17-06)

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A Fee

2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

Robert C. Hylan, as Conservatee, pursuant to proceedings had in the Superior Court-Central District Court, Case No. 16STPB03693 wherein Letters of Conservatorship were issued on April 9, 2018, naming The Los Angeles County Office of the Public Guardian, as Conservator of the Estate of said Conservatee, pursuant to a certified copy of a Court Order, recorded April 13, 2018 Instrument No. 2018-361841, Official Records.

3. THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:

See Exhibit A attached hereto and made a part hereof.

EXHIBIT A
LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 2 IN BLOCK "G" OF THE MIRA MAR TRACT, IN THE CITY OF LONG BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 6, PAGE 61 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

[PLOTTED EASEMENTS](#)

APN: **7255-026-003**

EXCEPTIONS

AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2019-2020.
2. Said property has been declared tax defaulted for non-payment of delinquent taxes for the fiscal year 2013-2014

APN No.: 7255-026-003
Default No. None shown
Default Date: June 30, 2014

Amounts to redeem for the above-stated fiscal year (and subsequent years if any) are:

Amount: \$111,420.10, by August 31, 2019
Amount: \$112,520.30 by September 30, 2019

3. Note: Property taxes for the current fiscal year shown below HAVE NOT BEEN PAID. (Please refer to Default/Delinquent information shown above.) For proration purposes the amounts were:

Code Area: 05500
Tax Identification No.: 7255-026-003
Fiscal Year: 2018-2019
1st Installment: \$7,746.63 Delinquent + Penalty \$774.66
2nd Installment: \$7,746.63 Delinquent + Penalty \$784.66
Exemption: \$0.00
Land: \$508,660.00
Improvements: \$216,451.00
Personal Property: \$0.00

4. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction occurring prior to Date of Policy.

Note: If said supplementals (if any) are not posted prior to the date of closing, this company assumes no liability for payment thereof.

5. Water rights, claims or title to water, whether or not disclosed by the public records.
6. Any rights of the parties in possession of a portion of, or all of, said Land, which rights are not disclosed by the Public Records.
7. Easement(s) for the purpose(s) shown below and rights incidental thereto as granted in a document:

Granted To: Alamitos Water Company
Purpose: Pipe lines, conduits
Recording No: [Book 379, Page 295](#), Deeds
Affects: Said land more particularly described therein

**EXCEPTIONS
(Continued)**

8. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, citizenship, immigration status, primary language, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date: February 15, 1950
Recording No: [Book 2368, Page 39](#), Deeds

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or deed of trust made in good faith and for value.

9. Intentionally Deleted

10. A pending Court Action as disclosed by a recorded notice:

Plaintiff: Barak, Inc.
Defendant: 248 Mira Mar Trust, 248 Mira Mar Avenue Trust, Ted Childer and Andrew Levy, and Does 1 through 100, inclusive
County: Los Angeles
Court: Superior Court of the State of California
Case No.: BC519985
Nature of Action: Real Property Claim
Recorded: September 24, 2013
Recording No.: [2013-1387955](#), Official Records

No Release of this item appears of record. However, we have reason to believe that it may have been paid, and we will be requesting an examination of prior proceedings by the appropriate entity. If we are able to eliminate this item, we will advise you by way of a supplement to our report.

Please be advised that it is not the responsibility of this Company to provide the necessary documentation to determine the viability of the trust deed and no assurance is given that we will be able to eliminate this item.

11. A lien in favor of the City of Long Beach, a Municipal Corporation

For: Administrative Citations and Penalties
Name of Owner: 248 Mira Mar Trust / Theodore B. Childers
Amount: \$378.00
Recording Date: October 4, 2013
Recording No.: [2013-1436968](#), Official Records

12. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$58,175.51
Dated: September 24, 2013
Trustor/Grantor: Theodore B. Childers Trustee of the 248 Mira Mar Trust
Trustee: First American Title Insurance Company, a California Corporation
Beneficiary: Edgecliff LLC
Loan No.: None Shown
Recording Date: January 6, 2014
Recording No: [2014-0012572](#), Official Records

EXCEPTIONS
(Continued)

This Company will require that the original note, the original deed of trust and a properly executed request for full reconveyance together with appropriate documentation (i.e., copy of trust, partnership agreement or corporate resolution) be in this office prior to the close of this transaction if the above-mentioned item is to be paid through this transaction or deleted from a policy of title insurance.

Any demands submitted to us for payoff must be signed by all beneficiaries as shown on said deed of trust, and/or any assignments thereto. In the event said demand is submitted by an agent of the beneficiary(s), we will require the written approval of the demand by the beneficiary(s). Servicing agreements do not constitute approval for the purposes of this requirement.

If no amounts remain due under the obligation a zero balance demand will be required along with the reconveyance documents.

In addition, we require the written approval of said demand by the trustor(s) on said deed of trust or the current owners if applicable.

Request for notice

Recording Date: July 6, 2018
Recording No: 20180676508, Official Records

13. A Notice of Substandard property as disclosed by a document

Recording Date: November 24, 2014
Recording No.: [2014-1258212](#), Official Records

Reference is made to said document for full particulars.

14. A lien for the amount shown below and any other amounts due,

Amount: \$580.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: March 30, 2015
Recording No.: [2015-340608](#), Official Records

15. A lien for the amount shown below and any other amounts due,

Amount: \$1,295.90
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: Abatement Proceeding
Recording Date: April 8, 2015
Recording No.: [2015-384790](#), Official Records

16. A lien for the amount shown below and any other amounts due,

Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: July 7, 2015
Recording No.: [2015-814352](#), Official Records

EXCEPTIONS
(Continued)

17. A lien for the amount shown below and any other amounts due,
- Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: September 21, 2015
Recording No.: [2015-1166571](#), Official Records
18. A lien for the amount shown below and any other amounts due,
- Amount: \$1,409.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: Abatement Proceeding
Recording Date: November 13, 2015
Recording No.: [2015-1424213](#), Official Records
19. A lien for the amount shown below and any other amounts due,
- Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: December 17, 2015
Recording No.: [2015-1588742](#), Official Records
20. A lien for the amount shown below and any other amounts due,
- Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: April 14, 2016
Recording No.: [2016-419960](#), Official Records
21. A lien for the amount shown below and any other amounts due,
- Amount: \$1,452.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: Abatement Proceeding
Recording Date: June 22, 2016
Recording No.: [2016-723755](#), Official Records
22. A lien for the amount shown below and any other amounts due,
- Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: June 28, 2016
Recording No.: [2016-744989](#), Official Records

**EXCEPTIONS
(Continued)**

23. A lien for the amount shown below and any other amounts due,
- Amount: \$740.00
Claimant: City of Long Beach, a Municipal Corporation
Nature of Claim: (Boarded and Vacated Buildings)
Recording Date: September 27, 2016
Recording No.: [2016-1171389](#), Official Records
24. A lien for the amount shown below and any other amounts due,
- Amount: \$765.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: December 29, 2016
Recording No.: [2016-1658920](#), Official Records
25. A lien for the amount shown below and any other amounts due,
- Amount: \$765.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: March 24, 2017
Recording No.: [2017-332997](#), Official Records
26. A lien for the amount shown below and any other amounts due,
- Amount: \$765.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: June 16, 2017
Recording No.: [2017-667792](#), Official Records
27. A pending court action as disclosed by a recorded notice:
- Plaintiff: Edgecliff LLC, a California Limited Liability Company
Defendant: ROBERT C. HYLEN, an individual; THEODORE B. CHILDERS, individually
And as Trustee of The 248 Mira Mar Avenue Trust; LAWYERS TITLE COMPANY, a California corporation; and DOES 1 to 10.
- County: Los Angeles
Court: Superior
Case No.: BC634179
Nature of Action: A Claim to Real Property
Recording Date: July 12, 2017
Recording No.: [2017-777752](#), Official Records

EXCEPTIONS
(Continued)

No Release of this item appears of record. However, we have reason to believe that it may have been paid, and we will be requesting an examination of prior proceedings by the appropriate entity. If we are able to eliminate this item, we will advise you by way of a supplement to our report.

Please be advised that it is not the responsibility of this Company to provide the necessary documentation to determine the viability of the trust deed and no assurance is given that we will be able to eliminate this item.

28. A lien for the amount shown below and any other amounts due,

Amount: \$765.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: October 6, 2017
Recording No: [2017-1147893](#), Official Records

29. A lien for the amount shown below and any other amounts due,

Amount: \$1,848.75
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: November 8, 2017
Recording No: [2017-1286675](#), Official Records

30. A lien for the amount shown below and any other amounts due,

Amount: \$790.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: December 27, 2017
Recording No: [2017-1502161](#), Official Records

31. A lien for the amount shown below and any other amounts due,

Amount: \$1,323.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: January 26, 2018
Recording No: [2018-84719](#), Official Records

32. A lien for the amount shown below and any other amounts due,

Amount: \$790.00
Claimant: The City of Long Beach/Department of Development Services-Code Enforcement Bureau
Nature of Claim: Code Enforcement Violation Fees and Penalties
Recording Date: March 16, 2018
Recording No: [2018-257293](#), Official Records

**EXCEPTIONS
(Continued)**

33. A deed of trust to secure an indebtedness in the amount shown below,
- Amount: \$8,175.51
Dated: January 9, 2018
Trustor/Grantor Los Angeles County Office of the Public Guardian, as Conservator of the Estate of Robert Hylan, Trustor
Trustee: USA National Title Company, Inc., a California corporation
Beneficiary: Edgecliff LLC, a California limited liability company
Recording Date: July 16, 2018
Recording No: [2018-708972](#), Official Records,
34. A lien for the amount shown below and any other amounts due,
- Amount: \$790.00
Claimant: City of Long Beach, a municipal corporation, Development Services Department
Nature of Claim: Monthly Monitoring Fee, Code Enforcement Fees and/or Administrative Penalties
Recording Date: September 5, 2018
Recording No: [2018-894442](#), Official Records
35. If the Land is located within the area affected by a Geographic Targeting Order issued by FinCEN (California counties of Los Angeles, San Diego, San Francisco, Santa Clara and San Mateo), the Company must be supplied with a completed ALTA Information Collection Form ("ICF").

PLEASE REFER TO THE "INFORMATIONAL NOTES" AND "REQUIREMENTS" SECTIONS WHICH FOLLOW FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION.

END OF EXCEPTIONS

REQUIREMENTS SECTION

1. In order to complete this report, the Company requires a Statement of Information to be completed by the following party(s),

Party(s): All Parties

The Company reserves the right to add additional items or make further requirements after review of the requested Statement of Information.

NOTE: The Statement of Information is necessary to complete the search and examination of title under this order. Any title search includes matters that are indexed by name only, and having a completed Statement of Information assists the Company in the elimination of certain matters which appear to involve the parties but in fact affect another party with the same or similar name. Be assured that the Statement of Information is essential and will be kept strictly confidential to this file.

END OF REQUIREMENTS

INFORMATIONAL NOTES SECTION

1. None of the items shown in this report will cause the Company to decline to attach CLTA Endorsement Form 100 to an Extended Coverage Loan Policy, when issued.
2. Note: The Company is not aware of any matters which would cause it to decline to attach CLTA Endorsement Form 116 indicating that there is located on said Land a Multiple Family Residence, known as 248-248 1/2 Mira Mar Avenue, Long Beach, California 90803, to an Extended Coverage Loan Policy.
3. Note: The policy of title insurance will include an arbitration provision. The Company or the insured may demand arbitration provision. Arbitrable matters may include, but are not limited to any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Please ask your escrow or title officer for a sample copy of the policy to be issued if you wish to review the arbitration provisions and any other provisions pertaining to your Title Insurance Coverage.
4. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.
5. Unless this company is in receipt of WRITTEN instructions authorizing a particular policy, Fidelity Title will AUTOMATICALLY issue the American Land Title Association Homeowner's Policy (02/03/10) for all qualifying residential 1-4 properties/transactions to insure the buyer at the close of escrow.
6. If a county recorder, title insurance company, escrow company, real estate broker, real estate agent or association provides a copy of a declaration, governing document or deed to any person, California law requires that the document provided shall include a statement regarding any unlawful restrictions. Said statement is to be in at least 14-point bold face type and may be stamped on the first page of any document provided or included as a cover page attached to the requested document. Should a party to this transaction request a copy of any document reported herein that fits this category, the statement is to be included in the manner described.
7. Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third party service. If the above requirements cannot be met, please call the Company at the number provided in this report
8. Amended Civil Code Section 2941, which becomes effective on January 1, 2002, sets the fee for the processing and recordation of the reconveyance of each Deed of Trust being paid off through this transaction at \$45.00. The reconveyance fee must be clearly set forth in the Beneficiary's Payoff Demand Statement ("Demand"). In addition, an assignment or authorized release of that fee, from the Beneficiary to the Trustee of record, must be included. An example of the required language is as follows:

The Beneficiary identified above hereby assigns, releases or transfers to the Trustee of record, the sum of \$45.00, included herein as 'Reconveyance Fees', for the processing and recordation of the Reconveyance of the Deed of Trust securing the indebtedness covered hereby, and the escrow company or title company processing this pay-off is authorized to deduct the Reconveyance Fee from this Demand and forward said fee to the Trustee of record or the successor Trustee under the Trust Deed to be paid off in full.

In the event that the reconveyance fee and the assignment, release or transfer are not included within the demand statement, then Fidelity National Title Insurance Company and its Underwritten Agent may decline to process the reconveyance and will be forced to return all documentation directly to the Beneficiary for compliance with the requirements of the revised statute.

9. Note: Part of the RESPA Rule to simplify and Improve the Process of Obtaining Mortgages and Reduce Consumer Settlement Costs requires the settlement agent to disclose the agent and underwriter split of title premiums, including endorsements as follows:

Line 1107 is used to record the amount of the total title insurance premium, including endorsements, that is retained by the title agent. Fidelity National Title Company retains 88% of the total premium and endorsements.

INFORMATIONAL NOTES (Continued)

Line 1108 used to record the amount of the total title insurance premium, including endorsements, that is retained by the title underwriter. Fidelity National Title Insurance Company retains 12% of the total premium and endorsements.

END OF INFORMATIONAL NOTES

Sheila Isham/nn2

FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, “FNF,” “our,” or “we”) respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

Types of Information Collected

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information. FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g., Social Security Number, driver’s license, passport, or other government ID number);
- financial account information (e.g., loan or bank account information); and
- other personal information necessary to provide products or services to you.

Browsing Information. FNF may automatically collect the following types of Browsing Information when you access an FNF website, online service, or application (each an “FNF Website”) from your Internet browser, computer, and/or mobile device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website

How Personal Information is Collected

We may collect Personal Information about you from:

- information we receive from you on applications or other forms;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

How Browsing Information is Collected

If you visit or use an FNF Website, Browsing Information may be collected during your visit. Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Cookies. When you visit an FNF Website, a “cookie” may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to “Do Not Track” features enabled through your browser.

INFORMATIONAL NOTES (Continued)

Links to Other Sites. FNF Websites may contain links to other websites. FNF is not responsible for the privacy practices or the content of any of those other websites. We advise you to read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and third parties' products and services, jointly or independently.

When Information Is Disclosed

We may make disclosures of your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Please see “**Choices With Your Information**” to learn the disclosures you can restrict.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to guard your Personal Information. We limit access to nonpublic personal information about you to employees who need to know that information to do their job. When we provide Personal Information to others as discussed in this Privacy Notice, we expect that they process such information in compliance with our Privacy Notice and in compliance with applicable privacy laws.

Choices With Your Information

If you do not want FNF to share your information with our affiliates to directly market to you, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

For California Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties, except as permitted by California law.

For Nevada Residents: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information and Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

For Vermont Residents: We will not share information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

INFORMATIONAL NOTES (Continued)

The FNF Websites are meant for adults and are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or (2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The revised Privacy Notice, showing the new revision date, will be posted on the FNF Website. Each time you provide information to us following any amendment of this Privacy Notice, your provision of information to us will signify your assent to and acceptance of the terms of the revised Privacy Notice for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

Accessing and Correcting Information; Contact Us

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests via email to privacy@fnf.com, by phone to (888) 934-3354, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries (“FNF”) must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer’s right to be charged the field rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for each discount. These discounts only apply to transaction involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

FNF Underwritten Title Company

FNTC - Fidelity National Title Company
FNTCCA – Fidelity National Title Company of California

FNF Underwriter

FNTIC - Fidelity National Title Insurance Company

Available Discounts

CREDIT FOR PRELIMINARY REPORTS AND/OR COMMITMENTS ON SUBSEQUENT POLICIES (FNTIC)

Where no major change in the title has occurred since the issuance of the original report or commitment, the order may be reopened within 12 months and all or a portion of the charge previously paid for the report or commitment may be credited on a subsequent policy charge within the following time period from the date of the report.

DISASTER LOANS (FNTIC)

The charge for a lender’s Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within 24 months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be 50% of the appropriate title insurance rate.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (FNTIC)

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church’s obligation the charge for an owner’s policy shall be 50% to 70% of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender’s policy shall be 40% to 50% of the appropriate title insurance rate, depending on the type of coverage selected.

ATTACHMENT ONE

**CALIFORNIA LAND TITLE ASSOCIATION
STANDARD COVERAGE POLICY – 1990**

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE**

EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;

- c. that result in no loss to You; or
 - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
 6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.
 This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
 7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
 8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
 9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% % of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% % of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

2006 ALTA LOAN POLICY (06-17-06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

(Except as provided in Schedule B - Part II, (t(or T)his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

(PART I

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. 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 and not shown by the Public Records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:)

2006 ALTA OWNER'S POLICY (06-17-06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. 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 and that are not shown by the Public Records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.
7. (Variable exceptions such as taxes, easements, CC&R's, etc. shown here.)

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13)

EXCLUSIONS FROM COVERAGE

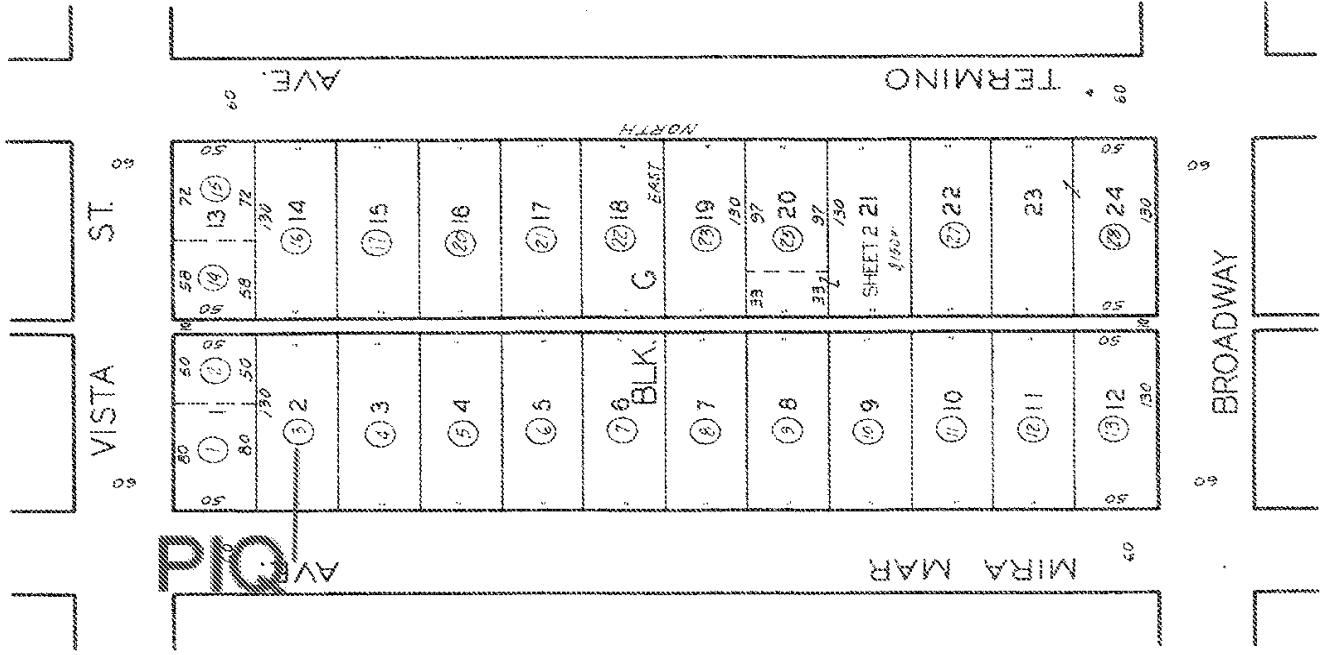
The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

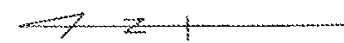
26
FEET
80'

1985

890-0191M
88011-01-52



MIRA MAR TRACT
M.B. 6-61



Fidelity National Title Company
This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

SCALE
1:500

FOR PREV. ASSM'T. SEE: 021-203

ASSISTANT'S MAP
COUNTY OF LOS ANGELES, CALIF.

RECORDING REQUESTED BY
Fidelity National Title Company
WHEN RECORDED MAIL TO:
=addressee=

ORDER NO.: **00149506-994-SI**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CERTIFICATION OF TRUST
California Probate Code Section 18100.5

The undersigned declare(s) under penalty of perjury under the laws of the State of California that the following is true and correct:

1. The Trust known as _____,
executed on _____, is a valid and existing trust.
2. The name(s) of the settlor(s) of the Trust is (are): _____

3. The name(s) of the currently acting trustee(s) is (are): _____

4. The trustee(s) of the Trust have the following powers (initial applicable line(s)):
_____ Power to acquire additional property.
_____ Power to sell and execute deeds.
_____ Power to encumber, and execute deeds of trust.
_____ Other: _____
5. The Trust is (check one): _____ Revocable _____ Irrevocable
The name of the person who may revoke the Trust is: _____
6. The number of trustees who must sign documents in order to exercise the powers of the Trust is (are): _____,
whose name(s) is (are): _____
7. Title to Trust assets is to be taken as follows: _____
8. The Trust has not been revoked, modified or amended in any manner which would cause the representations contained herein to be incorrect.
9. I (we) am (are) all of the currently acting trustees.
10. I (we) understand that I (we) may be required to provide copies of excerpts from the original Trust documents which designate the trustees and confer the power to act in the pending transaction.

Dated: _____

(Acknowledgement must be attached)

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF

} SS:

On _____ before me,

a Notary Public, personally appeared _____
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF

} SS:

On _____ before me,

a Notary Public, personally appeared _____
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

STATEMENT OF INFORMATION

CONFIDENTIAL INFORMATION STATEMENT TO BE USED IN CONNECTION WITH ORDER NO: 00149506-994-SI

COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU.

THE STREET ADDRESS of the property in this transaction is:

IF NONE LEAVE BLANK

ADDRESS:

CITY:

IMPROVEMENTS: [] SINGLE RESIDENCE [] MULTIPLE RESIDENCE [] COMMERCIAL
OCCUPIED BY: [] OWNER [] LESSEE [] TENANTS
ANY PORTION OF NEW LOAN FUNDS TO BE USED FOR CONSTRUCTION: [] YES [] NO

NAME

SPOUSES NAME

FIRST MIDDLE LAST

FIRST MIDDLE LAST

BIRTHPLACE BIRTH DATE

BIRTHPLACE BIRTH DATE

I HAVE LIVED IN CALIFORNIA SINCE SOCIAL SECURITY NUMBER

I HAVE LIVED IN CALIFORNIA SINCE SOCIAL SECURITY NUMBER

DRIVER'S LICENSE NO.

DRIVER'S LICENSE NO.

WIFE'S MAIDEN NAME:

WE WERE MARRIED ON AT

RESIDENCE(S) FOR LAST 10 YEARS

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

NUMBER AND STREET CITY FROM TO

OCCUPATION(S) FOR LAST 10 YEARS

HUSBAND

PRESENT OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS
WIFE

PRESENT OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

PRIOR OCCUPATION FIRM NAME ADDRESS NO. OF YEARS

FORMER MARRIAGES: IF NO FORMER MARRIAGES, WRITE "NONE":

NAME OF FORMER SPOUSE

IF DECEASED: DATE WHERE

CURRENT LOAN ON PROPERTY

PAYMENTS ARE BEING MADE TO: 1. 2. 3.

HOMEOWNERS ASSOCIATION NUMBER:

DATE SIGNATURE

HOME PHONE BUSINESS PHONE

RECORDING REQUESTED BY
Fidelity National Title Company
WHEN RECORDED MAIL TO:
=addressee=

ORDER NO.: **00149506-994-SI**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CERTIFICATION OF TRUST
California Probate Code Section 18100.5

The undersigned declare(s) under penalty of perjury under the laws of the State of California that the following is true and correct:

1. The Trust known as _____,
executed on _____, is a valid and existing trust.
2. The name(s) of the settlor(s) of the Trust is (are): _____

3. The name(s) of the currently acting trustee(s) is (are): _____

4. The trustee(s) of the Trust have the following powers (initial applicable line(s)):
_____ Power to acquire additional property.
_____ Power to sell and execute deeds.
_____ Power to encumber, and execute deeds of trust.
_____ Other: _____
5. The Trust is (check one): _____ Revocable _____ Irrevocable
The name of the person who may revoke the Trust is: _____
6. The number of trustees who must sign documents in order to exercise the powers of the Trust is (are): _____,
whose name(s) is (are): _____
7. Title to Trust assets is to be taken as follows: _____
8. The Trust has not been revoked, modified or amended in any manner which would cause the representations contained herein to be incorrect.
9. I (we) am (are) all of the currently acting trustees.
10. I (we) understand that I (we) may be required to provide copies of excerpts from the original Trust documents which designate the trustees and confer the power to act in the pending transaction.

Dated: _____

(Acknowledgement must be attached)

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF

} SS:

On _____ before me,

_____ a Notary Public, personally appeared _____ who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____



Fidelity National Title Company

5000 Van Nuys Blvd., Suite 500, Sherman Oaks, CA 91403
Phone: (818) 881-7800 • Fax: (818) 776-8528

CREDIT LINE / EQUITY LINE OF CREDIT CLOSURE REQUEST

Date: _____

To: _____

Attention: Payoff Dept.

Reference: Account/Loan # _____

Property Address: 248-248 1/2 Mira Mar Avenue,, Long Beach, CA 90803

To Whom It May Concern:

Please accept this letter as a request to close/freeze the above-referenced credit line or equity line of credit as of this date.

I/We agree not to request any advances on this account on or after the date of this letter.

You will be receiving payment in full from the proceeds of our escrow transaction. Upon receipt of payoff, please send your Reconveyance or Release of Lien to:

Fidelity National Title Company

5000 Van Nuys Blvd., Suite 500

Sherman Oaks, CA 91403

Attn: Sheila Isham

Ref: 00149506-994-SI

Sincerely,

(All borrowers must sign)



The Financial Crimes Enforcement Network (“FinCEN”), a bureau of the U. S. Department of Treasury, has issued Geographic Targeting Orders to all title insurance companies on or about July 17, 2016 (“Order”). The Order requires title insurers, including any subsidiaries and agents (defined in the Order as a “Covered Business”), to collect certain information with respect to certain transactions defined as “Covered Transactions”. A full copy of the Order is available at https://www.fincen.gov/news_room/nr/files/Title_Ins_GTO_Sample_072716.pdf.

Please complete the below questionnaire. <<Company Name>> will rely on the answers provided to meet its reporting obligations.

Once the information on this form is collected by <<Company Name>>, the instructions of the title insurers’ underwriting bulletin for completing the Form 8300 and reporting the transaction to the insurer and FinCEN.

Who is completing this form?

Company/Law Firm Name		Person Completing this worksheet (Name and Position)		
Postal Address (Headquarters)		City	State	Zip
Phone	Fax	E-Mail	License #	Date of Closing

Is this a Covered Transaction?

1.	Is the property residential? ¹	<input type="checkbox"/> Yes	<input type="checkbox"/> No																	
2.	Is the purchaser a corporation, limited liability company, partnership or similar business entity, whether formed under the laws of state or a foreign jurisdiction? <i>If yes indicate the type of entity</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No																	
3.	Is the purchase made <u>without</u> a loan from a financial institution?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Note: Only consider loans made by financial institutions with anti-money laundering programs such as a bank, credit union or mortgage company. This does not include private or seller financing.																
4.	Is the property in one of the following counties and the purchase price equal to or over the amount shown? <input type="checkbox"/> Yes <input type="checkbox"/> No	<table border="0"> <tr> <td><input type="checkbox"/> CA – Los Angeles - \$2 million</td> <td><input type="checkbox"/> FL – Broward - \$1 million</td> <td><input type="checkbox"/> NY – Bronx - \$1.5 million</td> </tr> <tr> <td><input type="checkbox"/> CA – San Diego - \$2 million</td> <td><input type="checkbox"/> FL – Miami-Dade – \$1 million</td> <td><input type="checkbox"/> NY – Brooklyn - \$1.5 million</td> </tr> <tr> <td><input type="checkbox"/> CA – San Francisco - \$2 million</td> <td><input type="checkbox"/> FL – Palm Beach - \$1 million</td> <td><input type="checkbox"/> NY – Manhattan - \$3 million</td> </tr> <tr> <td><input type="checkbox"/> CA – San Mateo - \$2 million</td> <td></td> <td><input type="checkbox"/> NY – Queens - \$1.5 million</td> </tr> <tr> <td><input type="checkbox"/> CA – Santa Clara - \$2 million</td> <td><input type="checkbox"/> TX – Bexar - \$500,000</td> <td><input type="checkbox"/> NY – Staten Island - \$1.5 million</td> </tr> </table>			<input type="checkbox"/> CA – Los Angeles - \$2 million	<input type="checkbox"/> FL – Broward - \$1 million	<input type="checkbox"/> NY – Bronx - \$1.5 million	<input type="checkbox"/> CA – San Diego - \$2 million	<input type="checkbox"/> FL – Miami-Dade – \$1 million	<input type="checkbox"/> NY – Brooklyn - \$1.5 million	<input type="checkbox"/> CA – San Francisco - \$2 million	<input type="checkbox"/> FL – Palm Beach - \$1 million	<input type="checkbox"/> NY – Manhattan - \$3 million	<input type="checkbox"/> CA – San Mateo - \$2 million		<input type="checkbox"/> NY – Queens - \$1.5 million	<input type="checkbox"/> CA – Santa Clara - \$2 million	<input type="checkbox"/> TX – Bexar - \$500,000	<input type="checkbox"/> NY – Staten Island - \$1.5 million	
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5.	Was or will any of the purchase price, including earnest money deposits, be paid using one or more of the following? <input type="checkbox"/> Yes <input type="checkbox"/> No	<table border="0"> <tr> <td>a) Currency (bills or coins);</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td>b) Cashier’s check;</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>c) Certified check;</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td>d) Traveler’s check;</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>e) Money order in any form;</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td>f) Business check;</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td>g) Personal Check</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td></td> <td></td> </tr> </table>			a) Currency (bills or coins);	<input type="checkbox"/> Yes <input type="checkbox"/> No	b) Cashier’s check;	<input type="checkbox"/> Yes <input type="checkbox"/> No	c) Certified check;	<input type="checkbox"/> Yes <input type="checkbox"/> No	d) Traveler’s check;	<input type="checkbox"/> Yes <input type="checkbox"/> No	e) Money order in any form;	<input type="checkbox"/> Yes <input type="checkbox"/> No	f) Business check;	<input type="checkbox"/> Yes <input type="checkbox"/> No	g) Personal Check	<input type="checkbox"/> Yes <input type="checkbox"/> No		
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g) Personal Check	<input type="checkbox"/> Yes <input type="checkbox"/> No																			

Did you answer “NO” at least once for any of the 5 questions above?

- Yes.** This purchase is NOT a Covered Transaction. You do not need to complete the rest of this form, other than signing.
 No. This transaction is a Covered Transaction. Please complete the following pages.

¹ Residential mean real property (including individual units of condominiums and cooperatives) designed principally for the occupancy of from one to four families



Individual Primarily Representing Purchaser (Defined as the individual authorized by the entity to enter into legally binding contracts).

<input type="checkbox"/> Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City	State	Zip

Purchasing Entity's Name & Address

Name of Purchasing Entity				
Taxpayer ID Number (if none check the box) <input type="checkbox"/> None		Type of Legal Entity <input type="checkbox"/> Ltd. Liability Co. (LLC) <input type="checkbox"/> Corp. <input type="checkbox"/> Partnership <input type="checkbox"/> Other		
Doing Business Name (DBA) (if none check the box) <input type="checkbox"/> None			Country of Address (If not U.S.)	
Address		City	State	Zip

Real Estate Purchase Information

Date of Closing	Total Purchase Price \$	Total Amt. paid by below instruments \$	Paid in more than 1 payment <input type="checkbox"/> Yes <input type="checkbox"/> No
Amount of Monetary Instruments (in U.S. Dollar)			
U.S. Currency ²	\$	Amt. in \$100 bills or higher	\$
Foreign Currency	\$	Country:	
		Issuer's Name(s)	Serial Number(s)
Cashier's check(s)	\$		
Money Order(s)	\$		
Certified check(s)	\$		
		Issuer's Name(s)	Account & Check Number(s)
Traveler's check(s)	\$		
Business check(s)	\$		
Personal check(s)	\$		

Property Information

Address		City	State	Zip
County				

² This term refers to legal tender in all forms including paper or coinage.



NAMES OF "BENEFICIAL OWNERS" (AS DEFINED) & NAMES OF ALL MEMBERS OF LIMITED LIABILITY COMPANIES

- For Corporations, Partnerships or Similar Business Entities each INDIVIDUAL who, directly or indirectly, owns 25% or more of the equity interests of the Purchaser must be listed below. *If the purchasing legal entity is owned by another legal entity, then provide information for each INDIVIDUAL beneficial owner of the ultimate parent legal entity.*
- For Limited Liability Companies all members must be listed below.

(Note: It is NOT necessary to complete the address fields if the information is on a legible copy of the government issued ID submitted to the title underwriter.)

<input type="checkbox"/> Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip

<input type="checkbox"/> Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip

<input type="checkbox"/> Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip



<input type="checkbox"/> Attach Legible copy of government issued identification (i.e., passport, driver's license, etc.)				
Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip

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Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip

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Type of ID			Issuing State or Country	
Last Name		First Name		M.I.
Date of Birth	Occupation		Taxpayer ID Number or EIN (if none check the box) <input type="checkbox"/> None	
Address		City		State Zip

I declare that to the best of my knowledge the information I have furnished is true, correct, and complete.

Signature: _____

Name: _____ Title: _____