

# ALTA COMMITMENT FOR TITLE INSURANCE

Issued By:



CHICAGO TITLE  
INSURANCE COMPANY

Commitment Number:

**38190024**

## 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 EXTRACTIONAL 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, Chicago 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 one hundred eighty (180) days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**Chicago Title Insurance Company**

By:

President

Attest:

Secretary

Countersigned By:

Authorized Officer or Agent



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**Transaction Identification Data for reference only:**

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT (NOT TITLE ONLY):
Title Officer: Michelle Pensyl Chicago Title Company, LLC 1 S. Main St., Suite 250 Dayton, OH 45402 Phone: 937-223-8378 Fax: 937-223-7866 Main Phone: (937) 223-8378 Email: Michelle.Pensyl@CTT.com	Chicago Title Company, LLC 1 S. Main St., Suite 250 Dayton, OH 45402 Main Phone: (937)223-8378 Main Fax: (937)223-7866

**Order Number: 38190024****SCHEDULE A**

1. Commitment Date: January 17, 2019 at 06:59 AM
2. Policy to be issued:
  - (a) ALTA Owner's Policy 2006 - OH (12/01/2015)  
 Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below.  
 Proposed Policy Amount: \$7,810.00
3. The estate or interest in the Land described or referred to in this Commitment is:  
 Fee Simple
4. The Title is, at the Commitment Date, vested in:  
 The Board of Education of the Dayton City School District acquired by Deeds of record in [Deed Book 2453, Page 83](#), [Deed Book 379, Page 177](#), [Deed Book 356, Page 256](#), [Deed Book 225, Page 6](#), [Deed Book 225, Page 5](#), [Deed Book 2471, Page 597](#), [Deed Book 2475, Page 149](#), [Deed Book 2048, Page 442](#) and [Deed Book 2037, Page 17](#), all of Recorder's Office Montgomery County, Ohio.

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**SCHEDULE A**

(continued)

5. The Land is described as follows:

**For APN/Parcel ID(s): R72 05205 0048, R72 05205 0031, 41, 51, 52, 53, R72 05205 0046, R72 05205 0047 and R72 05205 0042**

**Parcel I:**

Situate in the County of Montgomery in the State of Ohio and in the City of Dayton and being Lots Numbered Seventeen Thousand Nine Hundred Forty-Three (17,943), Seventeen Thousand Nine Hundred Forty-Four (17,944), Seventeen Thousand Nine Hundred Forty-Five (17,945), Seventeen Thousand Nine Hundred Forty-Six (17,946), Seventeen Thousand Nine Hundred Forty-Seven (17,947), Seventeen Thousand Nine Hundred Forty-Eight (17,948) and Seventeen Thousand Nine Hundred Eighty-Two (17,982), of the revised and consecutive numbers of lots as shown on the plat of the City of Dayton, Ohio.

Also including:

Situate in the County of Montgomery in the State of Ohio and in the City of Dayton and being Lots Numbered Seventeen Thousand Four Hundred Seventy-One (17,471), Seventeen Thousand Four Hundred and Seventy-Two (17,472) Seventeen Thousand Four Hundred Seventy-Three (17,473), Seventeen Thousand Four Hundred Seventy-Four (17,474), Seventeen Thousand Four Hundred Seventy-Five (17,475), Seventeen Thousand Four Hundred Seventy Six (17,476) Seventeen Thousand Four Hundred Seventy-Seven (17,477) and Seventeen Thousand Four Hundred Seventy-Eight (17,478) of the revised and consecutive numbers of lots as shown on the plat of the City of Dayton, Ohio. **Excepting therefrom** 10 feet taken by parallel lines off the West end of said lots.

**Parcel II:**

Situate in the City of Dayton, County of Montgomery and State of Ohio and being Lots Numbered Seventeen Thousand Nine Hundred Eighty (17980) and Seventeen Thousand Nine Hundred Eighty One (17981) of the consecutive numbers of lots on the revised plat of the City of Dayton, Ohio.

**Parcel III:**

Situate in the City of Dayton, County of Montgomery and State of Ohio and being Lot Numbered Twenty-Three Thousand Seven Hundred Ninety-Five (23,795) of the consecutive numbers of lots on the revised plat of the said City of Dayton, Ohio.

**Parcel IV:**

Situate in the City of Dayton, in the County of Montgomery, and the State of Ohio, and being Lot Numbered Twenty-Three Thousand Seven Hundred Ninety-Four (23,794) of the consecutive numbers of lots on the revised plat of the said City of Dayton.

**END OF SCHEDULE A**

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**SCHEDULE B, PART I  
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. Payment of the full consideration to, or for the account of the grantors or mortgagors should be made.
6. Any instrument of conveyance creating an insured interest must comply with local rules on descriptions and conveyances pursuant to Sections 315.251 and 319.203 of the Ohio Revised Code.
7. Payment of taxes, charges and assessments levied and assessed against subject premises, which are due and payable.
8. The Proposed Policy amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's Policy should reflect the purchase price of full value of the Land. A Loan Policy should reflect the loan amount of value of the Land being used as collateral. Proposed Policy Amount(s) will be revised and premium charged consistent therewith when the final amounts are approved.
9. Approval of the legal description as contained in Schedule "A" herein by the County Auditor's Office. A copy was submitted to the County on March 25, 2019.
10. Satisfactory documentation in connection with the statutory requirement that all procedures have been followed to allow the transfer of the subject property to a buyer to be determined from The Board of Education of the Dayton City School District.
11. Deed from The Board of Education of the Dayton City School District, by it duly authorized Officers, conveying the premises herein to proposed purchaser.
12. Resolution of The Board of Education of the Dayton City School District, authorizing the execution of the above deed.
13. For each policy to be issued as identified in Schedule A, Item 2; the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
14. Owners/Sellers Affidavit covering matters of title in a form acceptable to the Company.

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**SCHEDULE B, PART I  
REQUIREMENTS**  
(continued)

15. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractors, subcontractors, labor and materialmen are all paid.
16. ALTA Survey satisfactory to the Company will be required if the survey exceptions are to be deleted from the final policy.
17. Further exceptions and/or requirements may be made upon review of the proposed documents creating the interest or estate to be insured and/or further ascertaining details of the transaction.
18. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

**END OF SCHEDULE B, PART I**

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**SCHEDULE B, PART II  
EXCEPTIONS**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the Land.
4. Easements or claims of easements not shown by the Public Records.
5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. No liability is assumed for tax increases occasioned by retroactive revaluation change in land usage or loss of any homestead exemption status for insured premises.
8. Oil and gas leases, pipeline agreements or any other instruments related to the production or sale of oil and gas which may arise subsequent to the date of the Policy.
9. Any lease, grant, exception or reservation of minerals or mineral rights together with any rights appurtenant thereto.
10. Any covenant, condition or restriction referred to herein indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familiar status or national origin is omitted as provided in 42 U.S.C. Section 3604, unless and only to the extent that the restriction (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) related to handicap, but does not discriminate against handicapped people.
11. Easements, if any, for public utilities or facilities installed in any portion of the vacated street/alley, herein described prior to the vacation thereof, together with the right of ingress and egress to repair, maintain, replace and remove same.

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**SCHEDULE B, PART II  
EXCEPTIONS**  
(continued)

12. Easement to The Dayton Power and Light Company of record in [Deed Microfiche 77 732C04](#), Recorder's Office, Montgomery County, Ohio.

13. Representations of the acreage or area in the property descriptions in Schedule A or on the survey, if any.

**14. Tax Parcel Desc:** Lot 17982

Taxes, listed in the name(s) of Bd of Education, (Parcel No. R72 05205 0048) for the first half of the year 2018 in the net amount of \$0.00, plus \$6.95 Day Light District B Assessment, plus \$1.00 MCD/Aquifer Pres Sub Assessment, Total \$7.95 are paid; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax Valuation: Land Only: \$1,290

There will be a Lighting Assessment with the future installments of taxes for the year 2019 in the amount of \$6.95.

There will be a MCD/Aquifer Pres Sub Assessment with the future installments of taxes, the exact amount of which is not known at this time.

**Tax Parcel Desc:** Lots 17471-78 Inc. 17943-48 Inc.

Taxes, listed in the name(s) of Allen School, (Parcel No. R72 05205 0031-41, 51, 52, 53) for the first half of the year 2018 in the net amount of \$0.00, plus \$33.62 Day Light District B Assessment, plus \$1.00 MCD/Aquifer Pres Sub Assessment, plus \$417.69 APC Assessment, Total \$452.31 are paid; taxes for the second half of the year 2018 in the net amount of \$0.00, plus \$417.69 APC Assessment, total \$417.69 are not paid and are not yet due.

Tax Valuation: Land Only: \$20,740

There will be a Lighting Assessment with the future installments of taxes for the year 2019 in the amount of \$33.62.

There will be a MCD/Aquifer Pres Sub Assessment with the future installments of taxes, the exact amount of which is not known at this time.

There will be an APC Assessment with the future installments of taxes, the exact amount of which is not known at this time.

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**SCHEDULE B, PART II  
EXCEPTIONS**  
(continued)

**Tax Parcel Desc:** Lot 17980

Taxes, listed in the name(s) of Bd of Education, (Parcel No. R72 05205 0046) for the first half of the year 2018 in the net amount of \$0.00, plus \$7.29 Day Light District B Assessment, plus \$1.00 MCD/Aquifer Pres Sub Assessment, Total \$8.29 are paid; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax Valuation: Land: \$1,450; Bldg: \$710; Total: \$2,160

There will be a Lighting Assessment with the future installments of taxes for the year 2019 in the amount of \$7.29.

There will be a MCD/Aquifer Pres Sub Assessment with the future installments of taxes, the exact amount of which is not known at this time.

**Tax Parcel Desc:** Lot 17981

Taxes, listed in the name(s) of Bd of Education, (Parcel No. R72 05205 0047) for the first half of the year 2018 in the net amount of \$0.00, plus \$7.22 Day Light District B Assessment, plus \$1.00 MCD/Aquifer Pres Sub Assessment, Total \$8.22 are paid; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax Valuation: Land Only: \$1,400

There will be a Lighting Assessment with the future installments of taxes for the year 2019 in the amount of \$7.22.

There will be a MCD/Aquifer Pres Sub Assessment with the future installments of taxes, the exact amount of which is not known at this time.

**Tax Parcel Desc:** Lots 23794, 23795

Taxes, listed in the name(s) of Bd of Education, (Parcel No. R72 05205 0042, 43) for the first half of the year 2018 in the net amount of \$0.00, plus \$9.04 Day Light District B Assessment, plus \$1.00 MCD/Aquifer Pres Sub Assessment, Total \$10.04 are paid; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax Valuation: Land Only: \$2,990

There will be a Lighting Assessment with the future installments of taxes for the year 2019 in the amount of \$9.04.

There will be a MCD/Aquifer Pres Sub Assessment with the future installments of taxes, the exact amount of which is not known at this time.

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**SCHEDULE B, PART II  
EXCEPTIONS**  
(continued)

15. Taxes for the year 2019 are a lien but are not yet due and payable.

Taxes or Special Assessments which are not shown as existing liens by the public records.

Additions or Abatements, if any, which may hereafter be made by legally constituted authorities on account of errors, omissions or changes in the valuation.

**END OF SCHEDULE B, PART II**

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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.
- (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.

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(continued)

- (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 Two Million And No/100 Dollars (\$2,000,000.00) 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>.

**END OF CONDITIONS**

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**FIDELITY NATIONAL FINANCIAL  
PRIVACY NOTICE  
Revised May 1, 2018**

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.

**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 or 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 or 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 disclose information about you 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**

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](mailto: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