

ALTA COMMITMENT FOR TITLE INSURANCE

Issued By:



CHICAGO TITLE
INSURANCE COMPANY

Commitment Number:

38190049

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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ALTA Commitment for Title Insurance (08/01/2016) - OH (06/01/2017)



Transaction Identification Data for reference only:

| ISSUING OFFICE: | FOR SETTLEMENT INQUIRIES, CONTACT (NOT TITLE ONLY): |
|---|---|
| Title Officer: David Calabria Chicago Title Company, LLC 1 S. Main St., Suite 250 Dayton, OH 45402 Phone: 937-269-0477 Main Phone: (937) 223-8378 Email: David.Calabria@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: 38190049

SCHEDULE A

1. Commitment Date: January 28, 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: \$100,000.00
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:
 - Board of Education of the Dayton City School District, acquired by deed of record in Deed Book 2370, Page 424, Recorder's Office, Montgomery County, Ohio (As to Parcel I).
 - The Board of Education of the City of Dayton aka The Board of Education of the City School District of the City of Dayton, acquired by deed of record in Deed Book 176, Page 270, Recorder's Office, Montgomery County, Ohio, and Civil Record Book 92, Page 511, Probate Court, Montgomery County, Ohio (As to Parcel II).
 - Dayton Board of Education, acquired by deed of record in Deed Microfiche No. 91-275 D02, Recorder's Office, Montgomery County, Ohio (As to Parcel III).
 - Board of Education of the Dayton City School District, acquired by deeds of record in Deed Book 2269, Page 468, Deed Book 2272, Page 56 and Deed Book 2272, Page 58, all of the Recorder's Office, Montgomery County, Ohio (As to Parcel IV).
 - Board of Education of the Dayton City School District, acquired by deed of record in Deed Book 2291, Page 374, Recorder's Office, Montgomery County, Ohio (As to Parcel V).

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SCHEDULE A
(continued)

5. The Land is described as follows:

For APN/Parcel ID(s): R72 05405 0001, R72 05410 0017, 0019, 0020 and R72 05410 0021

PARCEL I:

Situate in the City of Dayton, County of Montgomery and State of Ohio and being Lot Numbered Thirty-Six Thousand Seven Hundred Nine (36709) of the consecutive numbers of lots on the revised plat of the said City of Dayton.

PARCEL II:

Tract I:

Situate in Section Numbered Five (5), Town One (1), Range Seven (7) Miami Rivers in the City of Dayton in the County of Montgomery and State of Ohio being part of the south half of out Lot Numbered Seven (7) of Shants Subdivision bounded and described as follows: Beginning at the intersection of the north line of Keifer Street with the west line of Harker Street, thence westwardly with the north line of Keifer Street one hundred and sixty (160) feet, thence northwardly three hundred twenty seven and 7/100 (327.7) feet to the north line of the south half of said Lot No. 7, thence eastwardly with said North line one hundred and sixty (160) feet to the west line of Harker Street, thence southwardly with the west line of Harker Street three hundred twenty seven and 7/100 (327.70) feet to the place of beginning.

Tract II:

Situate in the City of Dayton, County of Montgomery and State of Ohio, and being Lots Nos. 28176, 28177 and 28178 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 Part of Section 5, Town 1, Range 7, M.R.S. and bounded and described as follows:

Beginning at the intersection of the Northerly line of Keifer Street with Easterly line of Deeds Avenue; thence Northerly along the Easterly line of Deeds Avenue, 93.83 feet; thence Easterly parallel with the Northerly line of Keifer Street 91.50 feet; thence Southerly parallel with the Easterly line of Deeds Avenue, 93.83 feet to the Northerly line of Keifer Street; thence Westerly along the Northerly line of Keifer Street, 91.5 feet to the place of beginning. And also being known as Out Lot No. 7 in Plat Book "1," Page 9 of the Montgomery County Recorder's Office, Ohio.

PARCEL IV:

Tract I:

Situate in the City of Dayton, County of Montgomery and State of Ohio and being Twenty-five (25) feet taken by parallel lines off the South side of Lot Numbered Twenty-Eight Thousand One Hundred Sixty-Six (28,166) of the consecutive numbers of lots on the revised plat of the said City of Dayton, Ohio.

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ALTA Commitment for Title Insurance (08/01/2016) - OH (06/01/2017)



SCHEDULE A
(continued)Tract II:

Situate in the City of Dayton, County of Montgomery and State of Ohio, and being Lot Numbered Twenty-Eight Thousand One Hundred Sixty-Seven (28,167) of the consecutive numbers of lots on the revised plat of the said City of Dayton, Ohio.

Tract III:

Situate in the City of Dayton, County of Montgomery and State of Ohio, and being 22.8 feet taken by parallel lines off the North side of Lot Numbered Twenty-Eight Thousand One Hundred Sixty-Six (28,166) of the consecutive numbers of lots on the revised plat of the City of Dayton, Ohio.

PARCEL V:

Situate in the City of Dayton, County of Montgomery and State of Ohio, and being Lot Numbered Twenty-Eight Thousand One Hundred Sixty-Eight (28,168) of the consecutive numbers of lots on the revised plat of the said City of Dayton, Ohio.

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. 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.
6. Approval of the legal description as contained in Schedule "A" herein by the Montgomery County Auditor's Office. A copy was submitted to the County on February 11, 2019 (As to Parcels II, III and IV).
7. Deed from The Board of Education of the Dayton City School District aka The Board of Education of the City of Dayton aka The Board of Education of the City School District of the City of Dayton aka Dayton Board of Education, by its duly authorized representative(s), conveying the premises herein to a buyer to be determined.
8. 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 aka The Board of Education of the City of Dayton aka The Board of Education of the City School District of the City of Dayton aka Dayton Board of Education, and authorizing the execution of the above deed.
9. 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.
10. 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 premiums charged consistent therewith when the final amounts are approved.
11. ALTA survey satisfactory to the Company will be required if the survey exceptions are to be deleted from the final policy.
12. Owners/Sellers Affidavit covering matters of title in a form acceptable to the Company.

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**SCHEDULE B, PART I
REQUIREMENTS**

(continued)

13. Remainder of requirements to be determined.
14. 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.
15. Payment of the full consideration to, or for the account of the grantors or mortgagors should be made.
16. Payment of taxes, charges and assessments levied and assessed against subject premises, which are due and payable.
17. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractors, subcontractors, labor and materialmen are all paid.

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. 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.
8. Any lease, grant, exception or reservation of minerals or mineral rights together with any rights appurtenant thereto.
9. 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.
10. 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.
11. Representations of the acreage or area in the property descriptions in Schedule A, or on the survey, if any.

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SCHEDULE B, PART II EXCEPTIONS

(continued)

12. Ordinance to Vacate the Alley East of Deeds Avenue from Chapel Street to the South Terminus of record in Ordinance No. 23255, Clerk's Office, Montgomery County, Ohio (As to Parcel II).

13. **Tax Parcel Desc:** Lot 36709 City of Dayton (Parcel I)

Taxes, listed in the name(s) of Bd of Ed, (Parcel ID R72 05405 0001) for the first half of the year 2018 in the net amount of \$0.00, plus \$1.48 Day Light District B Assessment, plus \$1.00 MCD/AP Assessment, total \$2.48 are **NOT PAID AND ARE DUE FEBRUARY 15, 2019**; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax valuation: Land: \$630 Bldg: \$350; Total: \$980

There will be a Day Light District B Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time. The annual amount for tax year 2019 will be \$1.48.

There will be an MCD/AP Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

14. **Tax Parcel Desc:** Lots 28176, 28177, 28178; O.L. 7 - City of Dayton (Parcel II)

Taxes, listed in the name(s) of Bd of Ed, (Parcel ID R72 05405 0007; R72 05410 0029; 0030, 0031) for the first half of the year 2018 in the net amount of \$0.00, plus \$1,102.62 APC Assessment, plus \$26.28 Day Light District B Assessment, plus \$92.92 MCD Assessment, plus \$30.40 MCD Dam Safety Initiative Assessment, plus \$1.00 MCD/AP Assessment, total \$1,253.22 are **NOT PAID AND ARE DUE FEBRUARY 15, 2019**; taxes for the second half of the year 2018 in the net amount of \$0.00, plus \$1,102.62 APC Assessment, total \$1,102.62 are NOT PAID AND NOT YET DUE.

Tax valuation: Land Only: \$16,170

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

There will be a Day Light District B Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time. The annual amount for tax year 2019 will be \$26.28.

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

There will be an MCD Dam Safety Initiative Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

There will be an MCD/AP Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

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

15. Tax Parcel Desc: Sec 5-1-7 MRS (Parcel III)

Taxes, listed in the name(s) of Dayton Board of Education, (Parcel ID R72 05405 0006) for the first half of the year 2018 in the net amount of \$0.00, plus \$4.34 Day Light District B Assessment, plus \$1.00 MCD/AP Assessment, total \$5.34 are **NOT PAID AND ARE DUE FEBRUARY 15, 2019**; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax valuation: Land Only: \$1,210

There will be a Day Light District B Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time. The annual amount for tax year 2019 will be \$4.34.

There will be an MCD/AP Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

16. Tax Parcel Desc: Lots 28166, 28167 City of Dayton (Parcel IV)

Taxes, listed in the name(s) of Bd of Ed, (Parcel ID R72 05410 0017; 0019, 0020) for the first half of the year 2018 in the net amount of \$0.00, plus \$8.67 Day Light District B Assessment, plus \$1.00 MCD/AP Assessment, total \$9.67 are **NOT PAID AND ARE DUE FEBRUARY 15, 2019**; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax valuation: Land: \$3,240; Bldg: \$2,630; Total: \$5,870

There will be a Day Light District B Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time. The annual amount for tax year 2019 will be \$8.67.

There will be an MCD/AP Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

17. Tax Parcel Desc: Lots 28168 City of Dayton (Parcel V)

Taxes, listed in the name(s) of Bd of Ed, (Parcel ID R72 05410 0021) for the first half of the year 2018 in the net amount of \$0.00, plus \$3.65 Day Light District B Assessment, plus \$1.00 MCD/AP Assessment, total \$4.65 are **NOT PAID AND ARE DUE FEBRUARY 15, 2019**; taxes for the second half of the year 2018 in the net amount of \$0.00.

Tax valuation: Land: \$1,470; Bldg: \$980; Total: \$2,450

There will be a Day Light District B Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time. The annual amount for tax year 2019 will be \$3.65.

There will be an MCD/AP Assessment with the future installments of taxes, the exact amount(s) of which is not known at this time.

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

18. Taxes and assessments 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

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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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 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

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