



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
FIRST AMERICAN TITLE INSURANCE COMPANY

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, First American Title Insurance Company, a Nebraska Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

FIRST AMERICAN TITLE INSURANCE COMPANY

By: 
Kenneth D. DeGiorgio, President

By: 
Lisa W. Cornehl, Secretary

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COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - a. the Notice;
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I—Requirements;[and]
 - f. Schedule B, Part II—Exceptions[; 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

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Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I—Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing[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 IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

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The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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

Issuing Agent: **Marshall County Abstract & Title Company**

Issuing Office: **1110 Broadway, Marysville KS 66508**

Issuing Office's ALTA® Registry ID: **1044902**

Loan ID Number:

Commitment Number: **2025-53**

Issuing Office File Number: **2025-53**

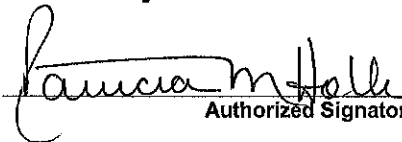
Property Address: **0 1st Rd, Waterville, KS 66548**

Revision Number:

SCHEDULE A

1. Commitment Date: **March 17, 2025 at 8:00 AM**
2. Policy to be issued:
 - a. ALTA Owner's Policy (7-1-21)
Proposed Insured: **A natural person or entity able to hold title**
Proposed Amount of Insurance: **(To be determined)**
The estate or interest to be insured: **Fee Simple**
 - b. ALTA Loan Policy (7-1-21)
Proposed Insured: **N/A**
Proposed Amount of Insurance:
The estate or interest to be insured: _____
 - c. _____ ALTA® _____ Policy
Proposed Insured: _____
Proposed Amount of Insurance: _____
The estate or interest to be insured: _____
3. The estate or interest in the Land at the Commitment Date is: **Fee Simple**
4. The Title is, at the Commitment Date, vested in:
Benjamin D. Berger, an undivided one-quarter interest;
Suzette N. Yungeberg, an undivided one-quarter interest;
Eric F. Berger, an undivided one-quarter interest;
Rebecca M. Berger, an undivided one-quarter interest;
Elaine J. Berger, life estate in an undivided one-half interest;
Janet M. Berger, life estate in an undivided one-half interest.
5. The Land is described as follows: **See legal description in Exhibit "A" attached hereto and made a part hereof.**

Marshall County Abstract & Title Company

By: 
Authorized Signatory

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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 all taxes, assessments and charges levied against subject premises, which are due and payable.
6. 2024 Tax Information: Tax ID #9D0033 - \$2,606.14 total tax amount; \$1,303.07 is paid; \$1,303.07 is unpaid.
7. Record Release of Mortgage in the principal amount of \$305,000.00, dated March 2, 2018, executed by Delvin L. Berger and Elaine J. Berger, husband and wife; Ivan R. Berger and Janet M. Berger, husband and wife; Benjamin D. Berger and Holly Berger, husband and wife; Eric F. Berger and Anna Berger, husband and wife; Suzette N. Yungeberg and Adam Yungeberg, wife and husband and Rebecca M. Berger, a single person, in favor of Citizens State Bank of Marysville, Waterville, Kansas, recorded March 8, 2018, in Book 499 at Page 754.
8. Record Affidavit of Identity stating that Delvin L. Berger who reserved a life estate in Quit Claim Deed recorded in Book 497 at Page 463, is one in the same as Delvin Lee Berger whose Certificate of Death is recorded in Book 504 at Page 596.
9. Record Affidavit of Identity stating that Ivan R. Berger who reserved a life estate in Quit Claim Deed recorded in Book 497 at Page 465, is one in the same as Ivan Ray Berger whose Certificate of Death is recorded in Book 537 at Page 716.
10. Record Affidavit of Death or Death Certificate of Elaine J. Berger, terminating her life estate interest in the real estate set out in Schedule A, Paragraph 5. Or file an appropriate transcript of Washington County District Court Case No. WS-2024-PR-000023, entitled "In the Matter of the Estate of Elaine J. Berger" in the District Court of Marshall County, Kansas.
11. Proper proceedings in the District Court of Marshall County, Kansas, in the matter of the Estate of Benjamin D. Berger, deceased, leading up to and including entry of a decree of distribution, distributing said land to heirs of decedent. Or file an appropriate transcript of Washington County District Court Case No. WD-2024-PR-000027, entitled "In the Matter of the Estate of Benjamin D. Berger" in the District Court of Marshall County, Kansas.
12. Record Warranty Deed executed by the heirs of Benjamin D. Berger and their spouses if married, vesting fee simple title in A natural person or entity able to hold title, together with a Kansas Real Estate Sales Validation Questionnaire to accompany said Deed.

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13. Record Warranty Deed executed by Suzette N. Yungeberg and spouse if married, vesting fee simple title in A natural person or entity able to hold title, together with a Kansas Real Estate Sales Validation Questionnaire to accompany said Deed.
14. Record Warranty Deed executed by Eric F. Berger and spouse if married, vesting fee simple title in A natural person or entity able to hold title, together with a Kansas Real Estate Sales Validation Questionnaire to accompany said Deed.
15. Record Warranty Deed executed by Rebecca M. Berger and spouse if married, vesting fee simple title in A natural person or entity able to hold title, together with a Kansas Real Estate Sales Validation Questionnaire to accompany said Deed.
16. Record Warranty Deed executed by Janet M. Berger and spouse if married, vesting fee simple title in A natural person or entity able to hold title, together with a Kansas Real Estate Sales Validation Questionnaire to accompany said Deed.
17. An Owner's Affidavit must be executed by the owners of the insured property, and their spouses if married.

NOTE: We reserve the right to make additional requirements or exceptions based upon the document provided for the satisfaction of requirement #8, 9, 10 & 11 above.

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**SCHEDULE B, PART II—Exceptions**

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Easements, or claims of easements, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation or adverse circumstances affecting Title that would be disclosed by an accurate and complete survey of the Land or that could be ascertained by an inspection of the Land.
5. Any lien, or right to lien, for services, labor, or material heretofore or hereafter furnished, imposed by law, unless such lien is shown by the Public Records at Date of Policy.
6. Taxes, or special assessments, if any, not shown as existing liens by the Public Records.
7. The lien of the General taxes for the year 2025 and thereafter, and for the last half of year 2024 which are due and payable but are not delinquent.
8. Perpetual right, power, privilege and easement occasionally to overflow, flood and submerge land lying below elevation 1140 (m.s.l.) in connection with Tuttle Creek Dam and Reservoir Project, as set out in Notice of Lis Pendens recorded August 1, 1960, in Book 273 at Page 459.
9. Perpetual right, power, privilege and easement occasionally to overflow, flood and submerge land lying below elevation 1140 (m.s.l.) in connection with Tuttle Creek Dam and Reservoir Project, as set out in Notice of Lis Pendens recorded October 17, 1960, in Book 273 at Page 499.
10. Easement for Highway Purposes in favor of Board of County Commissioners of Marshall County, Kansas, recorded December 29, 1987, in Book 346 at Page 239.
11. Easement for Highway Purposes in favor of Board of County Commissioners of Marshall County, Kansas, recorded December 29, 1987, in Book 346 at Page 244.

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12. Right-of-Way Easement in favor of Centel Corporation, recorded July 1, 1988, in Book 347 at Page 513. Assignment of Easements between Acquila, Inc., and Mid-Kansas Electric Company, LLC, and its successors and assigns, recorded April 23, 2007, in Book 441 at Page 72. Assignment of Easements between Mid-Kansas Electric Company, LLC and Prairie Land Electric Cooperative, Inc., and its successors and assigns, recorded January 10, 2008, in Book 444 at Page 883.
13. Permit No. MSM-0014 by State of Kansas, Division of Water Resources, State Board of Agriculture, recorded November 8, 1990, in Book 356 at Page 260.
14. The consequences of the use of monuments (including but not limited to "Little Blue River") as boundaries or calls in the legal description of the Land which monuments are not definite, or are subject to more than one interpretation or have or could have been relocated, including but not limited to the inability to locate the boundaries of the land and any dispute regarding the location of said boundaries.
15. Inconsistencies in the boundary of the Land and/or any adverse claims to any portion of the Land created by accretions, avulsion, relictions or the meandering of Little Blue River.
16. Land now, formerly or in the future lying below the normal high water mark of the Little Blue River.
17. Rights of riparian owners and the public in and to the free and unobstructed flow of Little Blue River which abuts or flows through the Land without diminution or pollution.
18. Rights of the United States, State of Kansas, County of Marshall and the public to that part of the land described herein falling in the bed of, eroded by, or submerged under the waters of the Little Blue River, its sloughs or backwaters, as well as to that portion, if any, that may have been formed by accretions or relictions.
19. Existing road, railroad, streets or highway rights-of-way.

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File No.: 2025-53

The Land referred to herein below is situated in the County of Marshall, State of Kansas, and is described as follows:

That part of the Northwest Quarter of Section 7, Township 4 South, Range 6 East of the 6th P.M., Marshall County, Kansas lying Southwest of the Little Blue River, and that part of the South Half of Section 7, Township 4 South, Range 6 East of the 6th P.M., Marshall County, Kansas, lying South of the Little Blue River.



MARSHALL COUNTY ABSTRACT & TITLE COMPANY

PRIVACY POLICY

We are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we received from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us; and
- Information we receive from other service providers involved in your transaction.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis.



Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic and procedural safeguards that comply with federal regulations and ALTA's Best Practices to guard your nonpublic personal information.

Connect with us!

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www.mcatc.net

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F 785 619 6102
orders@mcatc.net



First American

Privacy Notice

Last Updated and Effective Date: December 1, 2024

First American Financial Corporation and its subsidiaries and affiliates (collectively, "First American," "we," "us," or "our") describe in our full privacy notice ("Notice"), which can be found at <https://www.firstam.com/privacy-policy/>, how we collect, use, store, sell or share your personal information when: (1) you access or use our websites, mobile applications, web-based applications, or other digital platforms where the Notice is posted ("Sites"); (2) you use our products and services ("Services"); (3) you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). This shortened form of the Notice describes some of the terms contained in the full Privacy Notice. Personal information is sometimes also referred to as personal data, personally identifiable information or other like terms to mean any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household. However, certain types of information are not personal information and thus, not within the scope of our Notice, such as: (1) publicly available information; and (2) de-identified and aggregated data that is not capable of identifying you. If we use de-identified or aggregated data, we commit to maintain and use the information in a non-identifiable form and not attempt to reidentify the information, unless required or permitted by law.

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

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

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

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

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

How Do We Disclose Your Personal Information? We may disclose your personal information, including to subsidiaries, affiliates, and to unaffiliated parties, such as service providers and contractors: (1) with your consent; (2) in a business transfer; and (3) for legal process and protection. Although we do not "sell" your information in the traditional sense, the definition of "sale" is broad under the CCPA that some disclosures of your information to third parties may be considered a "sale" or "sharing" for targeted advertising. To learn more about how we disclose your personal information, please visit <https://www.firstam.com/privacy-policy/>.

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

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

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

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

Changes to Our Notice We may change the Notice from time to time. Any and all changes to the Notice will be reflected on this page and in the full Notice, and where appropriate provided in person or by another electronic method.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR SERVICES OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THE NOTICE.

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

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