



608 State St. South
Kirkland, WA 98033

www.faira.com
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FAIRA TRANSPARENCY REPORTS

18733 131st Dr SE, Snohomish, WA 98296

Thank you for your interest in this Faira Certified home.

We have coordinated the efforts of certified and licensed inspection and title professionals to create the Faira Transparency Reports for this home. The Faira Transparency Reports are a detailed portfolio of information that is prepared on behalf of buyers in preparation for making an informed offer on the property.

You may view more detailed information for this home and can make an offer at

<http://www.faira.com/listings/13076>

All of the information in the Faira Transparency Reports was gathered and compiled without any bias or influence from the seller(s). In fact, these reports are materially identical had you as the buyer(s) ordered the same professionals to perform the evaluations on the same date. Nevertheless, Faira takes no obligation of the reports being complete or accurate. The buyers are recommended to conduct their own due-diligence to their satisfaction.

Please contact us if you have any questions or would like more information.

We're happy you've chosen a Faira Certified home and look forward to the opportunity of working with you!

The Faira Team



OLD REPUBLIC TITLE, Ltd.

19020 33rd Avenue W., Suite 360
Lynnwood, WA 98036
(425) 776-1970 Fax: (425) 776-5710

Attached Commitment Issued for the sole use of:

Our Order Number 5207159821

FAIRA REAL ESTATE
608 State Street South
Kirkland, WA 98033

Customer Reference SEYMOUR

Attention: CHRISTOPHER ELLIS

When Replying Please Contact:

Residential Title Unit
title.wa@ortc.com
Direct line: (425) 776-4305
Fax: (425) 776-3350

Property Address:

18733 131st Drive Southeast, Snohomish, WA 98296

See Attached Commitment to Insure



ALTA Commitment

COMMITMENT FOR TITLE INSURANCE

Issued by Old Republic National Title Insurance Company

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a Florida corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

Issued through the office of:
Old Republic Title, Ltd.
19020 33rd Avenue W., Suite 360
Lynnwood, WA 98036

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

Authorized Officer or Agent

By  *President*
Attest  *Secretary*



ALTA Commitment

SCHEDULE A

Customer Reference: SEYMOUR

1. Effective Date: October 2, 2018, at 8:00 AM

2. Policy or Policies to be issued:

Homeowners Policy of Title Insurance - 2013

Amount: Amount to come.

Rate: Homeowners

Proposed Insured: Purchaser for value from the vested owner herein

ALTA Loan Policy - 2006

Amount: Amount to come.

Rate: Lender's Insurance

Note: Extended Coverage

Proposed Insured: To be determined

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said Policy or Policies are set forth in Exhibit I attached. Copies of the Policy forms should be read. They are available from the office which issued this Commitment.

3. The estate or interest in the land described or referred to in this Commitment is
Fee

4. Title to the estate or interest in the land is at the Effective Date vested in:
Daniel L. Seymour and Jennifer E. Seymour, a married couple

5. The land referred to in this Commitment is described as follows:
See Legal Description Exhibit.

This Commitment is not valid without SCHEDULE A and SCHEDULE B.

SCHEDULE B

Customer Reference: SEYMOUR

I. REQUIREMENTS:

1. Pay us the premiums, fees and charges for the policy.
2. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered, and recorded.
3. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
4. Appropriate items must be released, satisfied or reconveyed by means satisfactory to us.
5. If any document in the completion of this transaction is to be executed by an attorney-in-fact, the completed Power of Attorney form should be submitted for review prior to closing.

SCHEDULE B continued

Customer Reference: SEYMOUR

- II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

1. Encroachments, or questions of location, boundary and/or area which an accurate survey may disclose.
2. Easements or claims of easements not disclosed by the public records.
3. Rights or claims of parties in possession not disclosed by the public records.
4. Any lien or right to lien for services, material, labor, and/or contributions to an employee benefit fund or State Workers' Compensation that is not disclosed by the public records.
5. Exceptions and reservations in United States patents, Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements and equitable servitudes. Water rights, claims or title to water.
6. Any service, installation or general connection charges for sewer, water, electricity, telephone, gas and/or garbage removal.
7. General taxes not now payable; special assessments and/or special levies, if any, that are not disclosed by the public records.
8. A reservation of minerals, by document recorded [in Official Records under Recording Number 801161](#) together with the appurtenant rights to use the surface of the land. The Company makes no representation as to the present ownership of this interest.

9. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Northwest Pipeline Corporation
For : Oil and gas pipelines
Recorded : [February 8, 1956 in Official Records under Recording Number 1179173](#)
Affects : As described therein

10. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Northwest Pipeline Corporation
For : Oil and gas pipelines
Recorded : [May 9, 1956 in Official Records under Recording Number 1189685](#)
Affects : As described therein

11. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Northwest Pipeline Corporation
For : Oil and gas pipelines
Recorded : [May 1, 1956 in Official Records under Recording Number 1189793](#)
Affects : As described therein

12. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Northwest Pipeline Corporation
For : Pipeline gate valves
Recorded : [June 26, 1956 in Official Records under Recording Number 1197362](#)
Affects : As described therein

13. Relinquishment of access to State Highway, and of light, view and air by deed to the State of Washington

Recorded : December 3, 1958
Recording No. : [1311325](#)

14. Exceptions and reservations as contained in the deed

Recorded : January 31, 1972
Recording No. : [2230908](#)

15. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

For : Roadway and utilities
Recorded : [September 10, 1973 in Official Records under Recording Number 2311870](#)
Affects : As described therein

16. Covenants, Conditions and Restrictions, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.

Recorded : March 22, 1979 in Official Records under Recording Number 7903220209

17. Covenants, Conditions and Restrictions, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.

Recorded : [August 8, 1979 in Official Records under Recording Number 790808227](#)

Modification thereof, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Recorded : [January 14, 1980 in Official Records under Recording Number 8001140189](#)

Modification thereof, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Recorded : [January 18, 1980 in Official Records under Recording Number 8001180262](#)

Modification thereof, but omitting any covenants or restrictions if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Recorded : February 25, 1981 in Official Records under Recording Number 8102250182

18. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

For : Drain field
Recorded : [August 8, 1979 in Official Records under Recording Number 7908080228](#)
Affects : As described therein

19. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Cross Valley Water Association
For : Water line
Recorded : [December 3, 1979 in Official Records under Recording Number 7912030248](#)
Affects : As described therein

20. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Public Utility District No. 1 of Snohomish County
For : Electric transmission and distribution lines
Recorded : [September 3, 1980 in Official Records under Recording Number 8009030197](#)
Affects : As described therein

21. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Public Utility District No. 1 of Snohomish County
For : Underground or overhead utility lines
Recorded : [October 10, 1988 in Official Records under Recording Number 8810100040](#)
Affects : As described therein

22. Terms and provisions as contained in an instrument,

Entitled : Notice of Water Connection Charge
Executed By : Cross Valley Water District
Recorded : [May 21, 1990 in Official Records under Recording Number 9005210248](#)

23. Lien of Real Estate Excise Sale Tax upon any sale of said premises, as established by the Washington State Department of Revenue.

NOTE: As of the date of this commitment, the current Excise Tax Rate is: 1.78%.

Confirm the current rate by contacting the following prior to closing:

Name of Agency Snohomish County Treasurer

Telephone Number (425) 388-3366

24. GENERAL TAXES, PLUS INTEREST AND PENALTY AFTER DELINQUENT; 1ST HALF DELINQUENT ON MAY 1; 2ND HALF DELINQUENT ON NOVEMBER 1:

Year : 2018
Amount Billed : \$8,918.68
Amount Paid : \$4,459.34
Tax Account No. : 270616-002-029-00
Levy Code : 03669

Assessed Valuation

Land : \$280,700.00
Improvements : \$336,000.00

25. Deed of Trust to secure an indebtedness of the amount stated below and any other amounts payable under the terms thereof,

Amount : \$533,900.00
Trustor/Borrower : Daniel L. Seymour and Jennifer E. Seymour, a married couple
Trustee : Northwest Trustee Services, LLC
Beneficiary/Lender : Wells Fargo Bank, N.A.
Dated : November 29, 2016
Recorded : [November 30, 2016 in Official Records under Recording Number 201611300408](#)
Loan No. : 2272413816213

- 26. If the property described in Schedule A is occupied by a marital community or registered domestic partnership as a homestead under Washington law, any conveyance or encumbrance must be executed by both spouses/domestic partners pursuant to RCW 6.13.060.
- 27. The Homeowner's Policy applies only if each insured named in Schedule A is a Natural Person (as Natural Person is defined in said policy). If each insured to be named in Schedule A is not such a Natural Person, contact the Title Department immediately.

----- **Informational Notes** -----

- A. NOTE: According to the public records, there have been no deeds conveying the property described in this report recorded within a period of 36 months prior to the date hereof except as follows:

Statutory Warranty Deed executed by J. Marc Johnston, Trustee of the Bolduc Family Homestead Irrevocable Trust to Daniel L. Seymour and Jennifer E. Seymour, a married couple recorded [November 30, 2016 in Official Records under Recording Number 201611300407](#).
- B. Short Term Rate ("STR") applies (but may be precluded or limited by application of the above shown section(s) of our Schedule of Fees and Charges.)
- C. NOTE: This report covers land which was identified by street address and/or tax parcel number(s) – assessor's parcel number(s) when the order was opened.
- D. If you would like the Company to act as Trustee in a proposed Deed of Trust, please note that Old Republic Title, Ltd. may act as Trustee of a Deed of Trust under RCW 61.24.010(1).
- E. Potential charges, for the King County Sewage Treatment Capacity Charge, as authorized under RCW 35.58 and King County Code 28.84.050. Said charges could apply for any property that connected to the King County Sewer Service Area on or after February 1, 1990.

For further information please contact the King County Wastewater Treatment Division at: (206)-296-1450.

- F. Matters dependent upon inspection of the premises have been cleared for ALTA Mortgagee's Policy. The ALTA Mortgagee's Policy, when issued, will contain the ALTA 9 (CLTA 100), ALTA 22 (CLTA 116), ALTA 8.1 endorsements.

- G. NOTE: The ALTA 22 (CLTA 116) may describe the improvements as a single family residence known as 18733 131st Drive Southeast, Snohomish, WA 98296.

- H. All documents must meet the margin and legibility requirements as set forth by the Washington State Legislature under RCW 38-18-010 and RCW 65-04-015. If your documents fail to meet these requirements the County may reject them for recording, which could delay your closing.

Documents for King, Snohomish and Pierce Counties should be delivered to our Lynnwood office at 19020 33rd Ave W #360, Lynnwood WA 98036.

LAST RELEASE TIMES:

<u>E-RECORDING:</u>	<u>REGULAR RECORDING:</u>
King County: Non-Excise Only, 3:25 p.m.	2:25 p.m.
Pierce County: Both Excise and Non-Excise 3:25 p.m.	n/a
Snohomish County: Both Excise and Non-Excise	
3:25 p.m. Monday through Thursday	2:25 p.m.
2:55 p.m. Friday	1:55 p.m.

Transactions that include the payment of excise tax must include the excise tax check payable to Old Republic Title, Ltd.

Please allow sufficient time for your documents to be reviewed and processed. Our last run to King County leaves at 1:40 p.m. Monday through Friday.

CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and Stipulations and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org>. If a policy other than the 2006 ALTA Owner's Policy of Title Insurance, 2006 ALTA Loan Policy of Title Insurance or 2006 ALTA Short Form Residential Loan Policy is ultimately issued, the arbitration provisions of the issued policy shall control.

LEGAL DESCRIPTION EXHIBIT

The land referred to is situated in the County of Snohomish, City of Snohomish, State of Washington, and is described as follows:

Lot 27 of Survey recorded in Volume 11 of Surveys, Page 133, under Auditor's File No. 8001045002, Records of Snohomish County, Washington, which superseded Surveys Recorded under Recording Nos. 7903220209 and 7908300221, being a portion of Northwest quarter of Section 16, Township 27 North, Range 6 East, W.M.;

TOGETHER WITH an undivided interest in the common area designated as Tract "A" on said Survey.

SITUATE in the County of Snohomish, State of Washington

Property address: 18733 131st Drive Southeast, Snohomish, WA 98296

ABBREVIATED LEGAL

Lot 27 of Survey recorded in Volume 11 of Surveys, Page 133, under Auditor's File No. 8001045002

Tax Account No. 270617-002-029-00

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12/02/13)
ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE
EXCLUSIONS

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

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

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

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.

5. Failure to pay value for Your Title.

6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.

This Exclusion does not limit the coverage described in Covered Risk 11 or 21.

7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

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

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

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

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1.00% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 18:	1.00% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1.00% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1.00% of Policy Amount or \$5,000.00 (whichever is less)	\$25,000.00

**AMERICAN LAND TITLE ASSOCIATION
LOAN POLICY OF TITLE INSURANCE - 2006
EXCLUSIONS FROM COVERAGE**

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

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

FACTS
**WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions

 Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

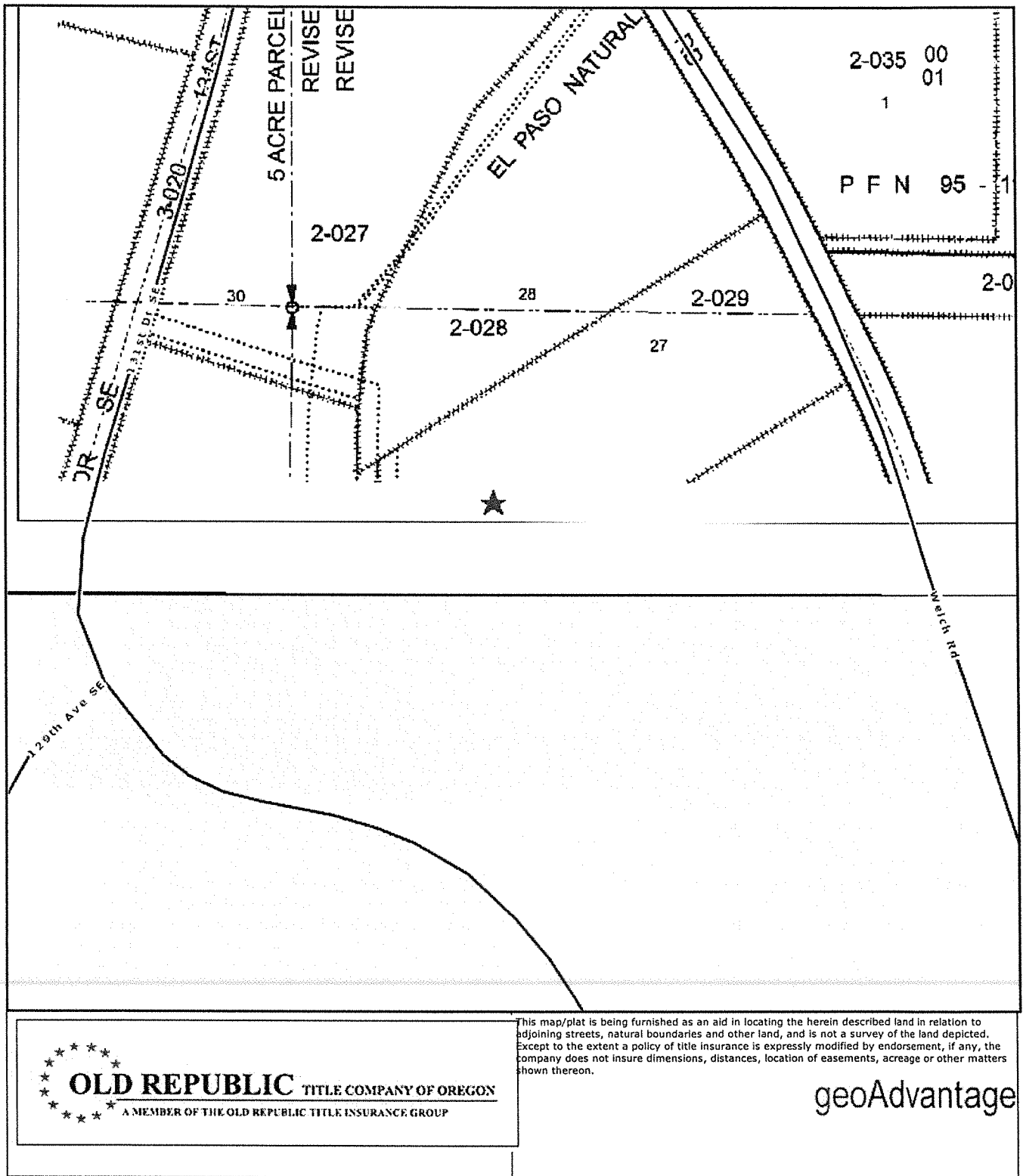
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Old Republic Title doesn't jointly market.


Other Important Information

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

Affiliates Who May be Delivering This Notice

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




OLD REPUBLIC TITLE COMPANY OF OREGON
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