



Land Title and Escrow Company
"Local People Serving Local People"

Island County – 901 Northeast Midway Boulevard – Oak Harbor, WA 98277
Phone: (360)675-2246 – Fax: (360)675 – 0936

Title No.: 202126-LT
Address Reference: 397 Lorna Lane, Camano, WA 98282
Tax Parcel No.: S6235-02-00152-0/207555

PREPARED FOR:

Seller: Craig D. Wall and Jackie R. Wall
Listing Agent: Faira.com LLC
Kevin Hoover / Kevin.Hoover@faira.com

PREPARED BY:

For questions about the Commitment please contact:

Title Officer: Matthew Cook (360) 675-2246 Matthew@LTCO.com



ALTA Commitment for Title Insurance

Title Order No.: 202126-LT

Issued By Old Republic National 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, Old Republic National 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 6 months after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

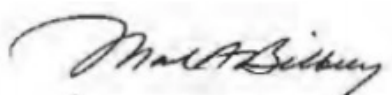
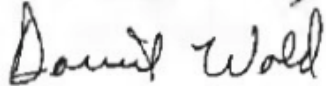
Issued through the Office of:

Land Title and Escrow Company
901 NE Midway Boulevard
Oak Harbor, WA 98277

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



Authorized Signatory

By  President
Attest  Secretary

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.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

- (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.
- (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.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

**ALTA COMMITMENT
SCHEDULE A**

Transaction Identification Data for reference only:

Issuing Agent: Land Title and Escrow Company
Issuing Office: 901 NE Midway Boulevard, Oak Harbor, WA 98277
ALTA ID: 0003003
Title Officer: Matthew Cook
Title Order No.: 202126-LT
Property Address: 397 Lorna Lane, Camano, WA 98282

1. Commitment Date: **August 11, 2021 at 8:00 AM**

2. Policy or Policies to be issued:
ALTA Owner's Policy - Standard

Proposed Policy Amount: \$ 1,000.00

Premium: \$ 527.00

Tax: \$ 46.90

Proposed Insured: **Purchaser with contractual rights under a purchase agreement with the vested owner identified at item 4 below**

3. The estate or interest in the Land described or referred to in this Commitment is **fee simple**

4. Title to the estate or interest in the Land is at the Commitment Date vested in:

Craig D. Wall and Jackie R. Wall, a married couple

5. The Land is described as follows: **See Exhibit A attached**

END OF SCHEDULE A

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

ALTA COMMITMENT

EXHIBIT A

Lot 152, Plat of Camaloch, Division No. 2, as per plat recorded in Volume 9 of Plats, pages 76 and 77, records of Island County, Washington.

Situate in the County of Island, State of Washington.

END OF EXHIBIT A

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

**ALTA COMMITMENT
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. All documents must meet the margin and legibility requirements as set forth by the Washington State Legislature under RCW 65.04-045. If your documents fail to meet these requirements the County may reject them for recording, which could delay your closing.
6. The property description included herein is based upon the application for Title Insurance. Before any instrument(s) pertaining to this property is/are prepared, the description should be verified and approved by all parties.
7. We will require a properly executed Owner's Affidavit be submitted to our office prior to closing.

END REQUIREMENTS

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

**ALTA COMMITMENT
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:

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:

GENERAL EXCEPTIONS

- A. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
- B. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
- C. Easements, claims of easement or encumbrances which are not shown by the public records.
- D. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
- E. (A) Unpatented mining claims; (B) Reservations or exceptions in patents or in Acts authorizing the issuance thereof; (C) Water rights, claims or title to water; whether or not the matters excepted under (A), (B) or (C) are shown by the public records; (D) Indian Tribal Codes or Regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.
- F. Any lien or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the public records.
- G. Any service, installation, connection, maintenance, construction, tap or reimbursement charges/costs for sewer, water, garbage or electricity.
- H. 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.

SPECIAL EXCEPTIONS TO FOLLOW

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

**ALTA COMMITMENT
SCHEDULE B – PART II
(Continued)
SPECIAL EXCEPTIONS**

1. Covenants, conditions, restrictions, recitals, easements, easements provisions, dedications, building setback lines, notes, statements, and other matters, if any, as set forth on the face of the plat:
Recording Date: January 3, 1968
Auditor's File No.: [204919](#)
2. Restrictive covenants recorded January 8, 1968, as Auditor's File No. [204975](#). Said restrictions have been amended by Auditor's File No. [272712](#).
3. EASEMENT, INCLUDING THE TERMS AND CONDITIONS THEREOF:
Grantee: General Telephone Company of the Northwest, Inc.
Purpose: Communication lines
Dated: June 5, 1969
Recorded: July 24, 1969
Recording No.: [222866](#)
4. Easement granted to Public Utility District No. 1 of Snohomish County for electric transmission and distribution lines, and General Telephone Company of the Northwest for communication lines, their successors and assigns, over and across said land, by instrument recorded February 2, 1968, under Auditor's File No. [205728](#), records of Island County, Washington, which easement contains covenants against interference and blasting and includes rights of access for purposes of maintenance and repair, together with the right of the companies to cut all brush and timber and to trim all trees standing or growing which constitute a menace or danger to said line.
5. Notice of Restrictions, Encumbrances and Authority to Lien, dated July 2, 1980 and recorded July 7, 1980 as Auditor's File No. [370677](#), amended March 22, 1986 under Auditor's File No. [86005890](#).
6. Amendment to Building and Use Restrictions of the Plat of Camaloch Division Nos. 1, 2, 3 and 4, recorded October 5, 1979 as Recording number [360129](#); said restrictions were amended under Auditor's File Nos. [396359](#), [396360](#), [396361](#), [85005412](#), [87006744](#) and [92012239](#).

Restated Building and Use Restrictions as recorded August 3, 1992 under Auditor's File No. [92014640](#). Said restrictions were amended by documents recorded under Auditor's File Nos. [4014779](#), [4024634](#), [4252486](#) and [4472420](#).
7. Right-of-way Easement as recorded on July 25, 1969, under Auditor's File No. [222866](#) in favor of General Telephone Co.
8. Terms and conditions of Articles of Incorporation and By-laws of Camaloch Association Inc. including restrictions, regulations, and conditions for dues and assessments, as established and levied pursuant thereto, including but not limited to those as set forth under Auditor's File No. [195782](#). Amended by Auditor's File Nos. [99021846](#), [4116331](#), [4176730](#), [4205105](#), [4230418](#), [4252487](#), [4316863](#) and [4472421](#).

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

9. Easement, including the terms and conditions thereof:

Grantee: Cascade Natural Gas Corporation

Area affected: All roads

Dated: May 3, 2003

Recorded: March 29, 2004

Recording No.: [4095444](#)

10. Notice as set forth in instrument recorded September 30, 2019 as Auditor's File No. [4472421](#), as follows: "Capital Replacement Account: Beginning November 1, 2007, payment of a \$1,500.00 fee plus appropriate tax shall be required on each purchase of a lot within the plats of Camaloch, together with any previously outstanding assessments, costs, fees or fines due from said lot, regardless if a valid lien exists or not. This fee shall be paid out of escrow to Camaloch Association. All money derived from this fee shall be put into the Capital Replacement Account and shall only be used to repair, restore or replace capital items in Camaloch Association. Collection of this fee falls under the same rules outlined in Article VIII-Dues, Section 4."

11. Notice Regarding Potential Special Assessments including terms contained therein recorded November 3, 2010 under Auditor's File No. [4284202](#).

12. Excise tax, if required.

The rate of real estate tax applicable to a sale of any Island County property on or after January 1, 2020, for property not formally classified and specially valued as timberland or agricultural land is based upon the following Graduated Structure for all of Island County:

- 1.60 % on any portion of selling price \$500,000 or less;
- 1.78 % on any portion of selling price above \$500,000, up to \$1,500,000;
- 3.25 % on any portion of selling price above \$1,500,000, up to \$3,000,000;
- 3.5 % on any portion of selling price above \$3,000,000.

Note: The above stated rates include the local tax rates imposed by Island County (0.5%).

Note: An additional \$5.00 Washington State Technology Fee is assessed on all REET forms and should be included in all excise tax payments.

Note: Under provisions of Chapter 245, Laws of 1991 and 2005 (SHB 1316 and SBH 1240), transactions that are either tax exempt or the tax calculated is less than \$5.00, the total due will be \$10.00.

Note: Any conveyance document must be accompanied by the official Washington State Excise Tax Affidavit. Any applicable excise tax must be paid, and the submitted affidavit approved at the time of recording of conveyance documents.

Note: Real Estate Excise Tax Affidavits must be printed as Legal Size forms (8.5" x 14")

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

13. General taxes, as follows, together with interest, penalty and statutory foreclosure costs, if any, after delinquency which can be obtained from the Island County Treasurer's Office. First half taxes become delinquent May 1st, if unpaid and second half taxes become delinquent November 1st, if unpaid:

Tax Account No. and Property ID: S6235-02-00152-0/207555

Tax Area: 590

Year: 2021

Total Assessed: \$321,735.00

Amount Billed: \$2,831.32

Amount Paid: \$1,415.70

Balance: \$1,415.62

14. Liability for pending adjustments that have not been completed by the Island County Treasurer's Office. These may be due to, but not limited to, prior senior citizen exemptions, land segregations, and/or classification removals. Please inquire with the Island County Treasurer's Office if said pending adjustment exists at time of closing. Any post-closing pending adjustment will be excluded from policy coverage.
15. Notice that payment of \$1,500.00, plus tax shall be required on each purchase of a lot within the plats of Camaloch and is due and payable to Camaloch Association, Inc., as disclosed by document recorded May 29, 2009 under Auditors File No. [4252487](#) and amended on June 7, 2012 under Auditors File No. [4316863](#).
16. Potential Special Assessments that may be levied by Camaloch Association Inc. as disclosed by instrument recorded November 3, 2010 under Auditors File No. [4284202](#).
17. Assessments or dues, if any, as may be levied by Camaloch Association, Inc.
18. DEED OF TRUST, INCLUDING THE TERMS AND CONDITIONS THEREOF:
Grantor: Craig D. Wall and Jackie R. Wall, a married couple
Trustee: Chicago Title Company
Beneficiary: Mortgage Electronic Registration Systems Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is Heritage Bank
Original Amount: \$128,000.00
Dated: September 8, 2015
Recorded: September 11, 2015
Auditor's File No.: [4385857](#)
MIN: 1001720-1030025614-5

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

19. DEED OF TRUST, INCLUDING THE TERMS AND CONDITIONS THEREOF:

Grantor: Craig D. Wall and Jackie R. Wall, a married couple

Trustee: Trustee Services, Inc.

Beneficiary: Heritage Bank

Original Amount: \$200,000.00

Dated: June 3, 2021

Recorded: June 7, 2021

Auditor's File No.: [4521123](#)

This deed of trust secures an equity line of credit and/or revolving loan. In order to insure, the Company requires either: (a) satisfactory evidence from the lender that the account has been frozen or closed; or (b) evidence that escrow has submitted to the lender a letter signed by all borrowers on the account requesting the lender to cancel this revolving credit loan and reconvey the deed of trust (unless lender chooses to subordinate it to the new deed of trust). This evidence must be submitted to the Company prior to recording.

END OF SPECIAL EXCEPTIONS

Please see “NOTES” section at the end of Schedule B

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

**ALTA COMMITMENT
SCHEDULE B – PART II
(Continued)**

NOTES

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

NOTE 1. Where an abbreviated legal description is required on your documents, the following is suggested:

Lot 152, Camaloch, Division No. 3

NOTE 2. According to the information we are able to obtain from Island County, the address is as follows:

397 Lorna Lane, Camano, WA 98282

NOTE 3. 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 the specific identity of the 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.

NOTE 4. Unless otherwise specified, this Company has assigned this file to the following Underwriter for the policy to issue: Old Republic National Title Insurance Company.

NOTE 5. Per Washington State House Bill 1277, as of July 26, 2021, the standard first page recording fee for most documents has increased to \$203.50, additional pages are \$1 each. Some exceptions do apply. The County Auditor maintains a schedule of document recording fees that can be accessed on the county government website or by calling the county recorder's office directly.

dvs

END OF NOTES

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

ISLAND COUNTY RECORDING REQUIREMENTS

Recording procedures in Island County have changed in that, when possible, we now E-Record documents, with the exception of files with Mobile Home Transfers.

All documents must meet the margin and legibility requirements as set forth by the Washington State Legislature under RCW 65.04.045. If your documents fail to meet these requirements the County may reject them for recording, which could delay your closing.

LAST DOCUMENT RELEASE TIMES:

E-RECORDING	REGULAR RECORDING
<p>Non-Excise - 4:00 PM Excise Tax - 3:00 PM</p> <ul style="list-style-type: none">• Original documents (including excise tax, if applicable) must be in our possession for E-Recording. Please allow ample time for review.• Excise tax may be wired to Land Title* or a paper check must be made payable to: Land Title and Escrow• <u>Each</u> document is subject to an E-Record fee of \$5.45	<p>Non-Excise - 4:00 PM Excise Tax - 3:00 PM</p> <ul style="list-style-type: none">• Original documents must be in our office by noon the day of recording. The courthouse runner leaves at 12:30 PM• Excise tax check payable to: Island County Treasurer

**Contact our Oak Harbor office for wiring instructions. All Excise tax funds must be received by the Company prior to release for recording.*



OLD REPUBLIC TITLE

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 <i>no longer</i> 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

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 https://www.oldrepublictitle.com/privacy-policy
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 State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy 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"> • <i>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.</i>
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"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
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"> • <i>Old Republic Title doesn’t jointly market.</i>

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 Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	Kansas City Management Group, LLC	L.T. Service Corp.
Lenders Inspection Company	Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.
Old Republic National Commercial Title Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.
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.
RamQuest Software, Inc.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	The Title Company of North Carolina
Trident Land Transfer Company, LLC				

Privacy Policy Notice

Land Title and Escrow Company

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Land Title and Escrow Company.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.