



**CHICAGO TITLE
INSURANCE COMPANY®**

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
CHICAGO 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, Chicago Title Insurance Company, a California 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 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

CHICAGO TITLE INSURANCE COMPANY

By: 
Michael J. Nolan
President

ATTEST: 
Marjorie Nemzura
Secretary

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ALTA Commitment for Title Insurance (7-1-21) w-WA Mod

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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 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.

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ALTA Commitment for Title Insurance (7-1-21) w-WA Mod

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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

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.

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ALTA Commitment for Title Insurance (7-1-21) w-WA Mod

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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 - INTENTIONALLY DELETED

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CHICAGO TITLE
INSURANCE COMPANY®

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

Issuing Agent: Frontier Title and Escrow Co, Inc.
Issuing Office: 402 South Lincoln Street, Port Angeles, WA 98362
Issuing Office's ALTA® Registry ID:
Commitment No.: 36443-JC
Issuing Office File No.: 36443-JC
Property Address: 42 Maxview Dr, Port Ludlow, WA 98365

SCHEDULE A

1. Commitment Date: March 1, 2024 at 08:00 AM
2. Policy to be issued:
 - a. 2021 ALTA Owner's Policy (07/01/21)
Proposed Insured: Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below.
Proposed Amount of Insurance: \$10,000.00
The estate or interest to be insured: Fee Simple
Premium: \$247.00 Premium Tax: \$21.98
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: Jerilyn Marie Arneson, an unmarried individual.
5. The Land is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO

Frontier Title and Escrow Co, Inc.

Cali King
Title Officer

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COMMITMENT FOR TITLE INSURANCE

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CHICAGO TITLE INSURANCE COMPANY

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. Additional Requirement(s) and/or Exception(s) may be added as details of the transaction are disclosed to, or become known by the Company.
6. For each policy to be issued as identified in Schedule A, Item 2; The Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
7. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid. An Owner's policy should reflect an amount at least equal to the full value of the estate insured without deduction of encumbrances. A Loan Policy shall be issued in an amount equal to the amount of the loan unless there is additional collateral reducing the need for coverage. Proposed Policy Amounts(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
8. In the event this transaction fails to close, a cancellation fee may be charged for services rendered pursuant to the Washington State Insurance Commission and filed rate schedule of the Company.
9. Any transaction(s) involving the use of Remote Online Notarization (RON) should include transaction verification from RON provider, to include Company information of who provided services as well as verification of the specific transaction signor(s) and any E-Sign Consent from all effected parties in the transaction, including but not limited to Sellers, Buyers and/or Lenders.
10. If the Application for Title Insurance was placed by reference to only a street address and/or tax identification number, the Proposed Insured must examine and confirm that the legal description in this report covers the parcel(s) of Land requested to be Insured. Said description should be approved by all parties prior to closing. If the legal description is incorrect, the Proposed Insured must notify the Company.

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Commitment for Title Insurance (07-01-2021)
Schedule BI



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SCHEDULE B, PART I

(Continued)

11. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
12. Investigation should be made to determine if there are any outstanding sewer, water, garbage or electric bills, as well as service, installation, maintenance or construction charges for the same.
13. Pursuant to formatting requirements under RCW 65.04.045, recorded documents are required to meet certain document standardization requirements. Failure to meet said requirements may result in rejection of the document by the County recorder and/or may incur additional charges for processing under state statute (RCW 65.04).
14. All recording packages for Clallam and Jefferson Counties need to be sent to:
Frontier Title
Attn: Recording Department
402 S. Lincoln St.
Port Angeles, WA 98362

Effective January 1, 2024, the standard recording fee increased by \$100.00 per document

Please note, any recording packages received that meet County E-Recording requirements may be recorded as such, at our discretion, and will be subject to service fees of \$5.45 per instrument, as applicable, to be billed at time of invoicing.

Excise funds due, if any, should accompany the original recording documents that are sent to our office address above and should be payable to Frontier Title and Escrow Co., Inc.

Title premium payments should be separate from any recording fees and/or excise funds due and payable as indicated above.

15. If the herein described property consists of the dwelling in which the owner resides, such premises cannot be conveyed or encumbered unless the instrument is executed and acknowledged by both spouses/domestic partners, if said owner is a married person/registered domestic partner, pursuant to RCW 6.13.

If the owner is unmarried the forthcoming instrument should so recite.

16. This Commitment requires review and approval by a higher-level underwriting authority, and the commitment may be revised or withdrawn if the higher-level underwriting authority determines that the transaction may not be insured as proposed herein.
17. Please have the enclosed Owners Affidavit executed and returned to us for inspection and review, at least 3 business days prior to execution and recordation of documents.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BI



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COMMITMENT FOR TITLE INSURANCE

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CHICAGO TITLE INSURANCE COMPANY

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:

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.

1. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
2. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
3. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
5. Taxes, or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
6. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
7. Unpatented mining claims, and all rights relating thereto; reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
8. Water rights, claims or title to water.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



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SCHEDULE B, PART II
(Continued)

9. General Taxes, together with interest, penalty and statutory foreclosure costs, if any, after delinquency:
Tax Year: 2024
First Half Amount: \$ 4,029.58
Second Half Amount: \$ 4,029.00
Amount Paid: \$ 0.00
Tax Account No: 721-093-030
PID: 19115
Affects: Said Premises
Land AV: \$ 125,000.00
Improvement AV: \$ 893,725.00
Note, First half taxes become delinquent after April 30th and the second half become delinquent after October 31st, if not paid
10. Covenants, conditions, restrictions and/or easements under Superior Court Cause No. 10253, as disclosed by instrument recorded May 1, 1991 under Recording No. 340037.
11. Exceptions and reservations as contained in the Deed;
From: Hubert B. Sallee and Mabel P. Sallee
Recorded: January 10, 1964, October 7, 1965 and March 21, 1968
Recording No.: 178194, 185438 and 195471
- Note: No examination has been made to determine the present record owner of the above minerals, or mineral lands and appurtenant rights thereto, or to determine matters which may affect the lands or rights so reserved.
12. Exceptions and reservations as contained in the Deed;
From: Mabel P Sallee and Rainier National Bank, a Personal Representative of the Estate of Hubert Sallee
Recorded: September 1, 1981
Recording No.: 274259
13. Covenants, conditions, restrictions, recitals, dedications, disclaimers, notices, agreements, assessments and / or easements as contained in a Survey;
Recorded: November 9, 1983
Recording No.: 286568
14. Easement, including its terms, covenants and provisions as disclosed by instrument;
Recorded: March 14, 1988
Recording No: 313432
For: Water lines
Affects: A portion of said premises and other property

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



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SCHEDULE B, PART II
(Continued)

Interest of said easement is partially released by instrument;
Recorded: July 18, 1990
Recording No: 332737

15. Covenants, conditions, restrictions, recitals, dedications, disclaimers, notices, agreements, assessments and / or easements as contained in the Plat / Short Plat;
Name of Plat: Deputy Short Plat
Recorded: February 21, 1991
Recording No.: 338492

16. Covenants, conditions, restrictions, assessments and easements contained in a Declaration of Restrictions but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant is (a) exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons;
Recorded: June 17, 1981
Recording No: 341201

17. Rights of Olympic Shores, Division No. II, Owners Association to levy and collect charges and assessments, as provided in instrument referred to in paragraph 16 above.

Unpaid charges and / or assessments, if any, as levied by Olympic Shores, Division No. II, Owners Association.

18. Easement, including its terms, covenants and provisions as disclosed by instrument;
Recorded: April 24, 1995
Recording No: 381052
In Favor of: Public Utility District No. 1 of Jefferson County
For: Ingress, egress and utilities
Affects: A portion of said premises and other property

19. Easement, including its terms, covenants and provisions as disclosed by instrument;
Recorded: November 13, 1995
Recording No: 396098
In Favor of: Public Utility District No. 1 of Jefferson County
For: Sewer drainfield and effluent transportation pipeline
Affects: A portion of said premises and other property

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



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SCHEDULE B, PART II

(Continued)

20. Deed of Trust, to secure the indebtedness including any interest, advances or other obligations secured thereby;
Dated: September 9, 2023
Recorded: October 4, 2023
Recording No.: 662745
Amount: \$1,113,750.00
Grantor: Jerilyn Marie Arneson
Trustee: Bishop, White, Marshall & Weibel, P.S.
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), solely as nominee for Swift Home Loans, Inc.
21. Liens of real estate excise tax and surcharge upon any sale of said premises, in the County of Jefferson , if unpaid.

NOTES

FOR INFORMATIONAL PURPOSES ONLY:

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 A: Common address is purportedly known as (but not insured to be): 42 Maxview Dr, Port Ludlow, WA, 98365

NOTE B: Abbreviated legal description is as follows: Lt. 4, Deputy SP, 2/177

NOTE C: The following Deed affecting the vesting of said land was recorded within the last 36 months of the date of this commitment:

Statutory Warranty Deed recorded on November 23, 2022 under Recording No. 657767

NOTE D: As of the date hereof there are no matters of record in Jefferson County against the individual (s) listed below which would appear as exceptions in the policy to issue, except as shown herein.

Individual (s): Jerilyn Arneson

END OF NOTES

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



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EXHIBIT A

The Land is described as follows:

Lot 4 of Deputy Short Plat, as per plat recorded in Volume 2 of Short Plats, pages 177 and 178, records of Jefferson County, Washington.

Situate in the County of Jefferson, State of Washington.



Frontier Title and Escrow Co, Inc.

402 South Lincoln Street
Port Angeles, WA 98362
(360)457-0482 Fax: (360)457-0690

Order No.: **36443-JC**
Reference No.: **42 Maxview Dr**

Form No.: 1755
Commitment, Conditions and Stipulations

COMMITMENT

Conditions and Stipulations

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 acquires 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 of 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, exclusion from coverage, and the Conditions and Stipulations 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. Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest or the lien of the insured mortgage covered hereby or any action asserting such claim, shall be restricted to the provisions and conditions and stipulations of this Commitment.



Frontier Title and Escrow Co, Inc.

402 South Lincoln Street
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(360)457-0482 Fax: (360)457-0690

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. Thereof, 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 the information we have obtained from any other source, such as information obtained from the 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 receive 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, our affiliated companies, or others, and
- Information we receive from a consumer reporting agency.

Use of the 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. We may also provide all the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

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 and agents 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 the federal regulations to guard your nonpublic personal information.