



Commonwealth Land Title Company  
888 S. Figueroa Street, Suite 2100  
Los Angeles, CA 90017  
Phone: (800) 432-0706

**OLIVAREZ MADRUGA LEMIEUX Oâ€™NEILL, LLP**  
**500 S GRAND AVE, 12TH FL**  
**LOS ANGELES, 90071**

Attn: **Amairani Arce**

Our File No: 09197217  
Title Officer: Kathy Religioso  
e-mail: unit9@cltic.com  
Phone: (213) 330-2330  
Fax: (213) 330-3105

Your Reference No:

Property Address: 8135, 8201, 8221 Atlantic Ave. and 4629, 4633 Cecilia St., Cudahy, California

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## PRELIMINARY REPORT

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Dated as of **February 28, 2020** at 7:30 a.m.

In response to the application for a policy of title insurance referenced herein, Commonwealth Land Title Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitation on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

The policy(s) of title insurance to be issued hereunder will be policy(s) of **Commonwealth Land Title Insurance Company**.

*Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered. It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.*

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Order No: 09197217-919-KRC-KRE

## SCHEDULE A

The form of policy of title insurance contemplated by this report is:

**ALTA Standard Owner's Policy of Title Insurance (6-17-06)**

**ALTA Extended Loan Policy of Title Insurance (6-17-06)**

The estate or interest in the land hereinafter described or referred to covered by this report is:

**A FEE**

Title to said estate or interest at the date hereof is vested in:

**The City Of Cudahy as Successor Agency to the Former Cudahy Community Development Commission/Cudahy Redevelopment Agency, a public body corporate and politic**

The land referred to herein is situated in the County of **Los Angeles**, State of **California**, and is described as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

## EXHIBIT "A"

All that certain real property situated in the County of Los Angeles, State of California, described as follows:

### PARCEL A:

THAT PORTION OF LOTS 3 AND 4 IN BLOCK "P" OF TRACT NO, 349. IN THE CITY OF CUDAHY, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN [BOOK 14 PAGES 194](#) AND 195 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE EASTERLY LINE OF SAID LOT 4, DISTANT NORTH 15°50' WEST THEREON 100 FEET FROM THE SOUTHEASTERLY CORNER THEREOF; THENCE NORTH 15°50' WEST ALONG THE EASTERLY LINES OF SAID LOTS 3 AND 4, A DISTANCE OF 111.31 FEET, MORE OR LESS, TO A POINT THAT IS DISTANT 15°50' EAST 126.97 FEET FROM THE NORTHEASTERLY CORNER OF SAID LOT 3; THENCE NORTH 82°52' WEST, PARALLEL WITH THE NORTHERLY LINE OF SAID LOT 3, TO A POINT IN A LINE THAT IS PARALLEL WITH THE WESTERLY LINES OF SAID LOTS 3 AND 4, AND BEARING NORTH 7°12'20" EAST 194.56 FEET FROM A POINT IN THE SOUTHERLY LINE OF SAID LOT 4, THAT IS DISTANT EASTERLY THEREON 222.28 FEET FROM THE SOUTHWESTERLY CORNER THEREOF; THENCE SOUTH 7°12'20" WEST ALONG SAID LAST MENTIONED PARALLEL LINE TO A POINT IN A LINE THAT IS PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT 4 AND PASSING THROUGH THE POINT OF BEGINNING; THENCE SOUTH 82°52' EAST ALONG SAID LAST MENTIONED PARALLEL LINE TO THE POINT OF BEGINNING.

EXCEPT THEREFROM ANY PORTION OF THE ABOVE PARCEL LYING WITHIN THE FOLLOWING DESCRIBED LAND:

THOSE PORTIONS OF LOTS 3 AND 4 IN BLOCK 'P' OF TRACT NO. 349, IN THE CITY OF CUDAHY, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN [BOOK 14 PAGES 194](#) AND 195 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT NO. 4 IN BLOCK 'P' OF SAID TRACT NO. 349, AS PER MAP RECORDED IN [BOOK 14 PAGES 194](#) AND 195 OF MAPS, IN SAID RECORDER'S OFFICE; THENCE ALONG THE SOUTH LINE OF SAID LOT 4, SAID SOUTH LINE ALSO BEING THE NORTH LINE OF CECELIA STREET, 50 FEET IN WIDTH, AS SHOWN ON SAID MAP OF TRACT NO. 349, N82°52'00"W 338.01 FEET TO A POINT ON SAID SOUTH LINE LYING N82°52'00"E 222.28 FEET EASTERLY THEREON FROM THE SOUTHWEST CORNER OF SAID LOT 4, SAID POINT BEING DESCRIBED AS POINT 'A' FOR PURPOSES OF THIS LEGAL DESCRIPTION; THENCE CONTINUING ALONG SAID SOUTH LINE N82°52'00"W 40.00 FEET; THENCE LEAVING SAID LINE AND STREET ON A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 4 AND OF SAID LOT 3, N7°12'20"E 194.56 FEET TO A POINT ON THE SOUTH LINE OF LAND DESCRIBED PER GRANT DEED RECORDED DECEMBER 31, 1986 AS [INSTRUMENT NO. 86-1852515 OF OFFICIAL RECORDS](#) OF LOS ANGELES COUNTY, IN SAID RECORDER'S OFFICE, SAID LINE BEING PARALLEL WITH THE NORTHERLY LINE OF SAID LOT 3 AND PASSING THROUGH A POINT ON THE EAST LINE OF SAID LOT 3 LYING THEREON S15°50'00"E 126.97 FEET FROM THE NORTHWEST CORNER OF SAID LOT 3; THENCE ALONG SAID PARALLEL LINE S82°52'00"E 40.00 FEET TO A LINE PARALLEL WITH SAID WEST LINE OF SAID LOTS 3 AND 4 THAT PASSES THROUGH HEREIN DESCRIBED POINT 'A', SAID PARALLEL LINE ALSO BEING THE WEST LINE OF LAND DESCRIBED AS PARCEL 'A' IN QUITCLAIM DEED RECORDED JUNE 16, 2006 AS [INSTRUMENT NO. 06-1331347](#) OF SAID OFFICIAL RECORDS; THENCE ALONG SAID PARALLEL LINE AND SAID WEST LINE OF LAST MENTIONED DEED S7°12'20"W 102.49 FEET TO THE SOUTHWEST CORNER OF SAID PARCEL A OF SAID LAST MENTIONED DEED, SAID CORNER LYING ON A LINE PARALLEL WITH SAID SOUTH LINE OF SAID LOT 4 THAT PASSES THROUGH A POINT LYING ON THE EAST LINE OF SAID LOT 4 N15°50'00"W 100.00 FEET THEREON FROM SAID SOUTHEAST CORNER OF SAID LOT 4; THENCE ALONG SAID LAST PARALLEL LINE AND THE SOUTH LINE OF LAST SAID DEED S82°52'00"E 298.87 FEET TO LAST SAID POINT ON SAID EAST LINE; THENCE ALONG SAID EAST LINE OF SAID LOT 4, SAID LINE ALSO BEING THE WEST LINE OF WRIGHT ROAD, 50 FEET IN WIDTH, AS SHOWN ON SAID MAP OF SAID TRACT NO. 349 (SAID WRIGHT ROAD NOW BEING KNOWN AS ATLANTIC AVENUE) S15°50'00"E 100.00 FEET TO SAID SOUTHEAST CORNER OF SAID LOT 4 AND SAID POINT OF BEGINNING.

### PARCEL B:

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THOSE PORTIONS OF LOTS 3 AND 4 IN BLOCK 'P' OF TRACT NO. 349, IN THE CITY OF CUDAHY, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN [BOOK 14 PAGES 194](#) AND 195 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT NO. 4 IN BLOCK 'P' OF SAID TRACT NO. 349, AS PER MAP RECORDED IN [BOOK 14 PAGES 194](#) AND 195 OF MAPS, IN SAID RECORDER'S OFFICE; THENCE ALONG THE SOUTH LINE OF SAID LOT 4, SAID SOUTH LINE ALSO BEING THE NORTH LINE OF CECELIA STREET, 50 FEET IN WIDTH, AS SHOWN ON SAID MAP OF TRACT NO. 349, N82°52'00"W 338.01 FEET TO A POINT ON SAID SOUTH LINE LYING S82°52'00"E 222.28 FEET EASTERLY THEREON FROM THE SOUTHWEST CORNER OF SAID LOT 4, SAID POINT BEING DESCRIBED AS POINT 'A' FOR PURPOSES OF THIS LEGAL DESCRIPTION; THENCE CONTINUING ALONG SAID SOUTH LINE N82°52'00"W 40.00 FEET; THENCE LEAVING SAID LINE AND STREET ON A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 4 AND OF SAID LOT 3, N7°12'20"E 194.56 FEET TO A POINT ON THE SOUTH LINE OF LAND DESCRIBED PER GRANT DEED RECORDED DECEMBER 31, 1986 AS [INSTRUMENT NO. 86-1852515 OF OFFICIAL RECORDS](#) OF LOS ANGELES COUNTY, IN SAID RECORDER'S OFFICE, SAID LINE BEING PARALLEL WITH THE NORTHERLY LINE OF SAID LOT 3 AND PASSING THROUGH A POINT ON THE EAST LINE OF SAID LOT 3 LYING THEREON S15°50'00"E 126.97 FEET FROM THE NORTHWEST CORNER OF SAID LOT 3; THENCE ALONG SAID PARALLEL LINE S82°52'00"E 40.00 FEET TO A LINE PARALLEL WITH SAID WEST LINE OF SAID LOTS 3 AND 4 THAT PASSES THROUGH HEREIN DESCRIBED POINT 'A', SAID PARALLEL LINE ALSO BEING THE WEST LINE OF LAND DESCRIBED AS PARCEL 'A' IN QUITCLAIM DEED RECORDED JUNE 16, 2006 AS [INSTRUMENT NO. 06-1331347](#) OF SAID OFFICIAL RECORDS; THENCE ALONG SAID PARALLEL LINE AND SAID WEST LINE OF LAST MENTIONED DEED S7°12'20"W 102.49 FEET TO THE SOUTHWEST CORNER OF SAID PARCEL A OF SAID LAST MENTIONED DEED, SAID CORNER LYING ON A LINE PARALLEL WITH SAID SOUTH LINE OF SAID LOT 4 THAT PASSES THROUGH A POINT LYING ON THE EAST LINE OF SAID LOT 4 N15°50'00"W 100.00 FEET THEREON FROM SAID SOUTHEAST CORNER OF SAID LOT 4; THENCE ALONG SAID LAST PARALLEL LINE AND THE SOUTH LINE OF LAST SAID DEED S82°52'0"E 298.87 FEET TO LAST SAID POINT ON SAID EAST LINE; THENCE ALONG SAID EAST LINE OF SAID LOT 4, SAID LINE ALSO BEING THE WEST LINE OF WRIGHT ROAD, 50 FEET IN WIDTH, AS SHOWN ON SAID MAP OF SAID TRACT NO. 349 (SAID WRIGHT ROAD NOW BEING KNOWN AS ATLANTIC AVENUE) S15°50'00"E 100.00 FEET TO SAID SOUTHEAST CORNER OF SAID LOT 4 AND SAID POINT OF BEGINNING.

SAID LEGAL DESCRIPTION IS SHOWN AS PER CERTIFICATE OF COMPLIANCE RECORDED MAY 11, 2012 AS [INSTRUMENT NO. 20120707279, OF OFFICIAL RECORDS](#).

PARCEL C:

THAT PORTION OF LOT 3, IN BLOCK "P" OF TRACT NO. 349, IN THE CITY OF CUDAHY, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN [BOOK 14, PAGES 194](#) AND 195 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 3;  
THENCE SOUTH 15° 50' EAST ALONG THE LINE OF SAID LOT 3, 126.97 FEET;  
THENCE NORTH 82° 52' WEST ON A LINE PARALLEL WITH THE NORTHERLY LINE OF LOT 3, A DISTANCE OF 353.9 FEET;  
THENCE NORTH 7° 12' 20" EAST ON A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 3, A DISTANCE OF 116.9 FEET TO A POINT ON THE NORTHERLY LINE OF SAID LOT 3;  
THENCE ALONG THE LAST MENTIONED LINE SOUTH 82° 52' EAST 304.4 FEET TO THE POINT OF BEGINNING.

PARCEL D:

THOSE PORTIONS OF LOTS 3 AND 4 IN BLOCK 'P' OF TRACT NO. 349, IN THE CITY OF CUDAHY, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN [BOOK 14, PAGES 194](#) AND 195 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SAID LOT 4, IN BLOCK 'P' OF SAID TRACT NO. 349, AS PER MAP RECORDED IN [BOOK 14, PAGES 194](#) AND 195 OF MAPS, IN SAID RECORDER'S OFFICE;  
THENCE ALONG THE SOUTH LINE OF SAID LOT 4, SAID SOUTH LINE ALSO BEING THE NORTH LINE OF CECELIA STREET, 50 FEET IN WIDTH, AS SHOWN ON SAID MAP OF TRACT NO. 349, NORTH 82° 52' 00" WEST

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338.01 FEET TO A POINT ON SAID SOUTH LINE LYING SOUTH 82° 52' 00" EAST 222.28 FEET EASTERLY THEREON FROM THE SOUTHWEST CORNER OF SAID LOT 4;  
THENCE CONTINUING ALONG SAID SOUTH LINE NORTH 82° 52' 00" WEST 40.00 FEET TO THE TRUE POINT OF BEGINNING OF THE HEREON DESCRIBED PARCEL OF LAND;  
THENCE CONTINUING ALONG SAID SOUTH LINE NORTH 82° 52' 00" WEST 58.78 FEET TO THE SOUTHEAST CORNER OF LAND DESCRIBED IN QUITCLAIM DEED RECORDED FEBRUARY 27, 1995, AS INSTRUMENT NO. 95-308907, OF OFFICIAL RECORDS OF LOS ANGELES COUNTY, IN SAID RECORDER'S OFFICE, SAID SOUTHEAST CORNER OF SAID DEED BEING THE SOUTHEAST CORNER OF THE WEST 123.50 FEET OF SAID LOTS 3 AND 4;  
THENCE LEAVING SOUTH LINE AND STREET, ALONG THE EAST LINE OF SAID WEST 123.50 FEET OF SAID LOTS 3 AND 4 NORTH 7° 12' 20" EAST 194.56 FEET TO THE SOUTHWEST CORNER OF LAND DESCRIBED PER GRANT DEED RECORDED DECEMBER 31, 1986, AS INSTRUMENT NO. 86-1852515, OF SAID OFFICIAL RECORDS, THE SOUTH LINE OF LAND DESCRIBED PER LAST SAID DEED BEING PARALLEL WITH THE NORTHERLY LINE OF SAID LOT 3 AND PASSING THROUGH A POINT ON THE EAST LINE OF SAID LOT 3 LYING THEREON SOUTH 15° 50' 00" EAST 126.97 FEET FROM THE NORTHWEST CORNER OF SAID LOT 3;  
THENCE ALONG SAID PARALLEL LINE SOUTH 82° 52' 00" EAST 58.78 FEET TO A LINE PARALLEL WITH THE WEST LINE OF SAID LOTS 3 AND 4 THAT PASSES THROUGH HEREIN DESCRIBED SAID TRUE POINT OF BEGINNING;  
THENCE ALONG SAID PARALLEL LINE SOUTH 7° 12' 20" WEST 194.56 FEET TO THE TRUE POINT OF BEGINNING.

SAID DESCRIPTION IS MADE PURSUANT TO THAT CERTAIN CERTIFICATE OF COMPLIANCE RECORDED MAY 11, 2012, AS INSTRUMENT NO. 20120707280, OF OFFICIAL RECORDS.

ASSESSORS PARCEL NUMBER: 6224-022-002, 6224-022-003, 6224-022-012, 6224-022-001 AND 6224-022-004 (OLD), 6224-022-901, 6224-022-902, 6224-022-903, 6224-022-900 AND 6224-022-904 (NEW)

## **SCHEDULE B – Section A**

The following exceptions will appear in policies when providing standard coverage as outlined below:

1. (a) Taxes or assessments that 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) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. 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 and not shown by the Public Records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

## SCHEDULE B – Section B

At the date hereof Exceptions to coverage in addition to the printed exceptions and exclusions in said policy form would be as follows:

A. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2020-2021.

B. There were no taxes levied for the fiscal year 2019-2020 as the property was vested in a public entity.

Affects: Assessor's Parcel Number: 6224-022-900, 901, 902, 903 and 904

C. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction occurring prior to Date of Policy.

1. Water rights, claims or title to water, whether or not disclosed by the public records.

THE FOLLOWING MATTERS AFFECT PARCELS A AND B:

2. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Cudahy Ranch Company  
Purpose: Conduits  
Recording No: In Book 4879 Page 263 of Deeds  
Affects: A portion of said land as more particularly described therein.

and Recording No: In Book 4903 Page 45 of Deeds

3. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: County of Los Angeles  
Purpose: Public highway  
Recording No: In Book 11771 Page 264 Official Records  
Affects: A portion of said land as more particularly described therein.

4. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: State of California  
Purpose: Public road and highway  
Recording No: In Book 14156 Page 129 Official Records  
Affects: A portion of said land as more particularly described therein.

5. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: County of Los Angeles  
Purpose: Public highway  
Recording No: In Book 12179 Page 38 Official Records  
Affects: A portion of said land as more particularly described therein.

6. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: State of California  
Purpose: Public road and highway  
Recording No: in Book 14568 Page 399 Official Records  
Affects: A portion of said land as more particularly described therein.

7. The Land described herein is included within a project area of the Redevelopment Agency shown below, and that proceedings for the redevelopment of said project have been instituted under the Redevelopment Law (such redevelopment to proceed only after the adoption of the Redevelopment Plan) as disclosed by a document.

Redevelopment Agency: Cudahy Commercial-Industrial Redevelopment Project  
Recording Date: September 9, 1981  
Recording No: 81-900927 Official Records

8. A lien in favor of Tract 349 Mutual Water Company, a mutual water company,,

For: Unpaid charges of Tract 349 Mutual Water Company  
Name of Owner: Cudahy Economic Development Corporation, a California non-profit corporation  
Amount: \$467.56  
Recording Date: September 24, 2014  
Recording No: 20141011193 Official Records

Affects: Parcel A and a portion of Parcel B

THE FOLLOWING MATTERS AFFECT PARCELS C AND D:

9. Easement(s) for the purpose(s) shown below and rights incidental thereto as set forth in a document:

Purpose: Pipe lines  
Recording Date: April 17, 1912  
Recording No: 109, in Book 4974 Page 113 of Deeds  
Affects: A portion of said land as more particularly described therein.

10. Easement(s) for the purpose(s) shown below and rights incidental thereto as set forth in a document:

Purpose: Laying water pipes and aqueducts  
Recording Date: February 23, 1912  
Recording No: 51, in Book 4879 Page 263 of Deeds  
Affects: A portion of said land as more particularly described therein.

and Recording No: In Book 4879 Page 45 of Deeds

The exact location and extent of said easement is not disclosed of record.

11. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: County of Los Angeles  
Purpose: Public highway  
Recording No: In Book 11771 Page 264 Official Records  
Affects: A portion of said land as more particularly described therein.

and Recording No: In Book 12179 Page 38 Official Records

12. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: State of California  
Purpose: Public road and highway  
Recording No: In Book 14156 Page 129 Official Records  
Affects: A portion of said land as more particularly described therein.

and Recording No: In Book 14568 Page 399 Official Records

13. The Land described herein is included within a project area of the Redevelopment Agency shown below, and that proceedings for the redevelopment of said project have been instituted under the Redevelopment Law (such redevelopment to proceed only after the adoption of the Redevelopment Plan) as disclosed by a document.

Redevelopment Agency: Cudahy Commercial-Industrial Redevelopment Project  
Recording Date: September 9, 1981  
Recording No: 81-900927 Official Records

THE FOLLOWING MATTERS AFFECT ALL PARCELS:

14. Please be advised that our search did not disclose any open Deeds of Trust of record. If you should have knowledge of any outstanding obligation, please contact the Title Department immediately for further review prior to closing.

15. Any rights of the parties in possession of a portion of, or all of, said Land, which rights are not disclosed by the public records.

The Company will require, for review, a full and complete copy of any unrecorded agreement, contract, license and/or lease, together with all supplements, assignments and amendments thereto, before issuing any policy of title insurance without excepting this item from coverage.

The Company reserves the right to except additional items and/or make additional requirements after reviewing said documents.

16. Any easements not disclosed by the public records as to matters affecting title to real property, whether or not said easements are visible and apparent.

17. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other matters which a correct survey would disclose and which are not shown by the public records.

18. Matters which may be disclosed by an inspection and/or by a correct ALTA/NSPS Land Title Survey of said Land that is satisfactory to the Company, and/or by inquiry of the parties in possession thereof.

**END OF SCHEDULE B EXCEPTIONS**

**PLEASE REFER TO THE "NOTES AND REQUIREMENTS SECTION" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION**

## REQUIREMENTS SECTION:

1. Prior to the close of escrow, the Company requires a Statement of Information to be completed by the following party(s),

Party(s): All Parties

The Company reserves the right to add additional items or make further requirements after review of the requested Statement of Information.

2. The Company will require the following documents for review prior to the issuance of any title insurance predicated upon a conveyance or encumbrance from the entity named below:

Name: The City Of Cudahy as Successor Agency to the Former Cudahy Community Development Commission/Cudahy Redevelopment Agency, a public body corporate and politic

- a) A copy of the By-laws or Articles of Association (sometimes known as “The Agreement”, “Charter”, or “Constitution”).
- b) A certified copy of the minutes of a duly called and regularly held business meeting, pursuant to its organizational documents, authorizing this transaction and the execution of the documents by all of the required parties.

The Company reserves the right to add additional items or make further requirements after review of the requested documentation.

3. Unrecorded matters which may be disclosed by an Owner’s Affidavit or Declaration. A form of the Owner’s Affidavit/Declaration is attached to this Preliminary Report/Commitment. This Affidavit/Declaration is to be completed by the record owner of the land and submitted for review prior to the closing of this transaction. Your prompt attention to this requirement will help avoid delays in the closing of this transaction. Thank you.

The Company reserves the right to add additional items or make further requirements after review of the requested Affidavit/Declaration.

## INFORMATIONAL NOTES SECTION

1. The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.
2. For wiring Instructions please contact your Title Officer or Title Company Escrow officer.
3. 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.
4. Pursuant to Government Code Section 27388.1, as amended and effective as of 1-1-2018, a Documentary Transfer Tax (DTT) Affidavit may be required to be completed and submitted with each document when DTT is being paid or when an exemption is being claimed from paying the tax. If a governmental agency is a party to the document, the form will not be required. DTT Affidavits may be available at a Tax Assessor-County Clerk-Recorder.
5. Note: The policy of title insurance will include an arbitration provision. The Company or the insured may demand arbitration. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Please ask your escrow or title officer for a sample copy of the policy to be issued if you wish to review the arbitration provisions and any other provisions pertaining to your Title Insurance coverage.
6. Note: None of the items shown in this report will cause the Company to decline to attach ALTA Endorsement Form 9 to an Extended Coverage Loan Policy, when issued.
7. Note: The Company is not aware of any matters which would cause it to decline to attach CLTA Endorsement Form 116 indicating that there is located on said Land commercial/industrial property, known as 8135, 8201, 8221 Atlantic Avenue and 4629, 4633 Cecilia Street, City of Cudahy, CA, to an Extended Coverage Loan Policy.
8. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.

Typist: 2sm

Date Typed: March 19, 2020

**ATTACHMENT ONE**  
**CALIFORNIA LAND TITLE ASSOCIATION**  
**STANDARD COVERAGE POLICY – 1990**  
**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 which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
  - (a) whether or not recorded in the public records at Date of Policy, but 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; or
  - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which 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, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

**EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I**

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. 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.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. 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.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

**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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% % of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% % of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

**2006 ALTA LOAN POLICY (06-17-06)**

**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).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

**EXCEPTIONS FROM COVERAGE**

(Except as provided in Schedule B - Part II, (t) or (T) this policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

**(PART I**

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

- 1. (a) Taxes or assessments that 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) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- 3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

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4. 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 and not shown by the Public Records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

## PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:)

### 2006 ALTA OWNER'S POLICY (06-17-06)

#### 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 9 and 10); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
  - (a) a fraudulent conveyance or fraudulent transfer; or
  - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. 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 deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

#### EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

(The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

1. (a) Taxes or assessments that 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) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. 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 and that are not shown by the Public Records.
5. (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.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.
7. (Variable exceptions such as taxes, easements, CC&R's, etc. shown here.)

### ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13)

#### 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 which 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, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.

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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, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); 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. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. 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 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

## Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the filed rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for such discount. These discounts only apply to transactions involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

Not all discounts are offered by every FNF Company. The discount will only be applicable to the FNF Company as indicated by the named discount.

### **FNF Underwritten Title Company**

CTC – Chicago Title company  
CLTC – Commonwealth Land Title Company  
FNTC – Fidelity National Title Company of California  
FNTCCA - Fidelity National Title Company of California  
TICOR – Ticor Title Company of California  
LTC – Lawyer's Title Company  
SLTC – ServiceLink Title Company

### **Underwritten by FNF Underwriters**

CTIC – Chicago Title Insurance Company  
CLTIC - Commonwealth Land Title Insurance Company  
FNTIC – Fidelity National Title Insurance Company  
FNTIC - Fidelity National Title Insurance Company  
CTIC – Chicago Title Insurance Company  
CLTIC – Commonwealth Land Title Insurance Company  
CTIC – Chicago Title Insurance Company

### **Available Discounts**

#### **DISASTER LOANS (CTIC, CLTIC, FNTIC)**

The charge for a Lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within twenty-four (24) months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be fifty percent (50%) of the appropriate title insurance rate.

#### **CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC, FNTIC)**

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be fifty percent (50%) to seventy percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be forty (40%) to fifty percent (50%) of the appropriate title insurance rate, depending on the type of coverage selected.

## Wire Fraud Alert

This Notice is not intended to provide legal or professional advice. If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. **DO NOT** use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the phone number of relevant parties to the transaction as soon as an escrow account is opened.** **DO NOT** send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do **NOT** reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

**Federal Bureau of Investigation:**  
<http://www.fbi.gov>

**Internet Crime Complaint Center:**  
<http://www.ic3.gov>

# FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

Effective January 1, 2020

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, “FNF,” “our,” or “we”) respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary’s website and this Privacy Notice does not apply.

## **Collection of Personal Information**

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver’s license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

## **Collection of Browsing Information**

FNF automatically collects the following types of Browsing Information when you access an FNF website, online service, or application (each an “FNF Website”) from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

## **Other Online Specifics**

**Cookies.** When you visit an FNF Website, a “cookie” may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

**Web Beacons.** We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

**Do Not Track.** Currently our FNF Websites do not respond to “Do Not Track” features enabled through your browser.

**Links to Other Sites.** FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

## **Use of Personal Information**

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates’, and others’ products and services, jointly or independently.

## **When Information Is Disclosed**

We may disclose your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;

- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law. We do share Personal Information among affiliates (other companies owned by FNF) to directly market to you. Please see “Choices with Your Information” to learn how to restrict that sharing.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

### **Security of Your Information**

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

### **Choices With Your Information**

If you do not want FNF to share your information among our affiliates to directly market to you, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the “California Privacy” link on our website (<https://fnf.com/pages/californiaprivacy.aspx>) or call (888) 413-1748.

For Nevada Residents: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

### **Information From Children**

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

### **International Users**

FNF’s headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

### **FNF Website Services for Mortgage Loans**

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the “Service Websites”). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender’s privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender’s privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as

required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

**Your Consent To This Privacy Notice; Notice Changes; Use of Comments or Feedback**

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice. We may use comments or feedback that you submit to us in any manner without notice or compensation to you.

**Accessing and Correcting Information; Contact Us**

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Fidelity National Financial, Inc.  
601 Riverside Avenue  
Jacksonville, Florida 32204  
Attn: Chief Privacy Officer

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 COUNTY OF ESSEX  
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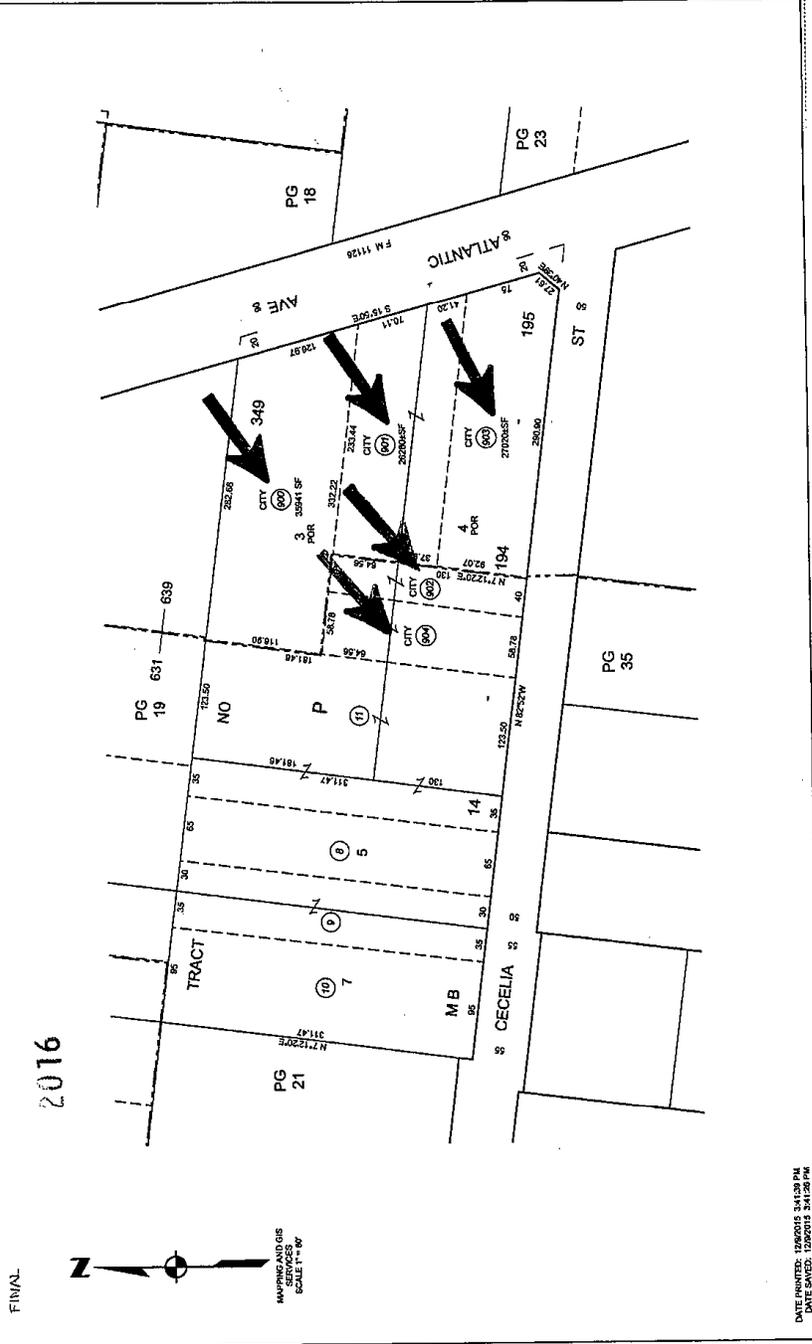
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This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

Order: 9197217

Page 1 of 1

Requested By: crcust, Printed: 3/12/2020 10:36 AM

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## OWNER'S DECLARATION

The undersigned hereby declares as follows:

1. (Fill in the applicable paragraph and strike the other)
  - a. Declarant ("Owner") is the owner or lessee, as the case may be, of certain premises located at \_\_\_\_\_, further described as follows: See Preliminary Report/Commitment No. **09197217-919-KRC-KRE** for full legal description (the "Land").
  - b. Declarant is the \_\_\_\_\_ of \_\_\_\_\_ ("Owner"), which is the owner or lessee, as the case may be, of certain premises located at \_\_\_\_\_, further described as follows: See Preliminary Report/Commitment No. **09197217-919-KRC-KRE** for full legal description (the "Land").
  
2. (Fill in the applicable paragraph and strike the other)
  - a. During the period of six months immediately preceding the date of this declaration no work has been done, no surveys or architectural or engineering plans have been prepared, and no materials have been furnished in connection with the erection, equipment, repair, protection or removal of any building or other structure on the Land or in connection with the improvement of the Land in any manner whatsoever.
  - b. During the period of six months immediately preceding the date of this declaration certain work has been done and materials furnished in connection with \_\_\_\_\_ upon the Land in the approximate total sum of \$ \_\_\_\_\_, but no work whatever remains to be done and no materials remain to be furnished to complete the construction in full compliance with the plans and specifications, nor are there any unpaid bills incurred for labor and materials used in making such improvements or repairs upon the Land, or for the services of architects, surveyors or engineers, except as follows: \_\_\_\_\_. Owner, by the undersigned Declarant, agrees to and does hereby indemnify and hold harmless **Commonwealth Land Title Company** against any and all claims arising therefrom.
  
3. Owner has not previously conveyed the Land; is not a debtor in bankruptcy (and if a partnership, the general partner thereof is not a debtor in bankruptcy); and has not received notice of any pending court action affecting the title to the Land.
  
4. Except as shown in the above-referenced Preliminary Report/Commitment, there are no unpaid or unsatisfied mortgages, deeds of trust, Uniform Commercial Code financing statements, regular assessments, or taxes that constitute a lien against the Land or that affect the Land but have not been recorded in the public records.
  
5. The Land is currently in use as \_\_\_\_\_; \_\_\_\_\_ occupy/occupies the Land; and the following are all of the leases or other occupancy rights affecting the Land:  
\_\_\_\_\_
  
6. There are no other persons or entities that assert an ownership interest in the Land, nor are there unrecorded easements, claims of easement, or boundary disputes that affect the Land.
  
7. There are no outstanding options to purchase or rights of first refusal affecting the Land.
  
8. There are no material violations of any current, enforceable covenant affecting the Property and the Undersigned has received no written notice from any third party claiming that there is a present violation of any current, enforceable covenant affecting the Property.

This declaration is made with the intention that **Commonwealth Land Title Company** and **Commonwealth Land Title Insurance Company** (the "Company") and its policy issuing agents will rely upon it in issuing their title insurance policies and endorsements. Owner, by the undersigned Declarant, agrees to indemnify the Company against loss or damage (including attorneys fees, expenses, and costs) incurred by the Company as a result of any untrue statement made herein.

I declare under penalty of perjury that the foregoing is true and correct and that this declaration was executed on \_\_\_\_ at \_\_\_\_\_.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_