



Puget Sound Title Company
5350 Orchard Street W.
University Place, WA 98467
(253)474-4747 Phone
(253)474-9757 Fax

Puget Sound Title Company
6302 112th Street E., Suite 100
Puyallup, WA 98373
(253)474-4747 Phone
(253)446-0482 Fax

Commitment For Title Insurance

Order Number: 227982
Customer Ref/Loan No:

Buyer/Borrower:
Seller: 4501 6th Avenue, LLC

Property Address: 4509 6th Ave., Tacoma, WA 98406
4505 6th Ave., Tacoma, WA 98406
4501 6th Ave., Tacoma, WA 98406

Title Officers

Meagen Johnson m.johnson@pstitle.com Bob Tice bob@pstitle.com

Julia Butler julia@pstitle.com Ashley Norris ashley@pstitle.com

THANK YOU FOR CHOOSING PUGET SOUND TITLE COMPANY

*Consistently exceeding expectations
for over 40 years!*

ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE A

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

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

Issuing Agent: Puget Sound Title Company
Issuing Office: 5350 Orchard Street W., Suite 100, University Place, WA 98467
Issuing Office's ALTA® Registry ID: 1058425
Loan ID Number:
Commitment Number: 227982
Issuing Office File Number: 227982
Property Address: 4509 6th Ave., Tacoma, WA 98406
4505 6th Ave., Tacoma, WA 98406
4501 6th Ave., Tacoma, WA 98406
Revision Number: 1

1. Commitment Date: December 29, 2025 at 8:00 A.M.

2. Policy to be issued:

Proposed Amount of Insurance

(a) 2021 ALTA® Owner's Policy - Standard
Standard Owner's Rate To Be Agreed
Upon

Proposed Insured: **To be determined**

(b) 2021 ALTA® Loan Policy - Extended
Simultaneous Rate To Be Agreed
Upon

Proposed Insured: **To be determined**

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:

4501 6th Avenue, LLC, a Washington Limited Liability Company (See Requirement No. 5 and Exception No. 7)

5. The Land is described as follows:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule A (07-01-2021) PS2



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE A

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

Meagan C. Johnson

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule A (07-01-2021) PS2



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE A

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

EXHIBIT "A"

Legal Description:

Parcel A:

Lots 47 and 48, Block 6, FLETCHER HEIGHTS, AN ADDITION TO TACOMA, WASHINGTON, according to Plat recorded in Volume 8 of Plats, Page 4, records of Pierce County Auditor.

Parcel B:

Lots 49 and 50, Block 6, FLETCHER HEIGHTS, AN ADDITION TO TACOMA, WASHINGTON, according to Plat recorded in Volume 8 of Plats, Page 4, records of Pierce County Auditor.

Parcel C:

Lots 51 and 52, Block 6, FLETCHER HEIGHTS, AN ADDITION TO TACOMA, WASHINGTON, according to Plat recorded in Volume 8 of Plats, Page 4, records of Pierce County Auditor.

Situate in the City of Tacoma, County of Pierce, State of Washington.

Assessor Map

Abbreviated Legal: L 47-52, Blk 6, Fletcher Heights, Vol. 8, P. 4

Parcel No(s): 390000-0924, 390000-0925, and 390000-0926

Purported Address: 4509 6th Ave., Tacoma, WA 98406
4505 6th Ave., Tacoma, WA 98406
4501 6th Ave., Tacoma, WA 98406

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule A (07-01-2021) PS2



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART I

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

Requirements

File No.: 227982- Revision No. 1

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. Terms, conditions, provisions and stipulations of the Operating Agreement of 4501 6th Avenue, LLC. According to said Agreement dated December 17, 2019, John Gibson is the Manager thereof. Any amendments to said Agreement must be submitted. Any conveyance or encumbrance of the property must be executed by said Manager thereof as provided for therein, subject to said amendments, if any.

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule B I (07-01-2021) PS2



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

General Exceptions

File No.: 227982- Revision No. 1

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:

- A. 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.
- B. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
- C. Any encroachment, encumbrance, violation, variation, adverse circumstance, discrepancies, conflicts in boundary lines or shortages in area affecting the Title that would be disclosed by an accurate and complete and current survey of the Land.
- D. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- E. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material or medical assistance, heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
- F. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- G. 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.
- H. Unpatented mining claims, and all rights relating thereto.
- I. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.
- J. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- K. Water rights, claims or title to water.
- L. Any titles or rights asserted by anyone, including but not limited to persons, corporations, governments, or other entities, to tidelands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government, or riparian rights, if any.
- M. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

End of General Exceptions

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule B II (07-01-2021) PS2



**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

Special Exceptions

1. Easement and the terms and conditions thereof:

Grantee: 4501 6th Avenue, LLC
Purpose: Shared sidewalk and shared parking
Affects: As delineated therein
Recorded: December 14, 2020
Recording No.: [202012140279](#)

2. Maintenance Covenant and access Easement, and the terms and conditions thereof:

Recorded: November 30, 2021
Recording No.: [202111301001](#)

3. Any unrecorded leaseholds, right of vendors and holders of security interest on personal property installed upon said property, and right of tenants to remove trade fixtures at the expiration of the term.

4. Deed of Trust and the terms and conditions thereof:

Amount: \$975,000.00
Dated: April 25, 2023
Recorded: April 28, 2023
Recording No.: 202304280214
Grantor: 4501 6th Avenue, LLC, a Washington Limited Liability Company
Trustee: Trustee Services, Inc.
Beneficiary: Heritage Bank
Affects: Parcel C

The amount now secured by said Deed of Trust and the terms upon which the same can be discharged or assumed should be ascertained from the holder of the indebtedness secured.

5. Deed of Trust and the terms and conditions thereof:

Amount: \$975,000.00
Dated: April 25, 2023
Recorded: April 28, 2023
Recording No.: 202304280215
Grantor: 4501 6th Avenue, LLC, a Washington Limited Liability Company
Trustee: Trustee Services, Inc.
Beneficiary: Heritage Bank
Affects: Parcel B

The amount now secured by said Deed of Trust and the terms upon which the same can be discharged or assumed should be ascertained from the holder of the indebtedness secured.

6. Deed of Trust and the terms and conditions thereof:

Amount: \$975,000.00
Dated: April 25, 2023
Recorded: April 28, 2023
Recording No.: [202304280444](#)

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File No. 227982

WA ORT ALTA Commitment For Title Insurance Schedule B II (07-01-2021) PS2



**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

Grantor: 4501 6th Avenue, LLC, a Washington Limited Liability Company
Trustee: Trustee Services, Inc.
Beneficiary: Heritage Bank
Affects: Parcel A

The amount now secured by said Deed of Trust and the terms upon which the same can be discharged or assumed should be ascertained from the holder of the indebtedness secured.

7. All matters dependent upon inspection of the premises have been cleared for ALTA Loan Policy Extended Coverage as of December 29, 2025, EXCEPT question of lien rights due to recent improvements or work related to the land. The enclosed commercial owner's affidavit indemnity form should be properly completed and return to this office for consideration of this matter. Our review of the completed affidavit may lead to further requirements.

ADDRESS TO PROPERTY:

4509 6th Ave., Tacoma, WA 98406

4505 6th Ave., Tacoma, WA 98406

4501 6th Ave., Tacoma, WA 98406

8. 2026 Property Taxes became a Lien January 1, 2026. They are not yet ascertainable or payable until February 15, 2026.

Levy Code: 005
Tax Account No.: **390000-0924**
Land: \$324,000.00
Improvements: \$1,442,300.00
Affects: Parcel A

Note: Taxes and Charges for 2025 were paid in full in the amount of \$20,206.47.

9. 2026 Property Taxes became a Lien January 1, 2026. They are not yet ascertainable or payable until February 15, 2026.

Levy Code: 005
Tax Account No.: 390000-0925
Land: \$324,000.00
Improvements: \$1,442,300.00
Affects: Parcel B

Note: Taxes and Charges for 2025 were paid in full in the amount of \$20,206.47.

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WA ORT ALTA Commitment For Title Insurance Schedule B II (07-01-2021) PS2



**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

10. 2026 Property Taxes became a Lien January 1, 2026. They are not yet ascertainable or payable until February 15, 2026.

Levy Code:	005
Tax Account No.:	390000-0926
Land:	\$335,400.00
Improvements:	\$1,430,800.00
Affects:	Parcel C

Note: Taxes and Charges for 2025 were paid in full in the amount of \$20,206.47.

11. Payment of the Real Estate Excise Tax, if required.

Effective January 1, 2020, the State of Washington has switched to a graduated Excise Tax scale based on the selling price of the property as well as the use of the property. An explanation of the changes and a link to a state excise tax calculator can be found [here](#).

In addition, the required local excise tax rates can be found [here](#).

According to Assessor's records said property is located in: City of Tacoma

End of Special Exceptions

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WA ORT ALTA Commitment For Title Insurance Schedule B II (07-01-2021) PS2



**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY

Puget Sound Title Company

As Agent for Old Republic National Title Insurance Company

NOTES

- A. The legal description contained herein has been derived from information submitted with the application and as available from the record title. Said description should be carefully reviewed to assure it meets the intentions of the parties to this transaction.
- B. Any maps, plats or surveys attached to this commitment are provided solely for informational purposes and to assist in locating the property with reference to streets and other parcels. While it is believed to be correct, Puget Sound Title Company assumes no liability for any loss occurring by reason of reliance thereon.
- C. This office conforms to the Federal Privacy Laws. Please see attached Privacy Policy Notice.
- D. Recording fees charged by the county are as follows:
Deeds of Trust: \$304.50 for the first page and \$1 each additional page
Deeds: \$303.50 for the first page and \$1 each additional page

For your added convenience, we electronically record our files with the Auditor.

****Please add \$5.00 per document for electronic recording.**

Documents should be sent to our University Place office at:

5350 Orchard Street W Suite 100

University Place, WA 98467

- E. Title is to vest in persons not yet revealed and when so vested will be subject to matters disclosed by a search of the records against their names.
- F. NOTE: There are no deeds affecting said land recorded within 24 months of the date of this report.
Vesting Deed recorded under Recording No. [201812200373](#).

Copies to:

Better Properties Lakewood Real Estate - Mark Hulen

Puget Sound Title Escrow Division - Sara K Graves

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WA ORT ALTA Commitment For Title Insurance Schedule B II (07-01-2021) PS2



ALTA Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

NOTICE

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

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

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

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, (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, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

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

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

A Stock Company

1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607

(612) 371-1111

www.oldrepublictitle.com

Puget Sound Title Company
5350 Orchard Street W., Suite 100
University Place, WA 98467
(253) 474-4747

By

President

Meagan C. Johnson

C Monroe

Attest

Secretary

David Wold

Authorized Signatory

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;
- 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.

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. comply with the Schedule B, Part I - Requirements;
 - iii. acquire the Title or create the Mortgage covered by this Commitment.

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- 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.

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.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.



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

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

	Go to www.oldrepublictitle.com (Contact Us)
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Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.
What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Old Republic Title doesn't jointly market.</i>

Affiliates Who May be Delivering This Notice

American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.
Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company
Old Republic Title Company	Old Republic Title Company of Conroe	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.	RamQuest Software, Inc.
Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	Trident Land Transfer Company, LLC	

Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE Puget Sound Title Company DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Puget Sound Title Company, and its affiliates (" N/A "), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Puget Sound Title Company, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you. Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices	
How often do/does Puget Sound Title Company notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Puget Sound Title Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do/does Puget Sound Title Company collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• request insurance-related services• provide such information to us We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us	If you have any questions about this privacy notice, please contact us at: Puget Sound Title Company, 5350 Orchard Street W., Suite 100, University Place, WA 98467
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