



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### 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 EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

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

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a(n) Florida corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within **180 days** after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

### 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.

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## COMMITMENT FOR TITLE INSURANCE

- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
  - d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
  - e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
  - g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
  - i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
  - j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I-Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- a. the Notice;
  - b. the Commitment to Issue Policy;
  - c. the Commitment Conditions;
  - d. Schedule A;
  - e. Schedule B, Part I-Requirements; and
  - f. Schedule B, Part II-Exceptions; and
  - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**  
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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## COMMITMENT FOR TITLE INSURANCE

### 5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - i. comply with the Schedule B, Part I-Requirements;
  - ii. eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
  - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

### 6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II-Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

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## COMMITMENT FOR TITLE INSURANCE

### 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.

### 11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

## COMMITMENT FOR TITLE INSURANCE

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

Issuing Agent: WHATCOM LAND TITLE COMPANY  
Issuing Office: 2011 YOUNG STREET, SUITE 102, BELLINGHAM, WA 98225  
Title Officer: MARK DETHLEFS (dethlefsm@whatcomtitle.com)  
Commitment No.: W-210001  
Settlement Office: WHATCOM LAND TITLE COMPANY  
Escrow Officer:  
Escrow No.: W-210001  
Property Address: 4492 MERIDIAN STREET, BELLINGHAM, WA 98226

### SCHEDULE A

1. Commitment Date: May 21, 2024 at 12:00 AM

2. Policy to be issued:

a. ALTA Owners Policy (2021)  Extended Coverage  Homeowner's  Standard Coverage

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

Proposed Policy Amount:	\$10,000.00
Premium:	\$527.00
Sales Tax:	\$47.43
Total:	\$574.43

b. ALTA Loan Policy (2021)  Extended Coverage  Standard Coverage

Proposed Insured: **Lender with contractual obligations under a loan agreement with the vested owner identified at item 2a above.**

Proposed Policy Amount:	\$10,000.00
Premium:	\$335.00
Sales Tax:	\$30.15
Total:	\$365.15

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: THIA T. NGUYEN, who acquired title as a single woman

5. The Land is described as follows:

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**SCHEDULE A**

(Continued)

SEE SCHEDULE C ATTACHED HERETO

Whatcom Land Title Company



Mark Dethlefs, Authorized Signatory

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**

A Stock Company

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

(612) 371-1111

www.oldrepublictitle.com

By



President

Attest



Secretary

... END OF SCHEDULE A...

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# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### SCHEDULE B, PART I

#### Requirements

All of the following Requirements must be met:

- A. The charge for increased liability shall be the difference between the rate based upon the amount of the insurance shown in the initial commitment and the rate based upon the ultimate amount of insurance issued at the appropriate rate for the type of insurance involved.
- B. For each policy to be issued as identified in Schedule A, Item 2; the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. The Company may amend this commitment to add, among other things, additional exceptions, or requirements after the designation of the Proposed Insured.
- C. The names of the proposed insured(s) were not furnished in the Application for Title Insurance, and when disclosed will be subject to such matters as may be found by a search of the records against said names.
- D. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- E. Payment to or for the account of the grantor or mortgagors of the full consideration for the estate or interest to be Insured.
- F. **IMPORTANT UPDATE:** Please note that while our office is able to electronically record most documents, in order to do so we require the ORIGINAL document(s) to be in our office PRIOR to recording.
- G. **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.
- H. For appointment as the named Trustee under a proposed security instrument to be insured as a part of a forthcoming transaction, the name of the company may be one of the following: ***Whatcom Land Title Company*** or ***Whatcom Land Title***. Any deviation may require correction and may cause delays in the anticipated closing if not addressed and corrected prior to that time.
- I. **Due to the Homestead Law under the provisions of RCW 6.13.060, any contract, conveyance or encumbrance must be executed by the vestee and spouse, if married, or domestic partner, if they reside on the premises.**

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



W-210001

## SCHEDULE B, PART I

(Continued)

- J. A legal description was not included in the Application for Title Insurance. The legal description contained herein was taken from the record and the presumed intention of the parties to the transaction. The description must be examined and approved by the parties prior to closing.**
- K. WHATCOM LAND TITLE COMPANY requires an Affidavit of Ownership, filled out in its entirety, be signed before closing of the transaction to be insured herein.**

### END OF REQUIREMENTS

### NOTES

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

1. We have searched the records for unsatisfied Judgments and Liens against all parties named herein and find none which would appear as exceptions in the policy.
2. Upon researching the chain of title, it has been determined that THIA T. NGUYEN, who acquired title as a single woman, has/have owned said premises since April 13, 2006, according to the Whatcom County records. This should satisfy the customer's request for 24 months of title.
3. The common Address(es) of the property(s) under search is/are:

4492 MERIDIAN STREET  
BELLINGHAM, WA 98226

4. Where an abbreviated legal description is required on your documents, the following is to be included;

PTN OF LOT 12, BLK 55, PLAT OF BAKERVIEW ADD TO CITY OF BELLINGHAM  
PARCEL(S): 380307 032520 0000 PID 55158

### END OF NOTES

### END OF SCHEDULE B, PART I

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



W-210001





# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### SCHEDULE B, PART II

#### Exceptions

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

#### GENERAL EXCEPTIONS

1. 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.
2. Rights or claims of parties in possession not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land, and that is not shown by the Public Records.
4. Easements or claims of easements not shown by the public records.
5. Any lien, or right to lien, for contributions to employee benefit funds, or for state workers' compensations or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the public records.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. Any service, installation, connection, maintenance, tap, capacity or construction charges for sewer, water electricity, other utilities, or garbage collection and disposal.
8. Reservations or exceptions in patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
9. Water rights, claims or title to water.

#### END OF GENERAL EXCEPTIONS

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



W-210001

## SCHEDULE B, PART II

(Continued)

### SPECIAL EXCEPTIONS

1. Lien of Real Estate Excise Sales Tax upon any sale of said premises, if unpaid.

**GENERAL GRADUATED REET STRUCTURE FOR WHATCOM COUNTY:**

1.6 percent if the selling price is equal to or less than \$525,000;  
1.78 percent on the portion of the selling price that is greater than \$525,000, but equal to or less than \$1,525,000;  
3.25 percent on the portion of the selling price that is greater than \$1,525,000, but equal to or less than \$3,025,000; and  
3.5 percent on the portion of the selling price that is greater than \$3,025,000.

**NOTE:** The above stated rates include the local tax rates imposed by Whatcom County (.50%).

The Whatcom County Treasurer's Office **REQUIRES** a one-page laser printed copy of the Excise Tax Affidavit to accompany all documents requiring the payment of excise tax. This Affidavit must include the original signatures of Grantor/Grantee or Agent, and maintain a 1-inch bottom margin. Any additional legal descriptions must be on letter-sized paper (8.5" x 11"). This Affidavit may be downloaded from the Whatcom County Treasurer's website ([www.whatcomcounty.us/treasurer/](http://www.whatcomcounty.us/treasurer/)). Documents without the proper form may be rejected and not processed until the appropriate form is executed. The Affidavit **must** be the original legal-sized (8.5" x 14"), signed document.

2. General Taxes for the second half of 2024, which become delinquent after October 31, 2024, if unpaid;

Amount: \$1,816.93  
Parcel No.: 380307 032520 0000 PID 55158  
Improvements: \$1,284.00  
Land: \$465,465.00  
Total: \$466,749.00  
Tax Code: 0100  
Affects: Said premises

NOTE: General Taxes for the full year, billed in an amount of \$3,633.96.

3. Personal property taxes, if any, affecting the subject property. A further inquiry can be made at <http://property.whatcomcounty.us/propertyaccess> to investigate and confirm any current or advance personal property taxes owing.

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



W-210001

## SCHEDULE B, PART II

(Continued)

4. Deed of Trust, to secure an indebtedness, including any interest, advances, or other obligations secured thereby, in the principal amount of \$573,000.00;  
Dated: September 25, 2006  
Recorded: September 29, 2006  
Recording No.: 2060904483  
Grantor: THIA T. NGUYEN, a single woman  
Trustee: PACIFIC NORTHWEST TITLE COMPANY, INC.  
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), A Delaware Corporation, acting solely as nominee for Lender FIELDSTONE MORTGAGE COMPANY, A Maryland Corporation  
Affects: Said premises

The beneficial interest under said Deed of Trust was assigned by instrument;  
Dated: April 24, 2009  
Recorded: April 29, 2009  
Recording No.: 2090404688  
To: HSBC BANK USA, NATIONAL ASSOCIATION

A Successor Trustee was appointed for said Deed of Trust by instrument;  
Recorded: September 28, 2011  
Recording No.: 2110902768  
New Trustee: NORTHWEST TRUSTEE SERVICES, INC., a Washington corporation

5. Unrecorded leaseholds and/or month-to-month tenancies, if any.
6. Oil and Gas Lease affecting the premises hereinafter stated upon and subject to all the provisions therein contained;  
Lessor: LARRABEE, GATES & MACKAY, INC., a Washington corporation  
Lessee: KING MOUNTAIN COMPANY, a Washington corporation  
Dated: October 21, 1936  
Recorded: October 21, 1936  
Recording No.: 467669  
For a term of: 99 years, or as long thereafter as gas or oil or either of them is produced from the land  
Affects: Said premises and other property

Assignment of Overriding Royalty Interest;  
Dated: April 26, 1985  
Recorded: May 21, 1985  
Recording No.: 1507218  
Assignor: KING MOUNTAIN-RIVERDALE, INC., a Washington corporation  
Assignee: DAVID R. SYRE and KAY E. SYRE, his wife  
Affects: 100% interest in unrecorded lease

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



W-210001

## SCHEDULE B, PART II

(Continued)

Assignment of Overriding Royalty Interest;  
Dated: September 25, 1985  
Recorded: September 25, 1985  
Recording No.: 1550336  
Assignor: DAVID R. SYRE and KAY E. SYRE, his wife  
Assignee: TRILLIUM CORPORATION, a Washington corporation  
Affects: 1/100% interest in unrecorded lease

7. Covenants, conditions, restrictions and easements, including the terms and provisions thereof, contained in instrument, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law;  
Executed by: LARRABEE, GATES & MACKAY, INC.  
Recorded: November 14, 1952  
Recording No.: 745271

NOTE: By successive conveyances, the interest of LARRABEE, GATES & MACKAY, INC., is now purportedly held of record

By: DAVID R. SYRE, an unmarried man, as his separate estate; and THE TRILLIUM CORPORATION, a Washington corporation  
Recorded: May 21, 1985, September 25, 1986, and December 17, 2008  
Recording Nos.: 1507218, 1550336 and 2081201713, respectively

8. All matters have been cleared for ALTA Extended Policy coverage except:  
  
Matters disclosed by Affidavit of Ownership which is referred to in Schedule B-I.

**END OF SPECIAL EXCEPTIONS  
END OF SCHEDULE B**

*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.*

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



W-210001



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### SCHEDULE C

The Land is described as follows:

LOT 12, BLOCK 55, PLAT OF BAKERVIEW ADDITION TO THE CITY OF BELLINGHAM, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 7 OF PLATS, PAGES 40 TO 45, RECORDS OF WHATCOM COUNTY, WASHINGTON; EXCEPT THE WEST 30 FEET FOR HIGHWAY PURPOSES; AND EXCEPT THAT PORTION THEREOF CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES BY INSTRUMENT RECORDED JANUARY 6, 1987, UNDER AUDITOR'S FILE NO. 1560648.

SITUATE IN WHATCOM COUNTY, WASHINGTON.



**WHATCOM LAND TITLE COMPANY**  
 2011 YOUNG STREET, SUITE 102  
 BELLINGHAM, WA 98225  
 Phone: (360)676-8484 ♦ Toll Free: (800)334-6314  
 Fax: (360)671-0982

**PRIVACY NOTICE**

Financial companies like Whatcom Land Title Company (WLT) 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Mortgage rates and payments and account balances
- Checking account information and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 and the reasons WLT chooses to share information.

<b>Reasons we can share your personal information</b>	<b>Does WLT share?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), handle a claim, or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	<b>Yes</b>
<b>For our affiliates’ everyday business purposes</b> - information about your creditworthiness	<b>No</b>
<b>For our affiliates to market to you</b>	<b>No</b>
For non-affiliates to market to you	<b>No</b>

**Definitions:**

**Affiliates** Are companies related by common ownership or control. They can be financial and nonfinancial companies. *WLT does have several business locations and three underwriters. WLT shares information among its business locations and with the underwriter insuring your transaction - Old Republic National Title Insurance Company; Commonwealth Land Title Insurance Company; and First American Title Insurance Company.*

**Non-affiliates** Are companies not related by common ownership or control. They can be financial and non-financial companies. *WLT does not share with non-affiliates to market to you.*

**Joint marketing** Is a formal agreement between non-affiliated financial companies that together market financial products or services to you. *WLT does not jointly market.*

### **Frequently Asked Questions:**

**How does WLT collect my personal information?** We collect your personal and non-personal information: 1) directly from you; 2) automatically when you interact with us; and 3) from third parties, including business parties. *Examples containing personal information:* your driver's license, your mortgage information, and when you make a wire transfer.

### **How does WLT 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.

### **How long does WLT keep my personal information?**

We keep your personal information in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

### **Why can't I limit all sharing? Federal law gives you the right to limit only:**

- 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

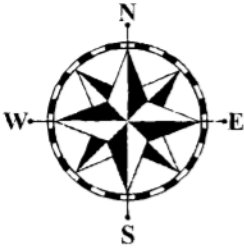
State laws and individual companies may give you additional rights to limit sharing.

### **Questions?**

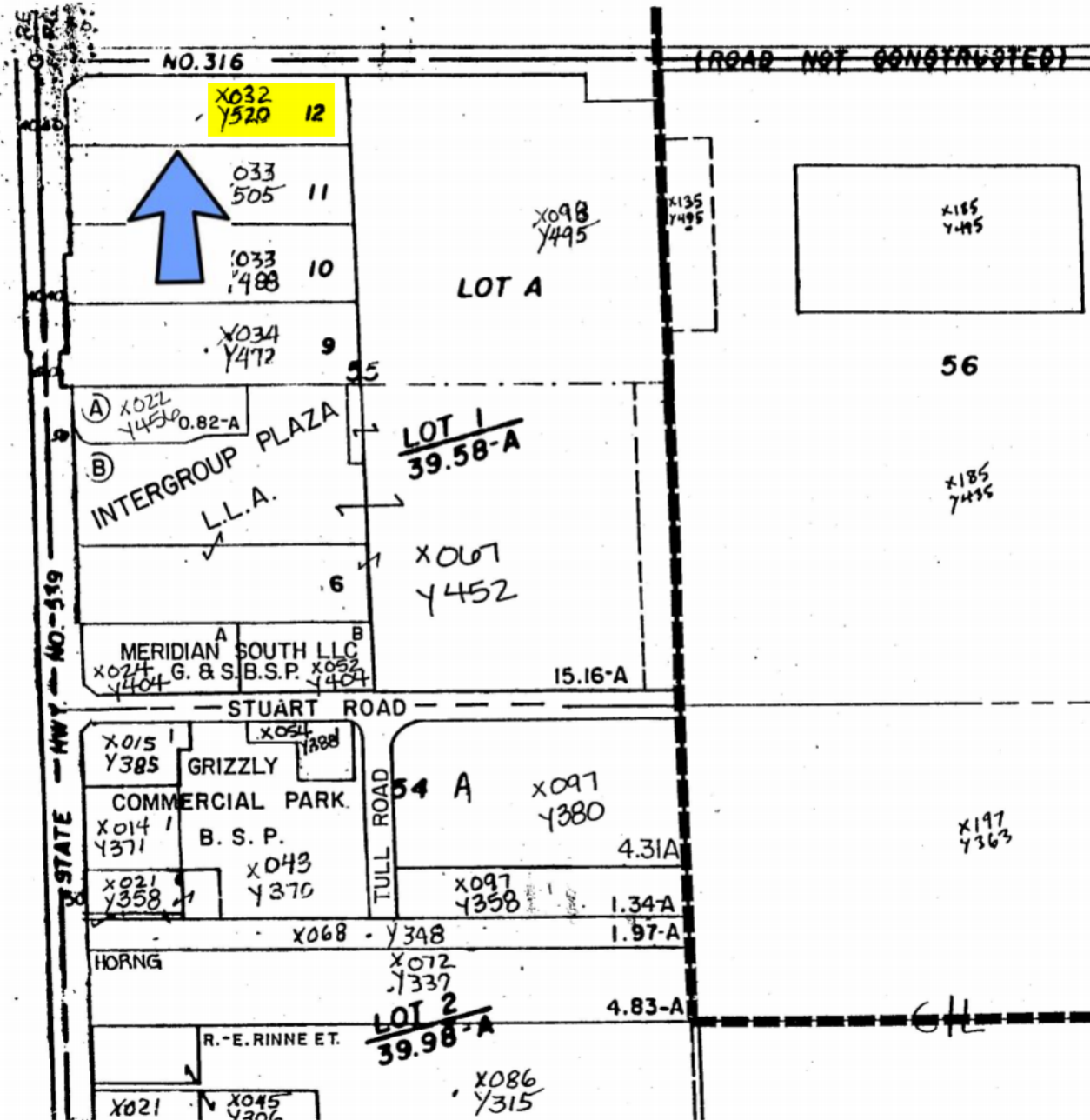
Contact us at (360) 676-8484, toll free (800) 334-6314, or through our website at [www.whatcomtitle.com](http://www.whatcomtitle.com). Direct written inquiries or complaints by mail to Whatcom Land Title Company, Compliance Department, 2011 Young Street, Suite 102, Bellingham WA, 98225 or electronically at <https://www.whatcomtitle.com/consumer-complaint-intake-form/>.

*We may change or update this Privacy Notice from time to time.*

# Whatcom Land Title Company



2011 Young Street  
Bellingham, Washington 98225  
Phone (360) 676-8484 Toll Free 1-800-334-6314  
Fax (360) 671-0982  
E-mail @whatcomtitle.com  
Website www.whatcomtitle.com



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