

For Sale

3.5 ACRE DEVELOPMENT SITE IN SAN MATEO

MDWTEAM.COM

KIDDER.COM

OFFERING MEMORANDUM | 1885 S NORFOLK | SAN MATEO, CA



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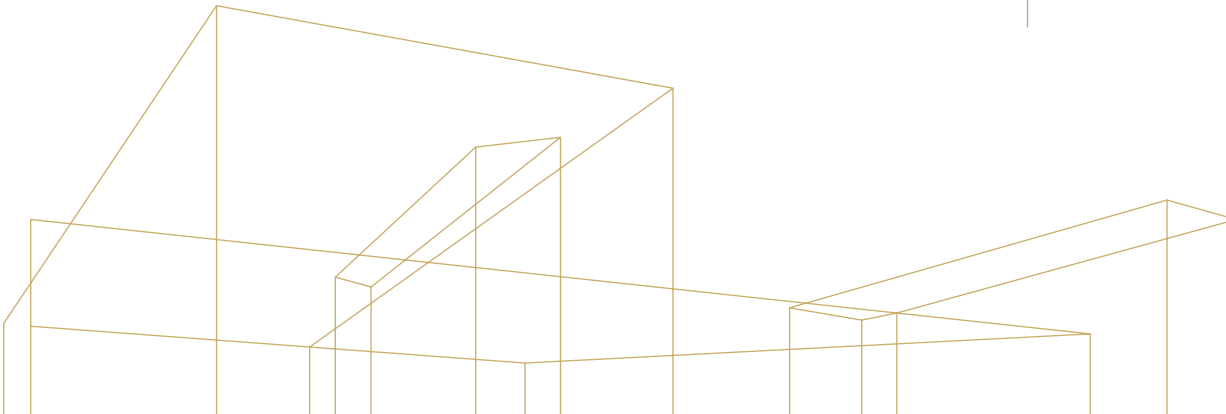
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PREPARED BY

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**Kidder
Mathews**



01

OFFERING MEMORANDUM



OFFERING MEMORANDUM

THE OFFERING

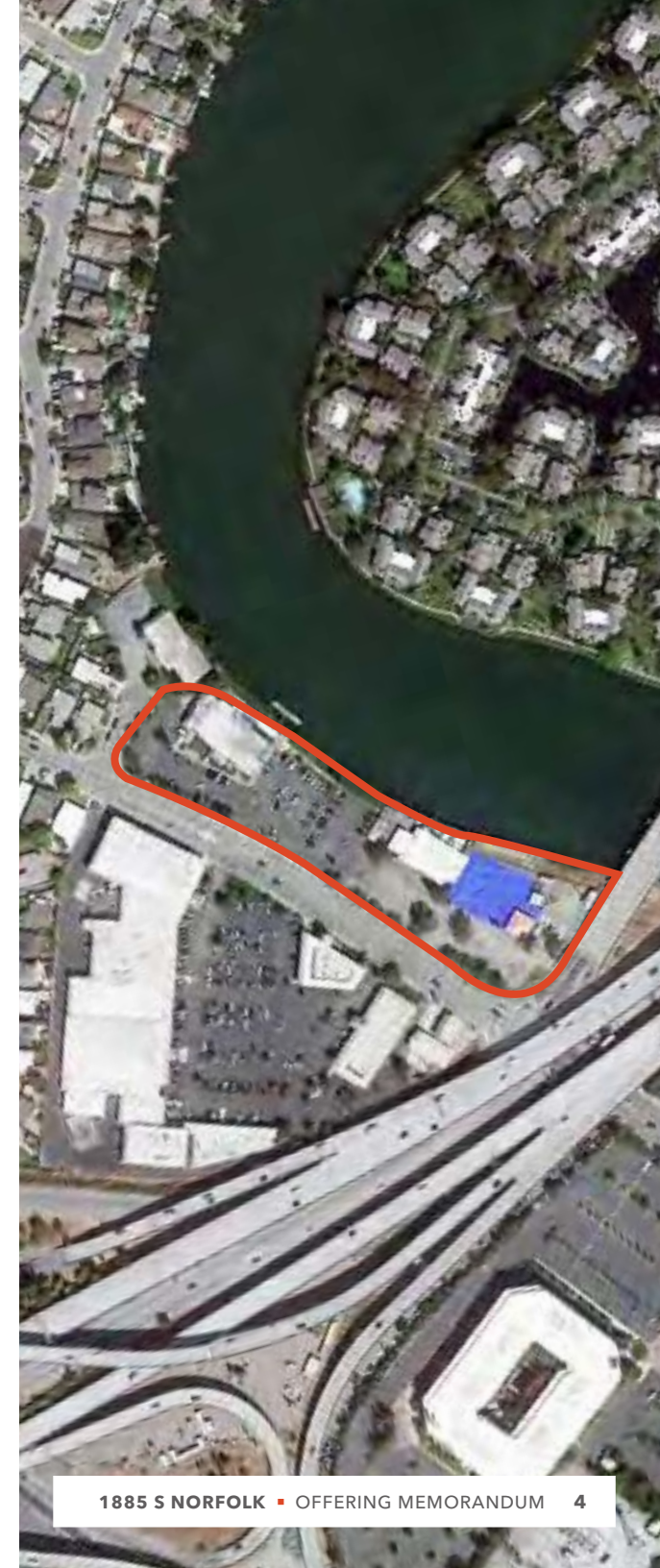
Kidder Mathews is pleased to offer ± 3.5 Acres for sale at 1885 Norfolk Street in San Mateo, California. The current ownership is seeking a qualified developer to purchase the property.

The information provided herein should not be relied upon by any Buyer purchasing the property. Each Buyer must perform its own due diligence prior to purchasing the property. Additional information and due diligence material are available upon request. Onsite tours of the property for potential Buyers can be set up at a future date by appointment with Kidder Mathews.

Please carefully review this comprehensive Offering Memorandum. If you have any questions or need additional information,

please call us. We will do everything possible to assist you. NOTE: there is no procuring fee offered by seller. All buyers shall be responsible for any fee for their broker.

1. This opportunity is being offered to you without an Asking Price. Ownership will provide time for entitlements.
2. All offers in the form of a Letter of Intent are due by Wednesday, November 10th at 5:00 PM and sent to the attention of Steve Divney, Brett Weber and John McLellan.
3. Please provide a summary of the Participant's firm, how long it has been in business, a list of recent acquisitions, completed projects and source(s) of equity.
4. Explain proposed development and density.
5. Buyer shall cooperate with Seller on 1031 Exchange and delayed close of escrow structure if Seller elects this option.
6. On-site tours must be arranged by appointment with Kidder Mathews.





02

PROPERTY OVERVIEW



PROPERTY OVERVIEW

The development site is currently underutilized and only occupied by two tenants, the Fish Market and Better Source Liquidators. Both leases can be terminated on short notice. The Property is ideally situated on the Mid-Peninsula at the Highway 101 and Highway 92 exchange, making this location easily accessible from San Francisco, San Jose, and the East Bay. In addition to its superior vehicle access, the property is only 1.3 miles to the Hayward Park Caltrain Station and 8 minutes

to San Francisco International Airport.

Aside from the incredible location, 1885 S Norfolk has over 750 feet of waterfront real estate along Seal Slough, a boatable waterway that winds through parts of San Mateo and Foster City, creating a nice setting for future residents.

**PROPERTY
ADDRESS**

1885 S Norfolk St
San Mateo, CA 94403

WATER FRONT

± 750' of water front

APN

035-383-200

LOT SIZE

3.5 Acres (152,669 SF)

EXISTING ZONING

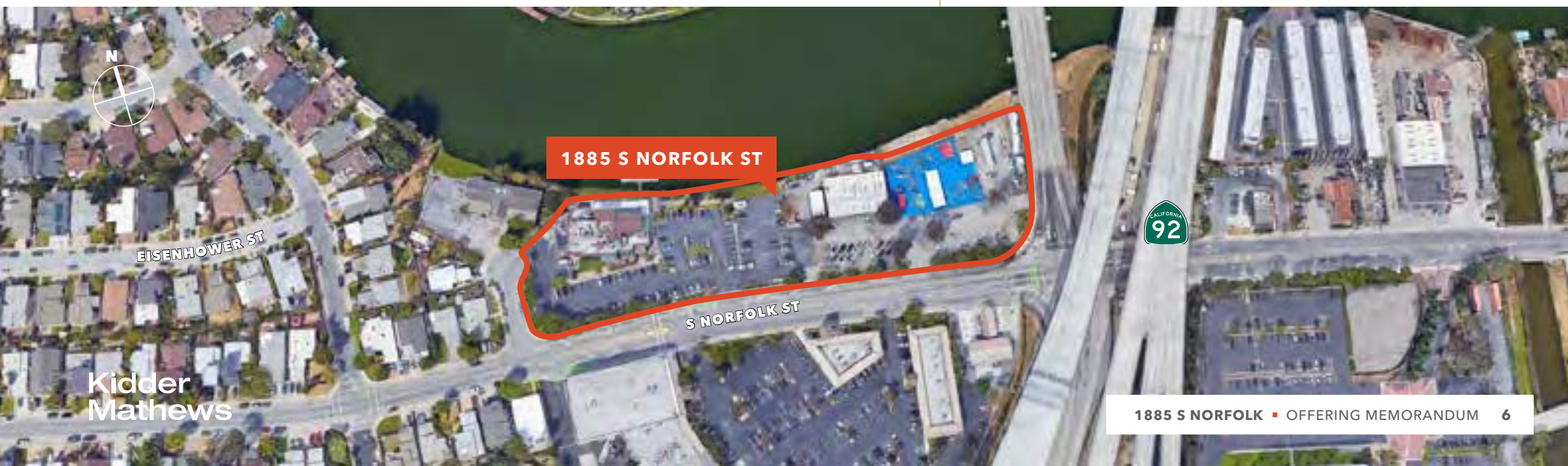
C1-1

EXISTING FAR

1.0

**EXISTING
HEIGHT LIMIT**

35'



BRIDGEPOINTE SHOPPING CENTER

EDGEWATER BLVD

E HILLSDALE BLVD



NEW RESIDENTIAL
DEVELOPMENT SITE

1885 S NORFOLK ST

S NORFOLK ST

92

101

PULTE HOMES SALES TRACKER

An up-to-date sales map of Pulte's project and townhome sales can be found [here](#).

As of September 13, 2021: townhome models released for showings.

As of October 20, 2021: 21 of the total of 28 "Slate" Townhomes (Phase 1) are in contract for sale.



Kidder
Mathews



03

LOCATION OVERVIEW



SEAL
SLOUGH

S NORFOLK ST

FASHION ISLAND BLVD



Kidder
Mathews

LOCATION HIGHLIGHTS



RARE opportunity to acquire one of the last remaining Peninsula sites of scale, along water



OPPORTUNITY to develop multifamily / office / hotel



DYNAMIC Peninsula market



750' water front views



1.3 MILES walk to Hayward Caltrain station



CENTRAL Peninsula location with easy access to San Francisco, San Jose and East Bay



EASY access to US-101, and Hwy 92 and proximity to I-280



20 MILES

TO SAN FRANCISCO

7.6 MILES

**TO SAN FRANCISCO
INTERNATIONAL AIRPORT**

12 MILES

TO PALO ALTO

26 MILES

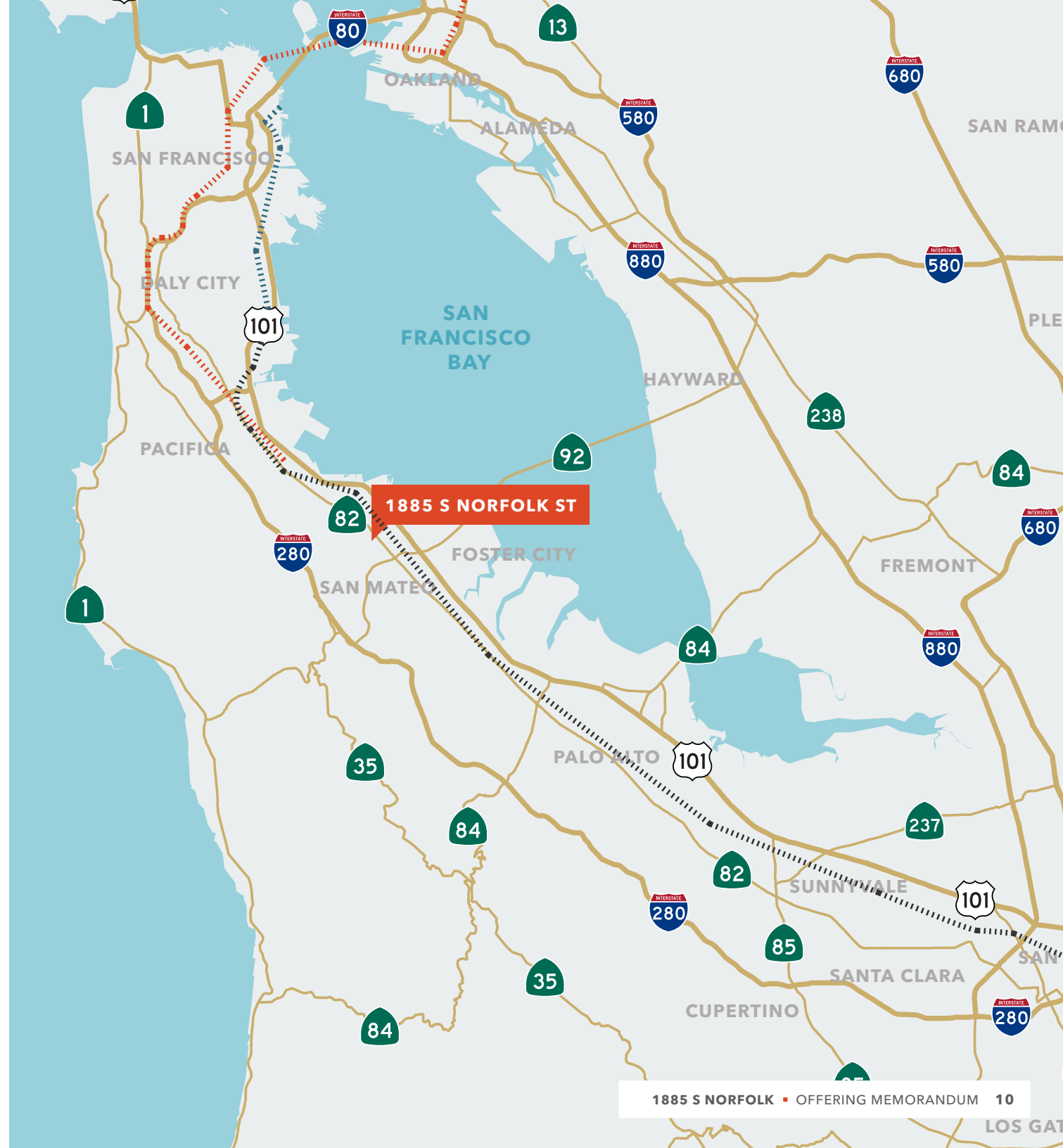
**TO SAN JOSE
INTERNATIONAL AIRPORT**

29 MILES

TO SAN JOSE



**Kidder
Mathews**





04

LAND USE INFORMATION



LAND USE INFORMATION

We have provided links to the City of San Mateo Planning Department that prospective buyers should explore when evaluating this offering. The City of San Mateo has a fairly straightforward Pre-App process which an applicant must complete in order to pursue entitlements for the subject site. It will be informative for a prospective developer to review the recently approved and entitled 1 Waters project which followed a similar process to change the underlying zoning to increase the allowed uses, height and density. Some permits pursued in that entitlement will likely be the basis for a change of the zoning at the subject site. The 1 Waters entitlements included: SITE PLAN AND ARCHITECTURAL REVIEW (SPAR) for the construction of new dwelling units (developer may want to assume a medium dwelling unit per acre density - 18-35 d.u./ac - if developer believes the 1 Waters project is tenable on the subject site for instance; buyer should explain density chosen when submitting an offer on the subject property); PLANNED DEVELOPMENT SPECIAL USE PERMIT to permit setback reductions and possible height restriction relief (depending on affordable and SB 35 analysis); VESTING TENTATIVE SUBDIVISION MAP to create units and associated open/common space; GENERAL PLAN LAND USE DESIGNATION AMENDMENT from Neighborhood Commercial to Medium Density Multi-family to allow an increase in height from 35 feet; and ZONING RECLASSIFICATION from C1-1 Neighborhood Commercial to R3 - Multiple Family Dwellings, Medium Density to allow residential as a permitted use. Buyer to verify independently with City of San Mateo by contacting Somer Smith, AICP, Associate Planner directly at ssmith@cityofsanmateo.org or (650) 522-7214. The buyer is encouraged when submitting an offer to describe its underlying assumptions and time lines associated with the close of escrow and the value of the property.

Large Project Preliminary Planning Application Guide ("Pre-App")

[Click Here](#)

'20-'21 City of San Mateo Fees link

[Click Here](#)

Shoreline Park Specific Plan (Area 4 Marina Lagoon p.19)

[Click Here](#)

San Mateo Land Use Plan (LU-3) (existing zoning)

[Click Here](#)

Multi-Family Design Guidelines

[Click Here](#)

BMR Program - Developer Resources

[Click Here](#)

Density Bonus - City of San Mateo Municipal Code 27.15

[Click Here](#)

Building Height Plan LU-4 (existing/underlying zoning)

[Click Here](#)

Building Intensity Plan LU-5 (existing zoning FAR limit)

[Click Here](#)

Marina Lagoon and Harbor Town Neighborhood Associations and HOAs Map

[Click Here](#)



SAN MATEO ENTITLEMENTS COMPARISON

To get the best yield for 1885 S Norfolk St, pursue the following set of entitlements:



SITE PLAN AND ARCHITECTURAL REVIEW (SPAR) for the construction of dwelling units



VESTING TENTATIVE SUBDIVISION MAP to create condominium units/townhomes and associated common space



ZONING RECLASSIFICATION from C1-1 Neighborhood Commercial to R3 - Multiple Family Dwellings, Medium Density to allow residential as a permitted use



PLANNED DEVELOPMENT SPECIAL USE PERMIT to permit setback reductions and possible height restriction relief (depending on affordable and SB 35 analysis)



GENERAL PLAN LAND USE DESIGNATION AMENDMENT from Neighborhood Commercial to Medium Density Multifamily to allow an increase in height



1885 S NORFOLK ST

3.5
ACRES
OF LAND

35'
CURRENT
HEIGHT LIMIT

1.0
FLOOR
AREA RATIO



CITY OF SAN MATEO
COMMUNITY DEVELOPMENT DEPARTMENT

330 W. 20th Avenue
San Mateo, CA 94403
www.cityofsanmateo.org
(650) 522-7000

September 17, 2021

Steve Divney
Senior Vice President, Shareholder
Kidder Matthews
201 Redwood Shores Pkwy, Suite 125
Redwood City, CA 94065

Subject: 1855, 1863, 1899 S. Norfolk St., Existing Fish Market Site
APN 035-383-200

Dear Steve:

Thank you for your interest in the existing site containing the Fish Market Restaurant in San Mateo and for engaging the City early in the development process. This letter provides the existing zoning and General Plan framework for the site, as well as the City process to redevelop the site with multi-family residential uses.

The site is zoned C1-1 (Neighborhood Commercial) consistent with its General Plan Land Use designation of Neighborhood Commercial. The C1 zone permits a wide range of neighborhood-serving uses including retail, restaurants, and other personal services uses at a maximum floor area ratio of 1.0 and a maximum building height of 35 feet. The City's understanding is that the existing site consists of retail and restaurant uses. Links to the C1 Zoning Chapter and the General Plan are below:

- C1 Zoning Chapter: <https://sanmateo.ca.us.open.law/us/ca/cities/san-mateo/code/27.30>
- 2030 General Plan: <https://www.cityofsanmateo.org/1537/General-Plan>

To allow multi-family residential uses on this site, the City would require a Pre-Application ("Pre-App") that consists of City staff review of preliminary plans, a required community outreach meeting, and subsequent Planning Commission Study Session to review the project on a preliminary basis. Following completion of the Pre-App process, entitlements may be filed to begin the formal City and environmental review processes. Staff anticipates the following planning applications as being required to redevelop the site and allow residential uses:

- Site Plan and Architectural Review (SPAR) for the proposed construction of the building(s).
- Site Development Planning Application (SDPA) for grading and/or removal of major vegetation.
- Tentative Map to combine lots and/or create condominium parcels.
- Zoning Reclassification to revise the zoning designation from C1 to R-3, or other multi-family zone.
- General Plan Amendment to 1) revise the Land Use designation from Neighborhood Commercial to Medium-Density Multi-Family Residential, or other multi-family residential land use outlined in Appendix B of the General Plan, and 2) revise PA 4.5 Norfolk/SR 92 Vicinity to encourage residential uses.

The Planning Commission would make a recommendation to the final approval body, the City Council, of the planning applications above as well as the required CEQA document. The recently entitled 1 Waters redevelopment followed a similar planning application process to entitle residential uses. For reference, its Pre-Application was submitted in October of 2017 and its formal planning application was approved by the City Council in February of 2019. Please bear in mind that the length of review depends greatly on a variety of factors including completeness of application materials, environmental review, public feedback, and complexity of project issues.

Links to the City's relevant planning application guides as well as design guidelines, applicable specific or master plans, and guides for Below-Market Rate housing are found at <https://www.cityofsanmateo.org/1135/Planning-Resource-Documents>. Should you have any further questions regarding the entitlement process or development standards of the site, please contact Somer Smith, AICP, Associate Planner directly at ssmith@cityofsanmateo.org, or (650) 522-7214. Thank you for your interest, and thank you for working collaboratively with the City.

Sincerely,



Rendell Bustos
Senior Planner and Zoning Administrator



05

DUE DILIGENCE MATERIAL



DUE DILIGENCE MATERIALS

We have provided links to the Due Diligence Materials.

74 unit Townhome illustrative concept - Fournier Design Studio

[Click Here](#)

Environmental Site Assessment Questionnaire

[Click Here](#)

Exterior Noise and Exterior Façade Acoustical Analysis - Veneklasen Associates

[Click Here](#)

PHASE I ENVIRONMENTAL SITE ASSESSMENT - ENGEO

[Click Here](#)

PHASE II ENVIRONMENTAL SITE ASSESSMENT - ENGEO

[Click Here](#)

PRELIMINARY GEOTECHNICAL REPORT - ENGEO

[Click Here](#)

Preliminary Arborist Evaluation - Live Oak Associates, Inc.

[Click Here](#)

Preliminary Regulatory Constraints Delineation - Live Oak Associates, Inc.

[Click Here](#)

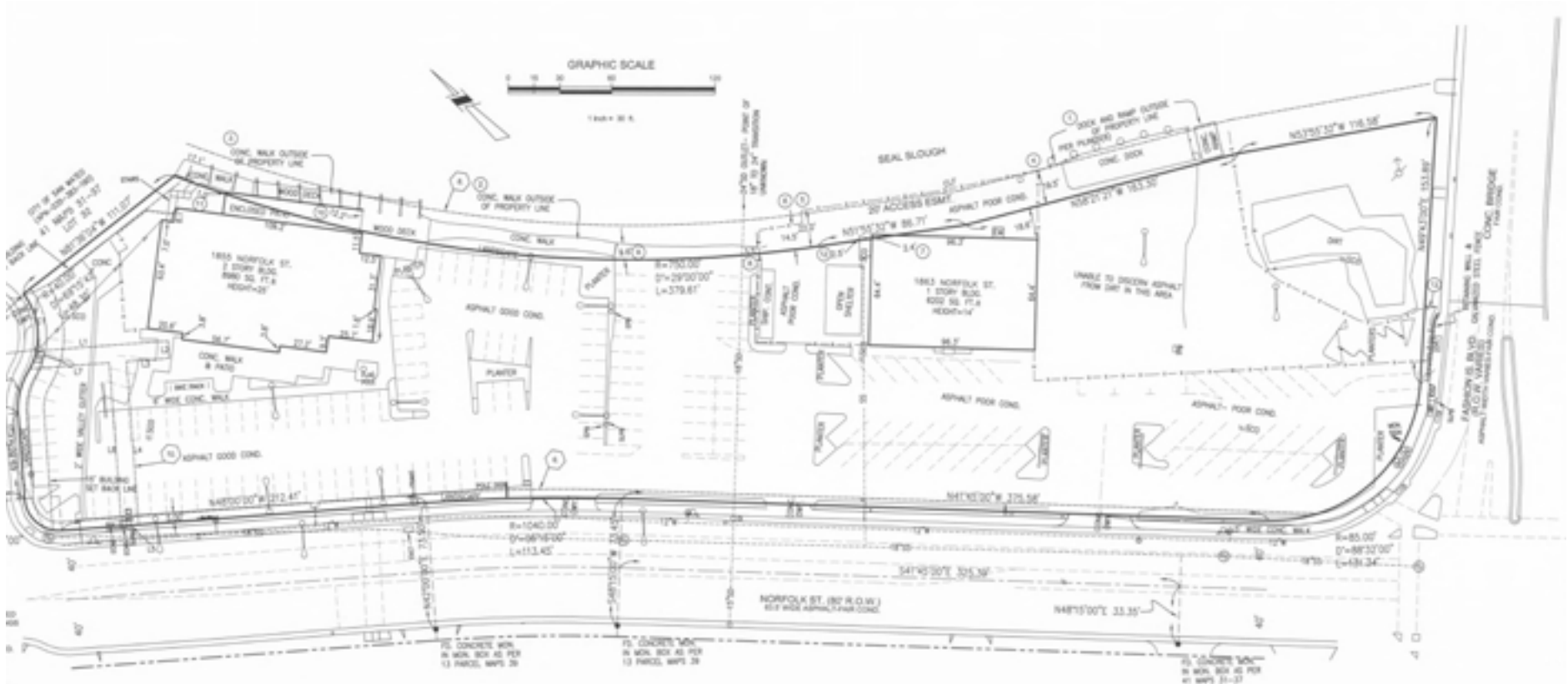
Visual Asbestos Estimate - Kell Co Services

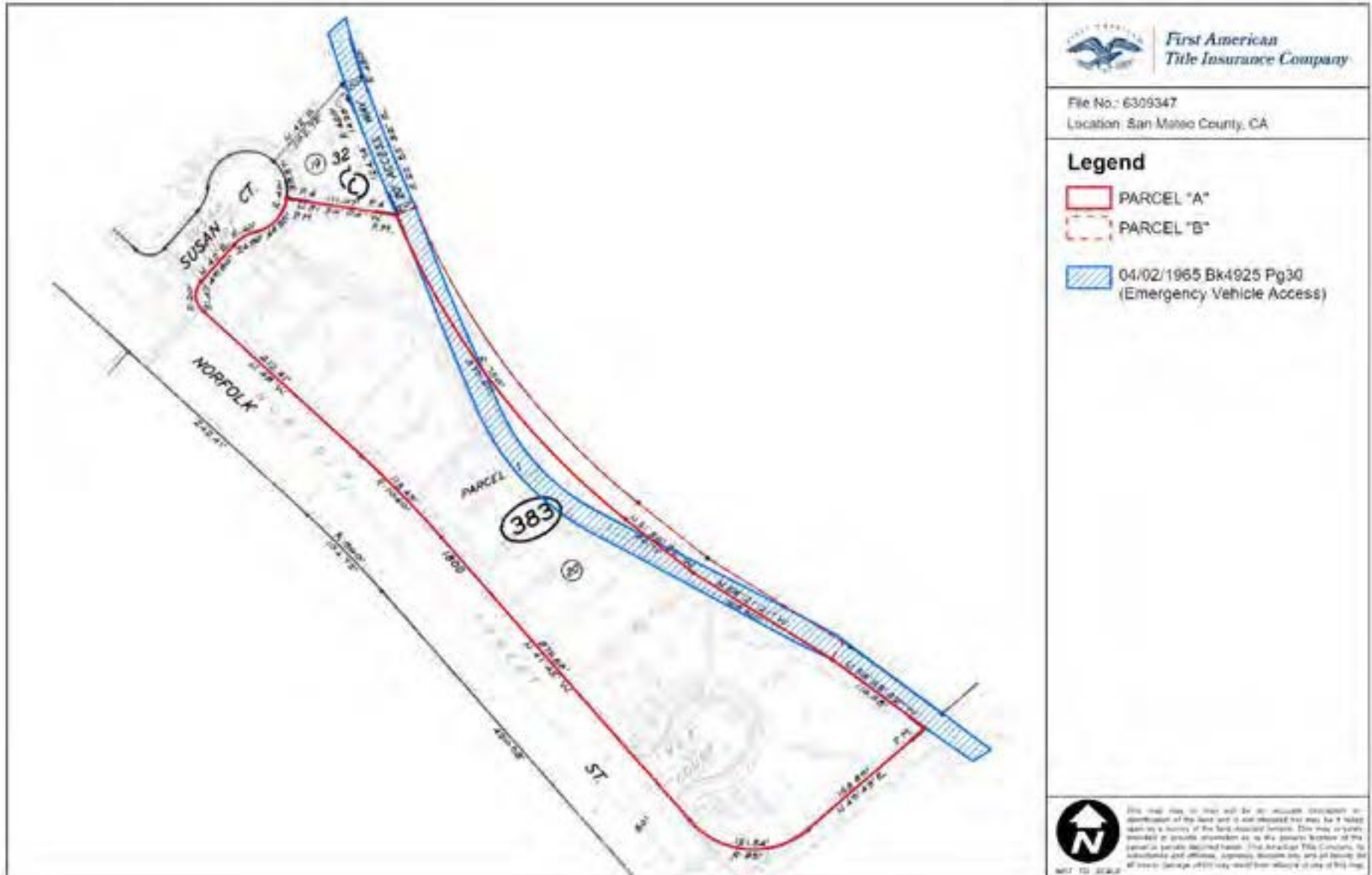
[Click Here](#)



06

ALTA SURVEY AND RECORDED EASEMENTS







07

PRELIM REPORT AND MAPS

Updated



First American Title

First American Title Company

662 Laurel Street, Suite 200
San Carlos, CA 94070
California Department of Insurance License No. 151

Steve Divney
201 Redwood Shores Parkway, Suite 125
Redwood City, CA 94065
Phone:
Customer Reference:

Order Number: 4101-6309347 (RW)

Title Officer: Rhonda Watts
Phone: (650)226-2257
Fax No.: (866)407-7909
E-Mail: rpwatts@firstam.com

Buyer: Duckett Alfred C.Lessee/Fish Market Restaurants
Property: 1885 South Norfolk Street
San Mateo, CA 94403

PRELIMINARY REPORT

In response to the above referenced application for a policy of title insurance, this 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 below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations 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 Exhibit A attached. *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.* Limitations 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 Exhibit A. Copies of the policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit A 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.

Dated as of August 13, 2021 at 7:30 A.M.

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

To Be Determined

A specific request should be made if another form or additional coverage is desired.

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

FISH MARKET RESTAURANTS - SAN MATEO, A CALIFORNIA LIMITED PARTNERSHIP, AS TO FEE

A LEASEHOLD ESTATE AS CREATED BY THAT CERTAIN LEASE DATED AUGUST 26, 1980, EXECUTED BY PARKSIDE DEVELOPMENT COMPANY TRUST, AS LESSOR AND ALFRED C. DUCKETT, ROBERT S. WILSON AND MARTIN SIMON, AS LESSEE, RECORDED DECEMBER 27, 1983 AS INSTRUMENT NO. [83142314](#) OF OFFICIAL RECORDS, AS TO LEASEHOLD

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

FEE AND LEASEHOLD AS TO PARCEL A, AN EASEMENT AS TO PARCEL B

The Land referred to herein is described as follows:

(See attached Legal Description)

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

1. General and special taxes and assessments for the fiscal year 2021-2022, a lien not yet due or payable.
2. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
3. THE CONDITIONS, RESTRICTIONS, LIMITATIONS, POWERS, DUTIES, TRUSTS, REVERSIONARY RIGHTS, AND OTHER RIGHTS CREATED OR RESERVED IN THE LEGISLATIVE GRANT PURSUANT TO CHAPTER 245 OF THE STATUTES OF 1933 & CHAPTER 1099 OF THE STATUTES OF 1976, AND IN ANY SUBSEQUENT AMENDING STATUTES AFFECTING TIDE AND SUBMERGED LANDS GRANTED TO THE CITY OF SAN MATEO.
4. An easement for PUBLIC UTILITIES and incidental purposes, recorded July 31, 1956 as INSTRUMENT NO. 75484-N IN [BOOK/REEL 3069, PAGE/IMAGE 551](#) of Official Records.
In Favor of: THE PACIFIC TELEPHONE AND TELEGRAPH COMPANY, A CORPORATION
Affects: 10 FEET WIDE OVER THE WESTERLY PORTION OF PARCEL "A"

5. RESERVATIONS CONTAINED IN ABANDONMENT, DATED MARCH 24, 1965 AND RECORDED APRIL 2, 1965 IN [BOOK 4925 OF OFFICIAL RECORDS AT PAGE 30](#) (FILE NO. 33382-Y), RECORDS OF SAN MATEO COUNTY, CALIFORNIA, WHICH RECITES AS FOLLOWS:
RESERVING THEREIN A NON-PUBLIC EASEMENT FOR THE PURPOSES OF EMERGENCY TRAVEL PARALLEL TO SEAL SLOUGH (MARINA LAGOON) BY CITY VEHICLES, SUBJECT TO THE FOLLOWING CONDITIONS:
(A) MINOR SHRUBERRY-TYPE PLANTING AND LANDSCAPING IMPROVEMENTS MAY BE LOCATED ON THE EASEMENT.
(B) AFTER EMERGENCY ACCESS IS USED, THE PLANTING AND LANDSCAPING IMPROVEMENTS WILL BE RESTORED BY CITY.
(C) PERPENDICULAR FENCES WILL BE PERMITTED, SUBJECT TO A PERMIT FROM THE CITY ENGINEER; AND FURTHER RESERVING THEREIN AN EASEMENT FOR THE PURPOSES OF PLACING DREDGE ANCHORS AND TO CONNECT CABLE LINE TO WHICH DREDGES MAY BE ATTACHED BETWEEN ANCHORS ALONG SEAL SLOUGH (MARINA LAGOON) FRONTAGE.
6. Abutter's rights of ingress and egress to or from STATE OF CALIFORNIA have been relinquished in the document recorded November 18, 1965 as INSTRUMENT NO. 12016-Z IN [BOOK/REEL 5065, PAGE/IMAGE 289](#) of Official Records.
7. A waiver of any claims for damages by reason of the location, construction, landscaping or maintenance of a contiguous freeway, highway, roadway or transit facility as contained in the document recorded November 18, 1965 as INSTRUMENT NO. 12016-Z IN [BOOK/REEL 5065, PAGE/IMAGE 289](#) of Official Records.
8. An easement shown or dedicated on the Map as referred to in the legal description

For: PUBLIC UTILITIES and incidental purposes.
9. A lease dated August 26, 1980, executed by PARKSIDE DEVELOPMENT COMPANY TRUST as lessor and ALFRED C. DUCKETT, ROBERT S. WILSON AND MARTIN SIMON as lessee, recorded December 27, 1983 as INSTRUMENT NO. [83142314](#) of Official Records.

Affects: The land and other property.

10. Any defects, liens, encumbrances or other matters which name parties with the same or similar names as ROBERT S. WILSON. The name search necessary to ascertain the existence of such matters has not been completed. In order to complete this preliminary report or commitment, we will require a statement of information.

(Affects LEASEHOLD)
11. Any defects, liens, encumbrances or other matters which name parties with the same or similar names as MARTIN SIMON. The name search necessary to ascertain the existence of such matters has not been completed. In order to complete this preliminary report or commitment, we will require a statement of information.

(Affects LEASEHOLD)
12. Any easements and/or servitudes affecting easement parcel(s) PARCEL B herein described.

13. Any claim that the Title is subject to a trust or lien created under The Perishable Agricultural Commodities Act, 1930 (7 U.S.C. §§499a, et seq.) or the Packers and Stockyards Act (7 U.S.C. §§181 et seq.) or under similar state laws.
14. Any claim that any portion of the land is below the ordinary high water mark where it was located prior to any artificial or avulsive changes in the location of the shoreline or riverbank.
15. Any rights, interests, or easements in favor of the public, which exist or are claimed to exist over any portion of said land covered by water, including a public right of access to the water.
16. Any claim that any portion of the land is or was formerly tidelands or submerged lands.
17. Water rights, claims or title to water, whether or not shown by the Public Records.
18. The new lender, if any, for this transaction may be a Non-Institutional Lender. If so, the Company will require the Deed of Trust to be signed before a First American approved notary.
19. The company must be provided an acceptable, executed and acknowledged estoppel certificate from the lessor in the lease set forth in Schedule A certifying that said lease is in full force and effect, the tenant is not in default of any material terms or provisions thereof and the transaction contemplated herein is not a violation of any of the provisions contained therein. Additional requirements may be necessary upon a review of the full unrecorded lease and all amendments thereto.
20. Any failure to comply with the terms, provisions and conditions of the lease referred to in Schedule A.
21. Rights of parties in possession.

Prior to the issuance of any policy of title insurance, the Company will require:

22. With respect to FISH MARKET RESTAURANTS - SAN MATEO, a California limited partnership:
 - a. That a certified copy of the certificate of limited partnership (form LP-1) and any amendments thereto (form LP-2) be recorded in the public records;
 - b. A full copy of the partnership agreement and any amendments;
 - c. Satisfactory evidence of the consent of a majority in interest of the limited partners to the contemplated transaction;
 - d. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.

(Affects FEE)

INFORMATIONAL NOTES

Note: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable 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. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

1. General and special taxes and assessments for the fiscal year 2020-2021.

First Installment:	\$97,153.42, PAID
Penalty:	\$0.00
Second Installment:	\$97,153.42, PAID
Penalty:	\$0.00
Tax Rate Area:	12-001
A. P. No.:	035-383-200

2. According to the latest available equalized assessment roll in the office of the county tax assessor, there is located on the land a(n) COMMERCIAL STRUCTURE known as 1885 South Norfolk Street, San Mateo, California.

3. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows:

None

4. We find no outstanding voluntary liens of record affecting subject property. Disclosure should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any possible security interest in the subject property.

The map attached, if any, may or may not be a survey of the land depicted hereon. First American expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

LEGAL DESCRIPTION

Real property in the City of San Mateo, County of San Mateo, State of California, described as follows:

PARCEL "A":

PARCEL 1 AS SHOWN ON THAT CERTAIN MAP ENTITLED "PARCEL MAP #53, BEING A RESUBDIVISION OF LOTS 33 THROUGH 47 AND A PORTION OF LOTS 48 THROUGH 50 ALL IN BLOCK 6; KOA COURT, NOW ABANDONED; 20' ACCESS WAY, NOW ABANDONED; ALL AS SHOWN ON THAT CERTAIN MAP OF UNIT NO. 4 PARKSIDE SUBDIVISION FILED IN VOL. 41 AT PGS. 31-37 RECORDS OF SAN MATEO COUNTY AND A PORTION OF THE ACREAGE FORMERLY OF THE SAN MATEO AIRPORT AS DESCRIBED IN THE QUIT CLAIM DEED FROM THE CITY OF SAN MATEO TO PARKSIDE PLAZA CO., AS RECORDED IN BOOK 3617 PAGE 2, RECORDS OF SAN MATEO COUNTY, CITY OF SAN MATEO, COUNTY OF SAN MATEO, CALIFORNIA", FILED AUGUST 16, 1971 IN THE OFFICE OF THE COUNTY RECORDER OF SAN MATEO COUNTY, STATE OF CALIFORNIA IN [VOLUME 13 OF PARCEL MAPS AT PAGE 39](#).

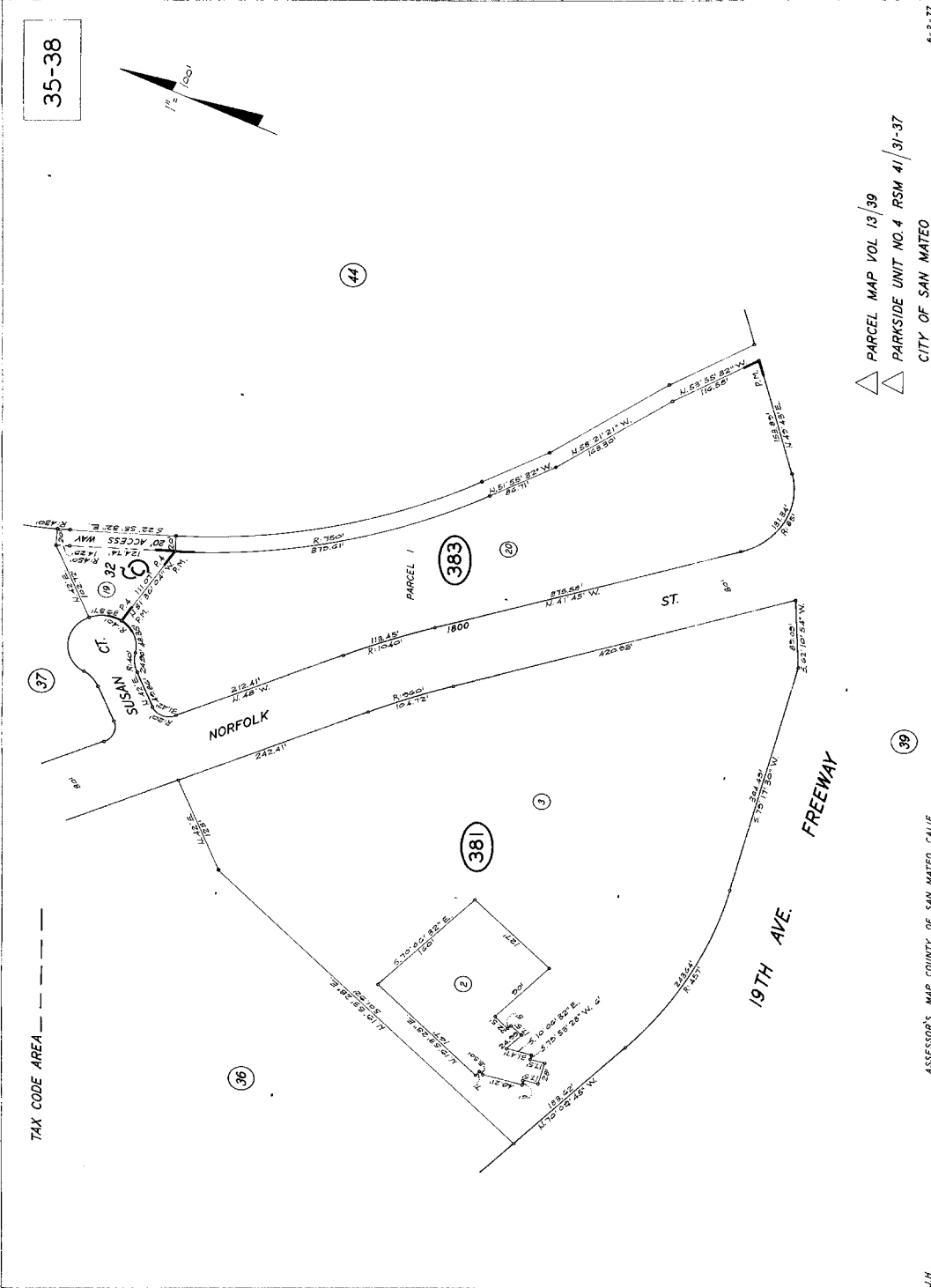
PARCEL "B":

ANY AND ALL RIGHT, TITLE AND INTEREST IN AND TO THAT CERTAIN 20 FOOT STRIP OF LAND, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE MOST EASTERLY CORNER OF LOT 32, BLOCK 6, AS SAID LOT AND BLOCK ARE SHOWN ON THAT CERTAIN MAP ENTITLED "UNIT NO. 4 PARKSIDE, SAN MATEO, SAN MATEO COUNTY, CALIFORNIA", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN MATEO COUNTY, STATE OF CALIFORNIA ON MARCH 8, 1955 IN [BOOK 41 OF MAPS AT PAGES 31 THROUGH 37](#) INCLUSIVE; THENCE FROM SAID POINT OF BEGINNING NORTH 67° 04' 28" EAST 20.00 FEET; THENCE ALONG A CURVE TO THE LEFT TANGENT TO A LINE THAT BEARS SOUTH 22° 55' 32" EAST, SAID CURVE HAVING A RADIUS OF 730.00 FEET A CENTRAL ANGLE OF 29° 00' AND AN ARC LENGTH OF 369.49 FEET; THENCE SOUTH 51° 55' 32" EAST 85.00 FEET; THENCE SOUTH 58° 21' 21" EAST 162.79; THENCE SOUTH 31° 43' 52" WEST, 20.06 FEET; THENCE NORTH 58° 21' 21" WEST 163.15 FEET; THENCE NORTH 51° 55' 32" WEST 86.12 FEET; THENCE ALONG A CURVE TO THE RIGHT TANGENT TO LAST SAID COURSE, SAID CURVE HAVING A RADIUS OF 750.00 FEET, A CENTRAL ANGLE OF 29° 00' AND AN ARC LENGTH OF 379.61 FEET TO THE POINT OF BEGINNING.

JPN: 035-038-383-20A

APN: 035-383-200



NOTICE

Section 12413.1 of the California Insurance Code, effective January 1, 1990, requires that any title insurance company, underwritten title company, or controlled escrow company handling funds in an escrow or sub-escrow capacity, wait a specified number of days after depositing funds, before recording any documents in connection with the transaction or disbursing funds. This statute allows for funds deposited by wire transfer to be disbursed the same day as deposit. In the case of cashier's checks or certified checks, funds may be disbursed the next day after deposit. In order to avoid unnecessary delays of three to seven days, or more, please use wire transfer, cashier's checks, or certified checks whenever possible.

EXHIBIT A
LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS (BY POLICY TYPE)

CLTA 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 unless such lien is shown by the public records at Date of Policy.

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)
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:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$10,000
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 21:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$5,000

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]his 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.
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 unless such lien is shown by the Public Records at Date of Policy.

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 or 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 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 unless such lien is shown by the Public Records at Date of Policy.
- 7. [Variable exceptions such as taxes, easements, CC&R's, etc. shown here.]

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (07-26-10) 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, 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.

- 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.



Privacy Notice

Effective: January 1, 2020

Notice Last Updated: January 1, 2020

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties. For more information about our privacy practices, please visit <https://www.firstam.com/privacy-policy/index.html>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

What Type Of Information Do We Collect About You? We collect both personal and non-personal information about and from you. Personal information is non-public information that can be used to directly or indirectly identify or contact you. Non-personal information is any other type of information.

How Do We Collect Your 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 and affiliates.

How Do We Use Your Information? We may use your personal information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. We may use your non-personal information for any purpose.

How Do We Share Your Personal Information? We do not sell your personal information to nonaffiliated third parties. We will only share your personal information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. If you have any questions about how First American shares your personal information, you may contact us at dataprivacy@firstam.com or toll free at 1-866-718-0097.

How Do We Secure Your Personal Information? The security of your personal information is important to us. That is why we take commercially reasonable steps to make sure your personal information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How Long Do We Keep Your Personal Information? We keep your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your personal information. In accordance with applicable law, your controls and choices. You can learn more about your choices, and exercise these controls and choices, by sending an email to dataprivacy@firstam.com or toll free at 1-866-718-0097.

International Jurisdictions: Our Products are hosted and offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your personal information to us in the US, and you consent to that transfer and use of your personal information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.

Contact Us dataprivacy@firstam.com or toll free at 1-866-718-0097.



For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the **California Consumer Privacy Act of 2018 ("CCPA")**. All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure of your personal information; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097 and submitting written proof of such authorization to dataprivacy@firstam.com.

Right of Deletion. You also have a right to request that we delete the personal information we have collected from you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097 and submitting written proof of such authorization to dataprivacy@firstam.com.

Verification Process. For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the personal information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Right to Opt-Out. We do not sell your personal information to third parties, and do not plan to do so in the future.

Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Collection Notice. The following is a list of the categories of personal information we may have collected about California residents in the twelve months preceding the date this Privacy Notice was last updated, including the business or commercial purpose for said collection, the categories of sources from which we may have collected the personal information, and the categories of third parties with whom we may have shared the personal information:

Categories of Personal Information Collected	The categories of personal information we have collected include, but may not be limited to: real name; signature; alias; SSN; physical characteristics or description, including protected characteristics under federal or state law; address; telephone number; passport number; driver's license number; state identification card number; IP address; policy number; file number; employment history; bank account number; credit card number; debit card number; financial account numbers; commercial information; internet or other electronic network activity; geolocation data; audio and visual information; professional or employment information; and inferences drawn from the above categories to create a profile about a consumer.
Categories of Sources	Categories of sources from which we've collected personal information include, but may not be limited to: the consumer directly; public records; governmental entities; non-affiliated third parties; social media networks; affiliated third parties
Business Purpose for Collection	The business purposes for which we've collected personal information include, but may not be limited to: completing a transaction for our Products; verifying eligibility for employment; facilitating employment; performing services on behalf of affiliated and non-affiliated third parties; debugging to identify and repair errors that impair existing intended functionality on our Websites, Applications, or Products; protecting against malicious, deceptive, fraudulent, or illegal activity



Categories of Third Parties Shared	The categories of third parties with whom we've shared personal information include, but may not be limited to: advertising networks; internet service providers; data analytics providers; service providers; government entities; operating systems and platforms; social media networks; non-affiliated third parties; affiliated third parties
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Categories of Personal Information We Have Sold In The Past Year. We have not sold any personal information of California residents to any third party in the twelve months preceding the date this Privacy Notice was last updated.

Categories of Personal Information Disclosed For A Business Purpose In The Past Year. The following is a list of the categories of personal information of California residents we may have disclosed for a business purpose in the 12 months preceding the date this Privacy Notice was last updated: The categories of personal information we have collected include, but may not be limited to: real name; signature; alias; SSN; physical characteristics or description, including protected characteristics under federal **or state law; address; telephone number; passport number; driver's license** number; state identification card number; IP address; policy number; file number; employment history; bank account number; credit card number; debit card number; financial account numbers; commercial information; internet or other electronic network activity; geolocation data; audio and visual information; professional or employment information; and inferences drawn from the above categories to create a profile about a consumer.



08

DEMOGRAPHICS



10 MILES RADIUS OF 1885 S NORFOLK ST, SAN MATEO

SUMMARY

	Census 2010	2020	2025
Population	460,550	482,517	493,372
Households	172,681	180,223	184,100
Families	114,418	119,048	121,499
Average Household Size	2.63	2.64	2.64
Owner Occupied Housing Units	99,774	103,684	105,766
Renter Occupied Housing Units	72,907	76,539	78,334
Median Age	39.3	40.8	41.4

HOUSEHOLDS BY INCOME

	2020		2025	
	Number	Percent	Number	Percent
<\$15,000	9,453	5.2%	8,221	4.5%
\$15,000 - \$24,999	6,729	3.7%	5,715	3.1%
\$25,000 - \$34,999	7,179	4.0%	6,160	3.3%
\$35,000 - \$49,999	8,540	4.7%	7,541	4.1%
\$50,000 - \$74,999	16,678	9.3%	15,513	8.4%
\$75,000 - \$99,999	17,998	10.0%	17,699	9.6%
\$100,000 - \$149,999	28,592	15.9%	28,869	15.7%
\$150,000 - \$199,999	23,191	12.9%	24,988	13.6%
\$200,000+	61,861	34.3%	69,394	37.7%
Median Household Income	\$138,353		\$153,552	
Average Household Income	\$186,735		\$205,246	
Per Capita Income	\$69,809		\$76,651	

POPULATION BY AGE

	CENSUS 2010		2020		2025	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	30,919	6.7%	27,830	5.8%	28,589	5.8%
5 - 9	29,705	6.4%	29,696	6.2%	29,018	5.9%
10 - 14	27,089	5.9%	32,618	6.8%	29,919	6.1%
15 - 19	25,392	5.5%	29,293	6.1%	29,207	5.9%
20 - 24	22,970	5.0%	26,212	5.4%	26,768	5.4%
25 - 34	63,206	13.7%	57,939	12.0%	63,808	12.9%
35 - 44	72,106	15.7%	64,585	13.4%	63,499	12.9%
45 - 54	71,310	15.5%	68,585	14.2%	66,244	13.4%
55 - 64	55,162	12.0%	64,660	13.4%	64,495	13.1%
65 - 74	31,772	6.9%	45,480	9.4%	50,338	10.2%
75 - 84	20,043	4.4%	23,936	5.0%	29,288	5.9%
85+	10,877	2.4%	11,684	2.4%	12,201	2.5%

Data Note: Income is expressed in current dollars.
Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2020 and 2025.

CONTACT

STEVE DIVNEY

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