



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

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### NOTICE

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

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

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

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, STEWART TITLE GUARANTY COMPANY, a Texas 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 six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Authorized Countersignature

TITLE GUARANTY CO. OF LEWIS

Company Name

Chehalis, WA

City, State



Frederick H. Eppinger  
President and CEO

David Hisey  
Secretary

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 1 of 14



## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
  - b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
  - c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
  - d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
  - e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
  - g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
  - i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
  - j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- a. the Notice;
  - b. the Commitment to Issue Policy;
  - c. the Commitment Conditions;
  - d. Schedule A;
  - e. Schedule B, Part I - Requirements;
  - f. Schedule B, Part II - Exceptions; and
  - g. a countersignature 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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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 2 of 14





## 5. LIMITATIONS OF LIABILITY

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

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

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

## 7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

## 8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 3 of 14





#### 9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

#### 10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

#### 11. ARBITRATION (INTENTIONALLY DELETED)

### STEWART TITLE GUARANTY COMPANY

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at: Stewart Title Guaranty Company, P.O. Box 2029, Houston, Texas 77252-2029.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 4 of 14





200 NW Pacific Ave. / PO Box 1304  
Chehalis, WA 98532  
p) 360.748.0001 f) 360.748.9867  
w) [www.titlegco.com](http://www.titlegco.com) e) [orders@titlegco.com](mailto:orders@titlegco.com)

TO: **AFM REAL ESTATE**  
**19300 NW 11TH AVENUE**  
**RIDGEFIELD, WA 98642**

### ORDER INFORMATION

ORDER NUMBER: **185613**

SELLER NAME(S): **PORT BLAKELY TREE FARMS LP**

BUYER/BORROWER NAMES(S): **TO BE DETERMINED**

YOUR REFERENCE NUMBER:

PROPERTY ADDRESS: **0 US HIGHWAY 12, PACKWOOD, WA 98361**

The Title Officer Name is:  
**Justin Engle**  
[justin@titlegco.com](mailto:justin@titlegco.com)

The Escrow Officer Name is:

Additional Office Emails  
Recording: [recording@titlegco.com](mailto:recording@titlegco.com)  
Customer Service: [customerservice@titlegco.com](mailto:customerservice@titlegco.com)  
New / Update Orders: [orders@titlegco.com](mailto:orders@titlegco.com)

CC: **EMAIL: [momoservicesllc@gmail.com](mailto:momoservicesllc@gmail.com)**  
**EMAIL: [jim.bunker@afmforest.com](mailto:jim.bunker@afmforest.com)**

*\*\*\*Please note that the cancellation for title insurance report is subject to a \$50 work / cancellation fee. This fee may be applied if the file is re-opened.\*\*\**

**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)**  
**SCHEDULE A**

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

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

Issuing Office/Agent: TITLE GUARANTY CO. OF LEWIS COUNTY  
Issuing Office's ALTA® Registry ID: 0003023  
Loan ID Number:  
Issuing Office File Number: 185613  
Property Address: 0 US HIGHWAY 12, PACKWOOD, WA 98361  
Revision Number:

1. Commitment Date: August 7, 2025 at 8:00 a.m.

2. Policy to be issued:

- a. 2021 ALTA Standard Owner's Policy **UNIMPROVED LAND / 101**  
Proposed Insured: Purchaser with contractual rights under a purchase agreement  
with the vested owner identified at Item 4 below

<b>Proposed Amount of Insurance:</b>	<b>\$ 10,000.00</b>
<b>Premium:</b>	<b>\$</b>
<b>Sales Tax:</b>	<b>\$</b>
<b>Total:</b>	<b>0</b>

- b. 2021 ALTA Extended Loan Policy  
Proposed Insured:

<b>Proposed Amount of Insurance:</b>	<b>\$</b>
<b>Premium:</b>	<b>\$</b>
<b>Sales Tax:</b>	<b>\$</b>
<b>Total:</b>	<b>0</b>

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: PORT BLAKELY TREE FARMS LIMITED  
PARTNERSHIP, A WASHINGTON LIMITED PARTNERSHIP

5. The Land is described as follows: See Exhibit A

STEWART TITLE GUARANTY COMPANY  
TITLE GUARANTY CO. OF LEWIS COUNTY

By:   
Authorized Signatory

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 6 of 14



## EXHIBIT A

The southeast quarter of the northeast quarter and that portion of the northeast quarter of the southeast quarter of Section 10, Township 12 North, Range 6 East, W.M., Lewis County, Washington, described as follows: Beginning at the east quarter corner of said Section 10; thence west 1320 feet, more or less, to the northwest corner of the northeast quarter of the southeast quarter of said Section 10; thence south 640 feet; thence east 1295 feet, more or less, to a point 25 feet west of the east boundary of said Section 10; thence south to the north boundary of the right of way line of PSH No. 5; thence southeasterly 25 feet along said highway right of way line to a point on the east boundary line of said Section 10; thence north along the east boundary line of said Section 10 to the place of beginning.

EXCEPT the south 75.00 feet of the east 375.00 feet of the west 850.00 feet of the north 640.00 feet of the northeast quarter of the southeast quarter as measured along the west line of said subdivision of Section 10, Township 12 North, Range 6 East, W.M., Lewis County, Washington.

ALSO EXCEPT the south 75.0 feet of the west 475.0 of the north 640.0 feet of the northeast quarter of the southeast quarter as measured along the west line of said subdivision, Section 10, Township 12 North, Range 6 East, W.M., Lewis County, Washington.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule A (07-01-2021)

Page 7 of 14





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

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

**Requirements**

**File Number: 185613**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Lien of Real Estate Excise Tax upon sale of said premises, or transfer of a controlling interest, if unpaid. As of the date herein, the excise tax rates are as follows:

State Excise Tax for real property classified as Timberland (RCW 84.34 or RCW 84.33) or Agricultural Land (RCW 84.34.020):

1.28% of the Selling Price

All other State Excise Tax:

1.10% of the selling price less than or equal to \$525,000.00

1.28% of the selling price from \$525,000.01 to \$1,525,000.00

2.75% of the selling price from \$1,525,000.01 to \$3,025,000.00

3.00% of the selling price over \$3,025,000.00

Local Excise Tax for Lewis County:

All locations (w/ the Exception of Pe Ell): .50%

Pe Ell .25%

In addition to the Excise Tax due, a state fee of \$5.00 will be charged on all taxable transactions, \$10.00 on all exempt transactions.

If you have questions or would like to request further information, please reach out to the Lewis County Treasurer's Office at 360-740-1115.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BI (07-01-2021)

Page 8 of 14







6. Last half general taxes (Payable on or before October 31st without penalty or interest):
- |                |   |
|----------------|---|
| Year           | : 2025  |
| Amount billed  | : \$57.70 STATE FOREST PATROL \$27.27 NOXIOUS WEED \$0.80 |
| Amount due     | : \$28.85 STATE FOREST PATROL \$13.64 NOXIOUS WEED \$0.40 |
| Tax Parcel No. | : 031073-002-000 TCA 741F                                 |

Note: Prior to paying the property taxes shown above, inquiry should be made to the local taxing authority for any changes as authorized by RCW 84. Lewis County Treasurer 360-740-1115.

7. The lands described herein have been classified/designated as DESIGNATED FOREST LAND and are subject to the provisions of RCW 84.26, RCW 84.33 and/or RCW 84.34 which include the requirement of a continuation of restricted use in order to continue the present assessment rate. A change in use can cause an increased assessment rate for present and past years.

Any sale or transfer of all or a portion of said property requires execution of a notice of continuance form by the new owner prior to closing with submission to the Lewis County Assessor at least 2 weeks prior to recording for approval of continuance or removal.

NOTE: If the proposed transaction involves a sale of the property, so classified or designated, there will be additional requirements regarding the Real Estate Tax Affidavit.

Please contact the Lewis County Assessor for additional information.

8. A security interest in goods under the provisions of the uniform commercial code, R.C.W. 62A, disclosed by financing statement filed in the office of the county auditor.

Debtor	: PORT BLAKELY TREE FARMS
Secured Party	: METROPOLITAN LIFE INSURANCE COMPANY
Filed	: MARCH 13, 2015
Auditor's No.	: 3427733

INCLUDES OTHER PROPERTY

CONTINUATION RECORDED SEPTEMBER 23, 2019 UNDER AUDITOR'S FILE NO. 3509836.

AMENDMENTS RECORDED UNDER AUDITOR'S FILE NOS' 3514967, 3594242, 3616847, 6322036, 3622912 AND 3623480.

9. Terms, conditions, provisions and stipulations of the Partnership Agreement of PORT BLAKELY TREE FARMS LIMITED PARTNERSHIP. A copy of the current agreement and any amendments must be submitted prior to closing. Any conveyance or encumbrance of the Partnership property must be executed by all General Partners.
10. For each policy to be issued as identified in Schedule A, Item 2; the Company shall not be liable under this commitment until it receives a designation for a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured. Title to vest in a person or persons not disclosed and when so, vested will be subject to matters disclosed by a search of the records against his or their names.
11. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid at that time. An Owner's policy should reflect the purchase price or full value of the Land. A Loan Policy should reflect the loan amount or value of the property as collateral.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BI (07-01-2021)

Page 9 of 14





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

ISSUED BY  
STEWART TITLE GUARANTY COMPANY

### Exceptions

File Number: 185613

**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:

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

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BI (07-01-2021)

Page 10 of 14





12. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
13. Terms and provisions of instrument entitled LETTER OF AGREEMENT  
Dated : NOVEMBER 26, 1957  
Recorded : DECEMBER 2, 1957  
Auditor's No. : 581124  
Executed By : JOHN C. HACKNEY AND THE UNITED STATES PLYWOOD CORPORATION
14. Matters disclosed by a record of survey  
Recorded : NOVEMBER 21, 1989  
Auditor's No. : 8910636
15. Matters disclosed by a record of survey  
Recorded : APRIL 12, 2022  
Auditor's No. : 3574629
16. Terms and provisions of instrument entitled QUITCLAIM DEED TO MINERALS AND RIGHT OF FIRST REFUSAL  
Recorded : APRIL 30, 2004  
Auditor's No. : 3195639
17. Terms and provisions of instrument entitled EASEMENT EXCHANGE AGREEMENT  
Recorded : OCTOBER 13, 2005  
Auditor's No. : 3234695

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BII (07-01-2021)

Page 11 of 14



## Informational Notes

1. The description can be abbreviated as suggested below to meet first page/cover page standardization requirements. The full text of the description (as in Schedule A of this commitment) must appear in the document(s) to be insured.

PTN E2 10-12N-6E, W.M., LCW

2. There are no recorded deeds affecting said premises within the last 24 months except as follows: NONE.
3. In addition to standard Lewis County recording fees, an additional e-recording fee will now be charged by Title Guaranty Co. of Lewis County in the amount of \$5.42 per document.
4. The standard recording fee is now \$303.50 for a Deed and \$304.50 for a Deed of Trust. To get an updated list of rates or should you have questions or concerns regarding this, please contact the Lewis County Auditor's office at (360) 740-1156.

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File No.: 185613

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BII (07-01-2021)

Page 12 of 14



## **Title Guaranty Company of Lewis County**

### **Title Guaranty Company of Lewis County Privacy Statement**

**July 1, 2007**

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

#### **In the course of our business, we may collect Personal Information about you from the following sources:**

- From applications or other forms we receive from you or your authorized representative;
- From your transactions with, or from the services being performed by us, or affiliates, or others;
- From our internet websites;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- From consumer or other reporting agencies.

#### **Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information**

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

#### **Our Policies and Practices Regarding the Sharing of Your Personal Information**

We may share your Personal Information with our affiliates, such as insurance companies, agents, and other real estate settlement service providers. We also may disclose your Personal Information to agents, brokers or representatives to provide you with services you have requested.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

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File No.: **185613**

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BII (07-01-2021)

Page 13 of 14



**Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company of Oregon, National Land Title Insurance Company, Arkansas Title Insurance Company, Charter Land Title Insurance Company**

**Privacy Policy Notice**

**PURPOSE OF THIS NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing non-public personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company of Oregon, National Land Title Insurance Company, Arkansas Title Insurance Company, Charter Land Title Insurance Company.

We may collect non-public personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional non-public personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of non-affiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

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File No.: **185613**

010-UN ALTA Commitment for Title Insurance Without Arbitration Schedule BII (07-01-2021)

Page 14 of 14

