

EXHIBIT A

The land referred to is situated in the unincorporated area of the County of Contra Costa, State of California, and is described as follows:

PARCEL ONE:

A portion of that certain real property conveyed by Paul I. Nelson and Ellen E. Nelson, his wife, to Stone Road Common Area Trust, Inc. by Quitclaim Deed dated April 20, 1999, and recorded as Series 99-0122574 in the Office of the Contra Costa County Recorder, described in whole as follows:

Beginning at the Southwest corner of Lot 11, as said Lot is shown on the Map of Sandmound Park, filed April 6, 1944, Map Book 27, at Page 19, Contra Costa County Records; thence along the South line of said Lot, South 55°15'00" East, 41.00 feet and South 66°38'00 East, 26.00 feet, to the Southeast corner thereof; thence South 23°22'00" West, 200.00 feet, to a line drawn parallel with and distant 200.00 feet, measured perpendicularly, from said South line; thence along said parallel line, North 66°38'00" West, 45.94 feet and North 55°15'00" West, 60.93 feet, thence leaving said parallel line North 34°45'00" East, 200.00 feet, to the point of beginning.

Together with Lot 11, Map of Sandmound Park, filed April 6, 1944, Map Book 27, Page 19, Contra Costa County Records.

APN 031-121-053

PARCEL TWO:

Lot 11, Block 3, Map of Bethel Subdivision, filed July 9, 1945, in Book 27 of Maps, Page 60, Contra Costa County Records.

EXCEPTING FROM PARCEL TWO:

"7/8 of all oil, gas and minerals", as reserved in the deed from G. M. Harrington, et ux, recorded June 8, 1944, in Book 790, Official Records, Page 100.

APN 031-121-022



OLD REPUBLIC
TITLE COMPANY

2566 Ocean Avenue
San Francisco, CA 94132
(415) 239-6165 Fax: (415) 239-6219

PRELIMINARY REPORT

Our Order Number 0216025160-LY

INFINITY REALTY

, CA

Attention: HENRY CHUNG

When Replying Please Contact:

Linda Yee
(415) 239-6165

Property Address:

3512 Stone Road, Bethel Island, CA 94511
[Unincorporated area of Contra Costa County]

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE COMPANY, as issuing Agent of Old Republic National Title Insurance 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 I 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 Homeowner's Policy of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit I. 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 I 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 March 15, 2017, at 7:30 AM

OLD REPUBLIC TITLE COMPANY
For Exceptions Shown or Referred to, See Attached

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

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

CLTA Standard Coverage Policy -1990; AND ALTA Loan Policy - 2006. A specific request should be made if another form or additional coverage is desired.

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

Fee

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

Tony M. Szeto and Connie S. Szeto, husband and wife as community property with right of survivorship

The land referred to in this Report is situated in the unincorporated area of the County of Contra Costa, State of California, and is described as follows:

PARCEL ONE:

A portion of that certain real property conveyed by Paul I. Nelson and Ellen E. Nelson, his wife, to Stone Road Common Area Trust, Inc. by Quitclaim Deed dated April 20, 1999, and recorded as [Series 99-0122574](#) in the Office of the Contra Costa County Recorder, described in whole as follows:

Beginning at the Southwest corner of Lot 11, as said Lot is shown on the Map of Sandmound Park, filed April 6, 1944, Map [Book 27, at Page 19](#), Contra Costa County Records; thence along the South line of said Lot, South 55°15'00" East, 41.00 feet and South 66°38'00 East, 26.00 feet, to the Southeast corner thereof; thence South 23°22'00" West, 200.00 feet, to a line drawn parallel with and distant 200.00 feet, measured perpendicularly, from said South line; thence along said parallel line, North 66°38'00" West, 45.94 feet and North 55°15'00" West, 60.93 feet, thence leaving said parallel line North 34°45'00" East, 200.00 feet, to the point of beginning.

Together with Lot 11, Map of Sandmound Park, filed April 6, 1944, [Map Book 27, Page 19](#), Contra Costa County Records.

APN 031-121-053

PARCEL TWO:

Lot 11, Block 3, Map of Bethel Subdivision, filed July 9, 1945, in [Book 27 of Maps, Page 60](#), Contra Costa County Records.

EXCEPTING FROM PARCEL TWO:

"7/8 of all oil, gas and minerals", as reserved in the deed from G. M. Harrington, et ux, recorded June 8, 1944, in [Book 790, Official Records, Page 100](#).

APN 031-121-022

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

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

1. Taxes and assessments, general and special, for the fiscal year 2017 - 2018, a lien, but not yet due or payable.

2. Taxes and assessments, general and special, for the fiscal year 2016 - 2017, as follows:

Assessor's Parcel No	:	031-121-022	
Bill No.	:	030828	
Code No.	:	082-007	
1st Installment	:	\$120.87	Marked Paid
2nd Installment	:	\$120.87	NOT Marked Paid
Land Value	:	\$20,710.00	

3. Taxes and assessments, general and special, for the fiscal year 2016 - 2017, as follows:

Assessor's Parcel No	:	031-121-053	
Bill No.	:	030841	
Code No.	:	082-007	
1st Installment	:	\$927.29	Marked Paid
2nd Installment	:	\$927.29	NOT Marked Paid
Land Value	:	\$51,776.00	
Imp. Value	:	\$41,421.00	

4. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.

5. Any adverse claim based upon the assertion that:

- (a) Some portion of said land is tide or submerged land, or has been created by artificial means or has accreted to such portion so created
- (b) Some portion of said land has been brought within the boundaries thereof by an avulsive movement of the Dautch Slough or has been formed by accretion to any such portion.

6. (a) Any adverse claim based upon the assertion that said land or any part thereof is now or at any time has been included within a navigable river, slough or other navigable body of water.

(b) Rights and easements for commerce, navigation and fishery.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

7. Rights reserved in the deed to Leroy B. Thomas, et ux, recorded June 8, 1944, in Book 790, Official Records, Page 100.
8. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as shown on the filed map.
- For : Road along Levee of Reclamation District No. 1619
Affects : The Rear 45 feet of the premises

Said matters affect Parcel One

9. Covenants, Conditions and Restrictions which do not contain express provision for forfeiture or reversion of title in the event of violation, but omitting any covenants or restriction if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.
- Recorded : [July 25, 1945 in Book 520 of Official Records, Page 405](#)

Said Covenants, Conditions and Restrictions provide that a violation thereof shall not defeat or render invalid the lien of any Mortgage or Deed of Trust made in good faith and for value.

NOTE: "If this document contains any restriction based on race, color, religion, sex, sexual orientation, familial status, marital status, disability, national origin, source of income as defined in subdivision (p) of section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status."

10. Covenants, Conditions and Restrictions which do not contain express provision for forfeiture or reversion of title in the event of violation, but omitting any covenants or restriction if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.
- Recorded : [August 18, 1945 in Book 826 of Official Records, Page 245](#)

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

Said Covenants, Conditions and Restrictions provide that a violation thereof shall not defeat or render invalid the lien of any Mortgage or Deed of Trust made in good faith and for value.

NOTE: "If this document contains any restriction based on race, color, religion, sex, sexual orientation, familial status, marital status, disability, national origin, source of income as defined in subdivision (p) of section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status."

11. Covenants, Conditions and Restrictions which do not contain express provision for forfeiture or reversion of title in the event of violation, but omitting any covenants or restriction if any, based upon race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Title 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, as provided in an instrument.

Entitled : Declaration of Establishment of Conditions, Covenants and Restrictions
Executed by : Hank Vanderhulst and Corrie Vanderhulst
Dated : February 24, 1990
Recorded : [March 5, 1990 in Book 15696 of Official Records, Page 517 under Recorder's Serial Number 90-43884](#)

NOTE: "If this document contains any restriction based on race, color, religion, sex, sexual orientation, familial status, marital status, disability, national origin, source of income as defined in subdivision (p) of section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status."

12. Ordinance No. 97-30, Revision of Eastern Contra Costa Sub-Regional Transportation Mitigation Fees, by the Board of Supervisors of Contra Costa County, recorded [August 6, 1997, Series No. 97-140390](#); Ordinance No. 97-29, Urgency Measure for Interim Authorization to Revise Eastern Contra Costa Sub-Regional Transportation Mitigation Fees, recorded [August 6, 1997, Series No. 97-140391](#) and Resolution and Ordinance for the Eastern Urgency Ordinance for the Eastern Contra Costa Sub-Regional Transportation Mitigation Fee Program, recorded [August 18, 1997, Series No. 97-148355](#).

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

13. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Instrument : Grant of Easement in Gross (For Submerged Portion of Levee)
Granted To : Bethel Island Municipal Improvement District
For : (A) ingress and egress to Dutch Slough;
(B) the inspection, construction, reconstruction and maintenance of any works and/or improvements related in any way to reclamation, including a levee of any material or materials;
(C) the removal of vegetation and animals; and
(D) underground and above-ground utilities of all types, including all associated and/or related improvements, provided such utilities are related in some way to BIMID's works of reclamation
Dated : November 10, 2003
Recorded : [November 21, 2003 in Official Records under Recorder's Serial Number 2003-0569450](#)
Affects : A portion of the real property described in the Quitclaim Deed from Paul I. Nelson and Ellen E. Nelson, his wife, to the Stone Road Common Area Trust, Inc., a California nonprofit mutual benefit corporation, dated April 20, 1999 and recorded May 6, 1999 as Series number 99-0122574 in the office of the Contra Costa County Recorder particularly described as follows:

A strip of land, not necessarily uniform in width, running the entire length of said Stone Road Common Area Trust parcel (99-0122574), the boundaries of which are described as follows:

(1) the Northerly, Westerly and Easterly lines of the parcel are the same as the Northerly, Westerly and Easterly lines of said Stone Road Common Area Trust parcel (99-0 1 22574); and

(2) the Southerly line of the parcel is the toe of the levee surrounding Bethel Island, as said toe exists submerged by the waters of Dutch Slough.

14. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Instrument : Easement and Maintenance Agreement
Granted To : LL/L-Duc III Bethel Island, LLC, a Delaware limited liability company
For : Construction, use, maintenance and monitoring of certain Wells
Dated : August 3, 2005
Recorded : [September 9, 2005 in Official Records under Recorder's Serial Number 2005-0343232](#)
Affects : As set forth in said document

Upon the terms and conditions contained therein.

15. 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.
16. Any statutory lien for services, labor or material arising from an improvement or work related to the land, unless notice thereof appears on record prior to Date of Policy.
17. 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.
18. The requirement that this Company be provided with an opportunity to inspect the land (the Company reserves the right to make additional exceptions and/or requirements upon completion of its inspection).
19. The requirement that this Company be provided with a suitable Owner's Declaration (form ORT 174). The Company reserves the right to make additional exceptions and/or requirements upon review of the Owner's Declaration.

----- **Informational Notes** -----

- A. The applicable rate(s) for the policy(s) being offered by this report or commitment appears to be section(s) 1.1 & 2.1.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0216025160-LY

- B. The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy:

NONE

NOTE: Our investigation has been completed and there is located on said land vacant land known as 3512 Stone Road, Bethel Island, CA 94511.

The ALTA loan policy, when issued, will contain the CLTA 100 Endorsement and 116 series Endorsement.

Unless shown elsewhere in the body of this report, there appear of record no transfers or agreements to transfer the land described herein within the last three years prior to the date hereof, except as follows:

NONE

- C. NOTE: The last recorded transfer or agreement to transfer the land described herein is as follows:

Instrument

Entitled : Grant Deed
By/From : William A. Light, Executor under the Independent Administrator of Estates Act with full authority, Alfred William Stoneman Jr. also known as Alfred W. Stoneman, deceased, Probate #RP12651789, Contra Costa County
To : Tony M. Szeto and Connie S. Szeto, husband and wife as community property with right of survivorship
Dated : November 20, 2013
Recorded : [November 27, 2013 in Official Records under Recorder's Serial Number 2013-0278375](#)

- D. All transactions that close on or after March 1, 2015 will include a \$20.00 minimum recording service fee, plus actual charges required by the County Recorder.

O.N.

**CALIFORNIA LAND TITLE ASSOCIATION
STANDARD COVERAGE POLICY - 1990
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.-

(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;.
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

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

1. Taxes or assessments Which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims Which are not shown by the public records but which could be ascertained by an inspection of the land which may be asserted by persons in possession thereof,
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

**AMERICAN LAND TITLE ASSOCIATION
LOAN POLICY OF TITLE INSURANCE - 2006
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).

EXCEPTIONS FROM COVERAGE – SCHEDULE B, PART 1, SECTION ONE

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:

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.



**WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?**

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

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

Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Old Republic Title doesn't jointly market.

Other Important Information

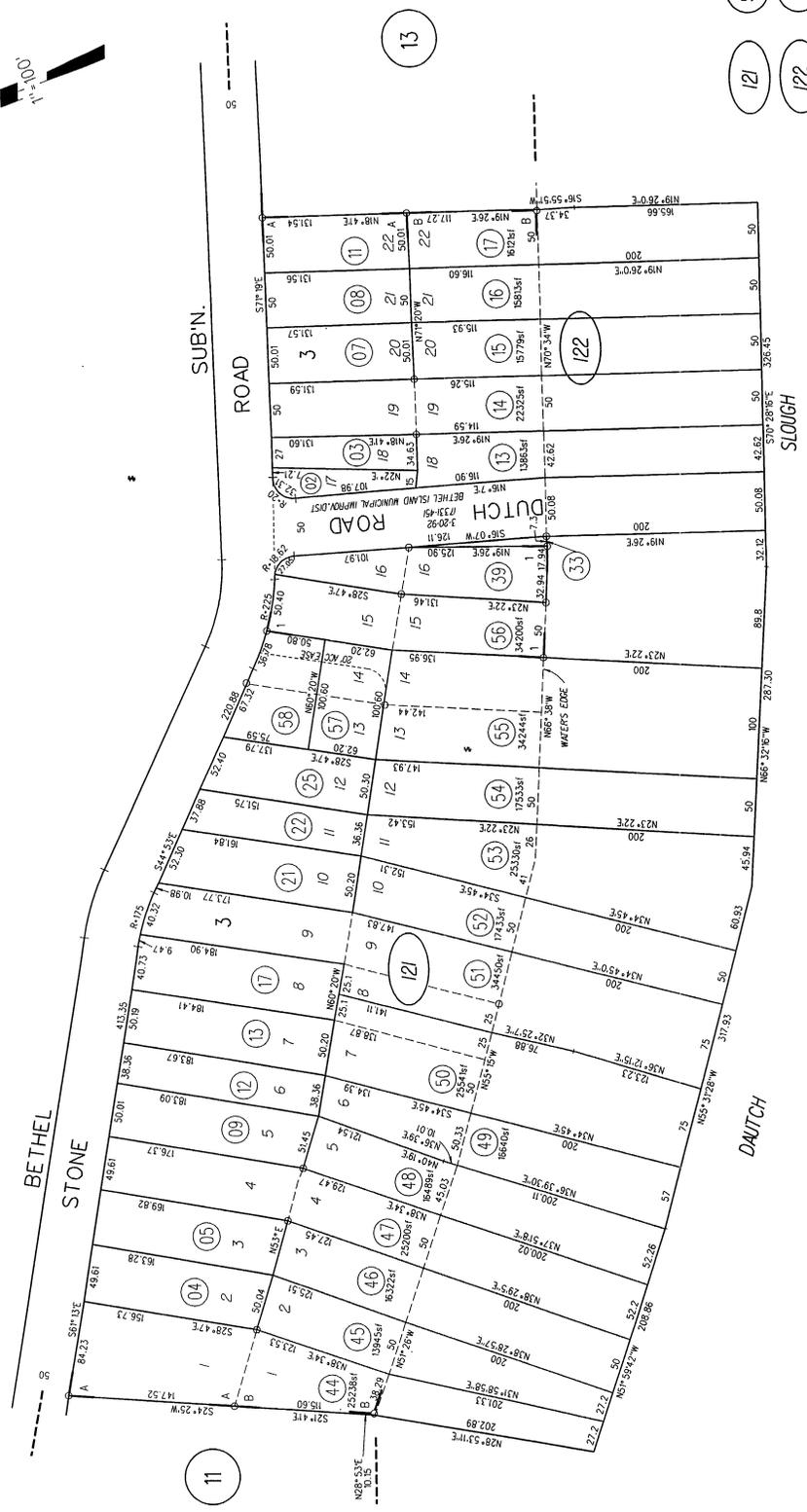
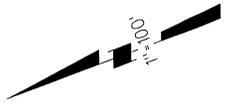
Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				

- A- BETHEL SUB'N. BLK. 3 M.B. 27-60
- B- SANDMOUND PARK M.B. 27-19
- 1- 711 S.M. 5 8-24-82

01



121 58 07/13/04
122 17

PB 32

ASSESSOR'S MAP
BOOK 31 PAGE 12
CONTRA COSTA COUNTY, CALIF.

NOTE: THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE INFORMATION DELINEATED HEREON. ASSESSOR'S MAPS ARE NOT TO BE USED FOR BUILDING SITE ORDINANCES.