

555 12th Street, Suite 2000 Oakland, CA 94607 (510) 272-1121 Fax: (510) 208-5045

#### PRELIMINARY REPORT

CITY OF SAN LEANDRO 835 EAST 14TH STREET ATTN: TARA PET SAN LEANDRO, CA 94577 FIRST AMENDED REPORT

Our Order Number 1117010387-JM

When Replying Please Contact:

Julie Massey JMassey@ortc.com (510) 272-1121

Property Address:

APN: 042-4530-004; 077A-0649-003-2; -3; 008-22; 012, San Leandro, CA 94577

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE 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 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 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 May 18, 2011, at 7:30 AM

#### OLD REPUBLIC TITLE COMPANY

For Exceptions Shown or Referred to, See Attached

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

CLTA Standard Coverage Policy - 1990. 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 as to Parcel(s) 1, 2, 4 and 5, and an Easement as to Parcel(s) 3

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

City of San Leandro, a municipal corporation of the State of California

The land referred to in this Report is situated in the County of Alameda, City of San Leandro, State of California, and is described as follows:

#### Parcel One:

The Southerly 500 feet of Tide Lots 14 and 15, and those portions of Tide Lots 12, 13, 19, 20, 21 and 22, more particularly described as follows:

Beginning at a point at the Southwest corner of Tide Lot 14 in Section 33, Township 2 South, Range 3 West, Mount Diablo Base and Meridian, and running thence along the South boundary line of said Tide Lot 14 East a distance of 454.73 feet to its intersection with the Northwesterly boundary line of that certain Parcel of land conveyed to the City of San Leandro, a municipal corporation, by the City of Oakland, a municipal corporation, by deed dated March 10, 1952 and Recorded March 20, 1952 in Book 6685 at Page 443, Official Records of Alameda County, and running thence along said Northwesterly boundary line South 73° 30' 40" West a distance of 2139.56 feet; thence leaving said boundary line North 55° 15' 44" East a distance of 1943.19 feet to a point on the West boundary line of said Tide Lot 14; thence along said West boundary line South a distance of 500.00 feet, to the point of beginning.

All of said tide Lots being in Section 33, Township 2 South, Range 3 West, Mount Diablo Base and Meridian, as designated on "Sale Map No. 10 of Salt Marsh and Tide Lands, situate in the County of Alameda, State of California" filed June 9, 1888 in the Office of the County Recorder of Alameda County.

APN: 077A-0649-012

#### Parcel Two:

Beginning at a point on the Southeastern boundary line of that certain 42.35 acre tract of land conveyed by Peter Lekos, a single man to J. E. Faustina, by deed dated March 4, 1925, and recorded March 10, 1925, in Book 902, of Official Records of Alameda County at Page 475, distant thereon South 69 degrees 13 minutes West 1262.78 feet from the point of intersection thereof with the Southwestern line of Doolittle Drive, formerly Bay Shore Boulevard; running thence South 69 degrees 13 minutes West along the Southeastern boundary line of said 42.35 acre tract of land 115.5 feet; thence North 20 degrees 47 minutes West 368.95 feet to the Southeastern line of a private road known as Eden Road; thence North 49 degrees 41 minutes 40 seconds East along the last named line 24.69 feet to an angle point therein; thence continuing along said line of Eden Road North 69 degrees 13 minutes East 92.33 feet to a line Drawn North 20 degrees 47 minutes West from the point of beginning; thence South 20 degrees 47 minutes East 377.20 feet to the point of beginning.

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#### Parcel Three:

A right of way for road purposes over and along a private road fifty feet wide known as Eden Road extending from the Southwestern line of Doolittle Drive to the Western Boundary line of Rancho San Leandro, the center line of said road being described as follows:

Beginning at a point on the Southwestern line of Doolittle Drive, distant thereon North 45 degrees 22 minutes West 442.29 feet from the point of intersection thereof with the Southeastern boundary line of that certain 42.35 acre tract of land conveyed by Peter Lekos to J. E. Faustina, by deed recorded March 10, 1925, in Book 902, Page 475, running thence South 69 degrees 13 minutes West 1175.31 feet to an angle point in said road; thence South 49 degrees 41 minutes 40 seconds West 503.40 feet to the Western boundary line of the Rancho San Leandro.

APN: 042-4530-004

Parcel Four:

To find the point of beginning, begin at the point of intersection of the Southwestern line of County Road #1434 commonly known as "Bay Farm Island and San Leandro Road", as now exists, with the Southern boundary line of that certain 42.35 acre tract of land conveyed by Peter Lekos, a single Man to J. E. Faustina by deed dated the 4th Day of March, 1925 and recorded in Book 902 of Official records of Alameda County, at Page 475, and running thence along the said Southern boundary line South 69 degrees 13 minutes West 1378.28 feet to a point; said point being the point of beginning; thence along said Southern boundary line South 69 degrees 13 minutes West 20.82 feet; thence South 14 degrees 07 minutes East 310.50 feet to a point on the Northern line of County Road #5952, commonly known as Davis Street; thence along said Northern line of Davis Street South 69 degrees 13 minutes West 280.12 feet; thence North 86 degrees 11 minutes 20 seconds West 190.67 feet; thence North 14 degrees 0 minutes West 1091 feet; thence North 75 degrees 42 minutes East 390.29 feet; thence South 20 degrees 47 minutes East 821.17 feet to the point of beginning.

APN: 077A-0649-003-02 and 077A-0649-003-03

Parcel Five:

Being a portion of that certain parcel of land described in a deed to John Blasquez and Dolores Blasquez, trustees under the John and Dolores Blasquez and Dolores Blasquez, trustees under the John and Dolores Blasquez Revocable Intervivos Trust recorded January 29, 1996, under Series Number 1996-96020017, more particularly described as follows:

Beginning at the most Southerly corner of said Blasquez Parcel; thence from said point of beginning North 13° 43' 42" West 310.50 feet along said Southwesterly line to the most Westerly corner of said Blasquez Parcel; thence North 69° 36' 18" East 80.83 feet along the Northerly line of said Blasquez Parcel; thence leaving said Northerly line of said Blasquez Parcel South 20° 24' 43" East 10.38 feet; thence South 22° 26' 23" East 90.08 feet to a point on the exterior boundary of said Blasquez Parcel; thence along said exterior boundary South 69° 36' 18" West 13.18 feet; thence South 20° 23' 42" East 208.00 feet along said exterior boundary to the most Easterly corner of said Blasquez Parcel; thence South 69° 36' 18" West 106.92 feet along the Southeast line of said Blasquez Parcel to the point of beginning.

Portion APN: 77A-0649-008-22

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

The following matters Affects Parcel One:

- 1. Taxes and assessments, general and special, for the fiscal year 2011 2012, a lien, but not yet due or payable.
- 2. Taxes and assessments, general and special, for the fiscal year 2010 2011, as follows:

Assessor's Parcel No : 077A-0649-012 Bill No. : 194075-00 Code No. : 10-001

1st Installment : \$0.00 NOT Marked Paid 2nd Installment : \$0.00 NOT Marked Paid

Land Value : \$0.00 Imp. Value : \$0.00

- 3. 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.
- 4. (1) Any adverse claim based upon the assertion that any portion of said land was not tideland subject to disposition by the State of California, or that any portion thereof has become submerged land by reason of erosion or has become upland by reason of accretion.
  - (2) Rights and easements for commerce, navigation and fishery.
- 5. Rights of the public, County and/or City, in and to that portion of said land lying within the lines of Davis Street.

6. Terms and provisions as contained in an instrument,

Entitled : Deed

Executed By : City of Oakland, a municipal corporation of the State of California and

City of San Leandro, a municipal corporation of the State of California

Recorded : May 3, 1955 in Book 7650 of Official Records, Page 433 under

Recorder's Serial Number AK48507

Which, among other things, provides: To have and to Bold unto Grantee, its successors and assigns forever, upon the express condition that said real property shall be used fo and outfall for a sewer, and no fill or permanent structure shall be placed upon said real property which shall exceed in altitude twenty-three (23) feet above mean lower low water or which shall exceed the glide angle prescribed by competent suthority affecting the runways at Metropolitan Oakland International Airport; and provided that Grantor shall have an esement from time to time to install upon said real property such side to air navigation as may be required by the Civil Aeronauties Administration, or its successor or successors, for the safe operation of aircraft approaching or departing from Metropolitan Oakland International Airport, which said aids to navigation shall in all instances be placed, insofar as practioable, at points whereat there will be the least interference with the use of said real property by Grantee.

Note: Reference is made to said instrument for full particulars.

7. An unrecorded lease upon the terms, covenants, and conditions contained or referred to therein,

Lessor : The City of San Leandro, a municipal corporation

Lessee : Bio-Mass Systems, a Nevada corporation

Disclosed by : Ground Lease

Recorded : April 22, 1993 in Official Records under Recorder's Serial Number

93128541

Return to Address : 835 E. 14<sup>th</sup> St, San Leandro, CA 94577

NOTE: The present ownership of said leasehold or leaseholds and other matters affecting the interest of the lessee or lessees are not shown herein.

NOTE: Said lease contains provisions for renewal.

Affects a portion of said land.

8. Redevelopment Plan, as follows:

Entitled : Statement of Commencement of Redevelopment Activities

Executed By : The City Council of the City of San Leandro

Recorded : August 23, 2002 in Official Records under Recorder's Serial Number

2002369526

Returned to

Address : 835 East 14<sup>th</sup> Street, San Leandro CA 94577

The followings matters Affects Parcel Two:

9. Taxes and assessments, general and special, for the fiscal year 2011 - 2012, a lien, but not yet due or payable.

10. Taxes and assessments, general and special, for the fiscal year 2010 - 2011, as follows:

Assessor's Parcel No : 042-4530-004 Bill No. : 091607-00 Code No. : 10-022

1st Installment : \$0.00 NOT Marked Paid 2nd Installment : \$0.00 NOT Marked Paid

Land Value : \$0.00 Imp. Value : \$0.00

- 11. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seg., of the Revenue and Taxation Code of the State of California.
- 12. (1) Any adverse claim based upon the assertion that any portion of said land was not tideland subject to disposition by the State of California, or that any portion thereof has become submerged land by reason of erosion or has become upland by reason of accretion.
  - (2) Rights and easements for commerce, navigation and fishery.

13. Terms and provisions as contained in an instrument,

Entitled : Agreement to Conditions

Executed By : City of San Leandro, a municipal corporation and C & G Contractors,

Inc., a California corporation

Dated : November 22, 1993

Recorded : January 13, 1994 in Official Records under Recorder's Serial Number

94017625

Returned to

Address : 835 East 14th Street, San Leandro, CA 94577

Note: Reference is made to said instrument for full particulars.

### The following matters Affects Parcel Four:

14. Taxes and assessments, general and special, for the fiscal year 2011 - 2012, a lien, but not yet due or payable.

15. Taxes and assessments, general and special, for the fiscal year 2010 - 2011, as follows:

Assessor's Parcel No : 077A-0649-003-02

Bill No. : 194045-00 Code No. : 10-091

1st Installment : \$0.00 NOT Marked Paid 2nd Installment : \$0.00 NOT Marked Paid

Land Value : \$0.00 Imp. Value : \$0.00

16. Taxes and assessments, general and special, for the fiscal year 2010 - 2011, as follows:

Assessor's Parcel No : 077A-0649-003-03

Bill No. : 194046-00 Code No. : 10-091

1st Installment : \$0.00 NOT Marked Paid 2nd Installment : \$0.00 NOT Marked Paid

Land Value : \$0.00 Imp. Value : \$0.00

17. 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.

- 18. (1) Any adverse claim based upon the assertion that any portion of said land was not tideland subject to disposition by the State of California, or that any portion thereof has become submerged land by reason of erosion or has become upland by reason of accretion.
  - (2) Rights and easements for commerce, navigation and fishery.
- 19. Rights of the public, County and/or City, in and to that portion of said land lying within the lines of Davis Street.
- 20. Terms and provisions as contained in an instrument,

Entitled : Quitclaim Deed
Executed By : City of Oakland
Dated : December 20, 1954

Recorded : May 5, 1955 in Book 7650 of Official Records, Page 438 under

Recorder's Serial Number AK48508

Note: Reference is made to said instrument for full particulars.

21. 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

Granted To : Alameda County Flood Control and Water Conservation District

For : Flood Control

Dated : December 12, 1988

Recorded : January 4, 1989 in Official Records under Recorder's Serial Number

89-002119

Affects : A portion of premises

NOTE: The present ownership of said easement and other matters affecting the interests thereto, if any, are not shown herein

22. 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 Access Easement

Granted To : Alameda County Flood Control and Water Conservation District

For : ingress and egress Dated : December 12, 1988

Recorded : January 4, 1989 in Official Records under Recorder's Serial Number

89-002120

Affects : a portion of premises

NOTE: The present ownership of said easement and other matters affecting the interests thereto, if any, are not shown herein

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

Instrument : Grant Deed

Granted To : Guadalupe Chaidez and Theresa Chaidez, hisband and wife

For : Roadway and Public Utilities

Dated : June 29, 2005

Recorded : July 1, 2005 in Official Records under Recorder's Serial Number 2005-

271201

Affects : As Described Therein

The present ownership of said easement and other matters affecting the interests thereto, if any, are not shown herein.

The following matters Affects Parcel Five:

24. Taxes and assessments, general and special, for the fiscal year 2011 - 2012, a lien, but not yet due or payable.

25. Taxes and assessments, general and special, for the fiscal year 2010 - 2011, as follows:

Assessor's Parcel No : 077A-0649-008-22

Bill No. : 194045-00 Code No. : 10-091

1st Installment : \$1,045.60 Marked Paid 2nd Installment : \$1,045.60 Marked Paid

Land Value : \$102,950.00 Imp. Value : \$43,687.00

26. Supplemental taxes, general and special, for the fiscal year 2009 - 2010 (triggered by New Construction on January 3, 2010) as follows:

Assessor's Parcel No. : 077A-0649-008-22

Bill No. : 866569-00

1st Installment : (\$102.36) NOT Marked Paid 2nd Installment : (\$102.36) NOT Marked Paid

27. Supplemental taxes, general and special, for the fiscal year 2010 - 2011 as follows:

Assessor's Parcel No. : 077A-0649-008-22

Bill No. : 866570-00

1st Installment : (\$245.14) NOT Marked Paid 2nd Installment : (\$245.14) NOT Marked Paid

- 28. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seg., of the Revenue and Taxation Code of the State of California.
- 29. (1) Any adverse claim based upon the assertion that any portion of said land was not tideland subject to disposition by the State of California, or that any portion thereof has become submerged land by reason of erosion or has become upland by reason of accretion.
  - (2) Rights and easements for commerce, navigation and fishery.
- 30. Rights of the public, County and/or City, in and to that portion of said land lying within the lines of Davis Street.

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The following matters Affects Parcels One through Five

31. Redevelopment Plan, as follows:

Entitled : Revised Statement of Institution of Redevelopment Proceedings

Executed By : Redevelopment Agency of the City of San Leandro

Dated : July 30, 2007

Recorded : August 22, 2007 in Official Records under Recorder's Serial Number

2007308839

Returned to

Address : 835 East 14th street, San Leandro, CA 94577

And any amendments thereto.

- 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).
- 33. Rights and claims of parties in possession.
- 34. Any unrecorded and subsisting leases.
- 35. The requirement that satisfactory evidence be furnished to this Company of compliance with applicable statutes, ordinances and charters governing the ownership and disposition of the herein described land.

----- 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.

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 Being APN's 042-4530-004,077A-0649-003-2,3 &008-22, San Leandro, CA 94577.

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:

Deed executed by The City of Oakland, a municipal corporation to City of San Leandro, a municipal corporation recorded May 3, 1955 in Book 7650 of Official Records, Page 433 under Recorder's Serial Number AK48507.

#### Affects Parcel One

Fianl Order in Condemnation - Action i Eminent Domain executed by The heirs or devisees of Albert Zeitz, deceased subject to the administration of the estate of said defendant; Monica Russell Zeitz; Nancy Zeitz; Kathy Zeitz to City of San Leandro, a municipal corporation recorded October 7, 2009 in Official Records under Recorder's Serial Number 2009318110.

Affects Parcel Two

Quitclaim Deed executed by City of Oakland, a municipal corporation to City of San Leandro, a municipal corporation of the State of California recorded May 5, 1955 in Book 7650 of Official Records, Page 438 under Recorder's Serial Number AK48508.

Affects Parcel Four

Final order in Condemnation - Action in Eminent Domain executed by John Blasquez and Dolores Blasquez, Trustees under the John and Dolores Blasquez Revocable Intervivos Trust dated March 7, 1984; Jorge A. Mercado and Jesus Marquez dba Bert and Johnnie's Auto Parts to City of San Leandro, a municipal corporation recorded May 4, 2011 in Official Records under Recorder's Serial Number 2011136935.

Affects Parcel Five

O.N.

If you anticipate having funds wired to Old Republic Title Company, our wiring information is as follows: Union Bank of California, 1980 Saturn, Monterey Park CA 91755, credit to the account of: Old Republic Title Company Account Number 9100096193, ABA Number 122000496.

When instructing the financial institution to wire funds, it is very important that you reference Old Republic Title's Escrow Number 1117010387.

Note: Automated Clearing House (ACH) transfers are not accepted in lieu of wired funds, except when received from a governmental agency.

Funds deposited directly into an account of Old Republic Title Company at a Union Bank of California branch are subject to verification and may cause a delay in closing.

Should you have any questions in this regard, please contact your Escrow or Title Officer immediately.

#### 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.

#### OLD REPUBLIC TITLE 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 nonpublic personal information about you with a nonaffiliated 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 OLD REPUBLIC TITLE COMPANY

We may collect nonpublic 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 nonpublic 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 nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated 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 NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic 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 nonpublic personal information.

ORT 287-C 5/07/01

#### Disclosure to Consumer of Available Discounts

Section 2355.3 in Title 10 of the California Code of Regulation necessitates that Old Republic Title Company provide a disclosure of each discount available under the rates that it, or its underwriter Old Republic National Title Insurance Company, have filed with the California Department of Insurance that are applicable to transactions involving property improved with a one to four family residential dwelling.

You may be entitled to a discount under Old Republic Title Company's escrow charges if you are an employee or retired employee of Old Republic Title Company including its subsidiary or affiliated companies or you are a member in the California Public Employees Retirement System "CalPERS" or the California State Teachers Retirement System "CalSTRS" and you are selling or purchasing your principal residence.

If you are an employee or retired employee of Old Republic National Title Insurance Company, or it's subsidiary or affiliated companies, you may be entitled to a discounted title policy premium.

Please ask your escrow or title officer for the terms and conditions that apply to these discounts.

A complete copy of the Schedule of Escrow Fees and Service Fees for Old Republic Title Company and the Schedule of Fees and Charges for Old Republic National Title Insurance Company are available for your inspection at any Old Republic Title Company office.



