EXHIBIT A

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

Parcel ONE:

Beginning at a point on the Southwesterly line of State Highway No. 1 also known as “Camino de Baulines”, as its intersection with the Northwesterly boundary of lands conveyed by Thomas Tawns to Helen Hinkley, by Deed recorded February 4, 1952 in Liber 728 of Official Records at Page 73, Marin County Records; running thence Southeasterly along said highway line, South 39° 38' East 86.21 feet and South 27° 38' East 61.02 feet to a point; thence leaving said line South 32° 32' West 210.0 feet, more or less, to a point on the Northerly line of Calle Del Arroyo; thence North 78° 21' West 67.0 feet, more or less, to an angle point therein; thence North 62° 02' West 24.73 feet and North 44° 08' West 43.57 feet to the Northwesterly line of said parcel conveyed to Helen Hinckley above referred to; thence North 32° 32' East along said line, 282.69 feet to the point of beginning.

BEING A PORTION of Lot "U" in Block No. 7, as shown on that certain map entitled, "Map of the Charles Robinson Tract", filed July 8, 1913 in Book 4 of Maps at Page 47, Marin County Records.

A.P. No. 195-132-29

PARCEL TWO:

BEGINNING at the point of intersection of the Northeasterly line of Calle del Arroyo with the projection Northeasterly of the Southeasterly line of Calle del Ribera, as shown upon the map hereinafter referred to; running thence Northeasterly along the extension Northeasterly of the Southeasterly line of Calle del Ribera, North 32° 32' East 144.09 feet to the Southwesterly line of Camino de Baulines (State Highway No. 1) as shown upon the map hereinafter referred to; thence Northwesterly along the Southwesterly line thereof; North 27° 38' West 121.04 feet; thence leaving said Southwesterly line South 32° 32' West 210 feet, more or less, to the Northerly line of aforesaid Calle de Arroyo; thence Easterly and Southeasterly along said Northerly line of Calle del Arroyo to the point of beginning.

BEING A PORTION of Lot U, in Block No. 7, as shown upon that certain map entitled, "Map of Charles Robinson Tract", filed July 8, 1913 in Book 4 of Maps, at Page 47, in the Office of the County Recorder of the County of Marin, State of California.

APN: 195-132-30
PRELIMINARY REPORT

Our Order Number 0457024695-RB

OCEANIC REALTY
P.O. Box 187
Stinson Beach, CA 94970

Attention: CHRISTOPHER HARRINGTON

When Replying Please Contact:
Retie Brown
RBrown@ortc.com
(415) 388-8740

Property Address:

3755 Shoreline Highway, Stinson Beach, CA 94970
[Unincorporated area of Marin 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 hereeto) 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 September 7, 2022, at 7:30 AM
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:

Arianne Dar, Trustee of Bolinas Community Land Trust, a California Nonprofit Corporation

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

Parcel ONE:

Beginning at a point on the Southwesterly line of State Highway No. 1 also known as “Camino de Baulines”, as its intersection with the Northwesterly boundary of lands conveyed by Thomas Tawns to Helen Hinkley, by Deed recorded February 4, 1952 in Liber 728 of Official Records at Page 73, Marin County Records; running thence Southeasterly along said highway line, South 39° 38' East 86.21 feet and South 27° 38' East 61.02 feet to a point; thence leaving said line South 32° 32' West 210.0 feet, more or less, to a point on the Northerly line of Calle Del Arroyo; thence North 78° 21' West 67.0 feet, more or less, to an angle point therein; thence North 62° 02' West 24.73 feet and North 44° 08' West 43.57 feet to the Northwesterly line of said parcel conveyed to Helen Hinkley above referred to; thence North 32° 32' East along said line, 282.69 feet to the point of beginning.

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A.P. No. 195-132-29

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BEING A PORTION of Lot U, in Block No. 7, as shown upon that certain map entitled, "Map of Charles Robinson Tract", filed July 8, 1913 in Book 4 of Maps, at Page 47, in the Office of the County Recorder of the County of Marin, State of California.

APN:  195-132-30
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 2022 - 2023, a lien, but not yet due or payable.

2. Taxes and assessments, general and special, for the fiscal year 2021 - 2022, as follows:

   Assessor's Parcel No : 195-132-29
   Code No. : 056-022
   1st Installment : $167.50 Marked Paid
   2nd Installment : $167.50 Marked Paid
   Land Value : $858,806.00

3. NOTE: Taxes above include and/or may include assessment or special tax, as follows:

   For : CSA#33 Stinson Beach
   Amount in Each Installment : $8.50

4. Taxes and assessments, general and special, for the fiscal year 2021 - 2022, as follows:

   Assessor's Parcel No : 195-132-30
   Code No. : 056-022
   1st Installment : $665.15 Marked Paid
   2nd Installment : $665.15 Marked Paid
   Land Value : $449,610.00
   Imp. Value : $1,013,391.00

5. NOTE: Taxes above include and/or may include assessment or special tax, as follows:

   For : WM Paramedic-CSA#28
   Amount in Each Installment : $128.00

6. NOTE: Taxes above include and/or may include assessment or special tax, as follows:

   For : CSA#33 Stinson Beach
   Amount in Each Installment : $8.50

7. 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.
8. Any easement for water course over that portion of said land lying within the banks of Arroyo Creek and any changes in the boundary lines of said land that have occurred or may hereafter occur from natural causes.

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

Granted To: Pacific Gas and Electric Co.
For: Public utilities
Recorded: October 28, 1913 in Book 156 of Deeds, Page 233
Affects: The exact location is not disclosed of record.

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

Granted To: Pacific Telephone and Telegraph Company
For: Public utilities
Recorded: April 23, 1926 in Book 95 of Official Records, Page 286
Affects: The exact location is not disclosed of record.


12. Terms and provisions as contained in an instrument,

Entitled: Waiver of Liability
Executed By: Barry Harris
Recorded: April 3, 1998 in Official Records under Recorder's Serial Number 98-021615

13. Conditions contained and/or referred to in an instrument,

Entitled: Dischard Permit - Onsite Wastewater Disposal System
Recorded: June 1, 1998 in Official Records under Recorder's Serial Number 98-0036885

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

15. Deed of Trust to secure an indebtedness of the amount stated below and any other amounts payable under the terms thereof,

- **Amount**: $1,150,000.00
- **Trustor/Borrower**: Bolinas Community Land Trust, INC., a California Nonprofit Corporation
- **Trustee**: Trustee Services, Inc
- **Beneficiary/Lender**: Beneficial State Bank
- **Dated**: March 12, 2020
- **Recorded**: March 24, 2020 in Official Records under Recorder's Serial Number 2020-0011911
- **Loan No.**: 871014965
- **Returned to**: 804 4th Street, Santa Rosa, CA 05814

16. Assignment of Rents by Bolinas Community Land Trust, Inc., a California non-profit corporation

- **To**: Beneficial State Bank
- **Recorded**: March 24, 2020 in Official Records under Recorder's Serial Number 2020-11912
- **Returned to Address**: 804 4th Street, Santa Rosa, CA 05814

17. Terms and provisions as contained in an instrument,

- **Entitled**: Regulatory Agreement and Declaration of Restrictive Covenants
- **Executed By**: County of Marin and Bolinas Community Land Trust, a California non-profit public benefit corporation
- **Dated**: March 16, 2020
- **Recorded**: June 24, 2020 in Official Records under Recorder's Serial Number 2020-0011913
18. Terms and conditions contained in the Bolinas Community Land Trust as disclosed by Grant Deed.

Recorded March 24, 2020 in Official Records under Recorder's Serial Number 2020-11910

The requirement that:

A Certification of Trust be furnished in accordance with Probate Code Section 18100.5; and

If the acting trustee is a successor trustee the additional requirement the Company is provided a complete copy of the trust, with all amendments and any intervening trustee is no longer acting in that capacity by providing copies of resignation letters, etc.

The Company reserves the right to make additional exceptions and/or requirements upon review of the above.

19. 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.

20. The requirement that this company be provided with a suitable Owner's Declaration from the Seller (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 and 2.1.
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 a multi-family residence known as 3755 State Route 1, Stinson Beach, CA 94970.

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

DEED executed by Barry G. Harris, Trustee of the Barry Harris Revocable Trust Dated September 6, 2017 and Wendy Aronson, Trustee of the Aronson Living Trust Dated January 16, 2018 to Arianne Dar, Trustee of Bolinas Community Land Trust, a California Nonprofit Corporation recorded March 24, 2020 in Official Records under Recorder's Serial Number 2020-0011910.

C. County recorder will charge an additional $10.00 "Monument User Fee" to record a Grant Deed and other transfer documents using the legal description shown here in.
NOTE:
The following statement is deemed attached as a coversheet to any declaration, governing document, or deed identified in the above exceptions:

If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, 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 by submitting a “Restrictive Covenant Modification” form, together with a copy of the attached document with the unlawful provision redacted to the county recorder’s office. The “Restrictive Covenant Modification” form can be obtained from the county recorder’s office and may be available on its internet website. The form may also be available from the party that provided you with this document. 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.

Information for processing a “Restrictive Covenant Modification” form:

1. Print a complete copy of the document in question. Strike out what you believe to be unlawful restrictive language in the document.
2. Print and complete the "Restrictive Covenant Modification" ("RCM") form. Note that the signature on the form must be acknowledged by a notary public or other qualified officer.
3. Submit the completed RCM form and the document with your strike-outs to the County Clerk-Recorder’s Office for the county where the property is located. No fee is required for this service.
4. The County Clerk-Recorder’s Office will forward the RCM form and the document with your strike-outs to the Office of the County Counsel, who will determine whether the document contains any unlawful restrictions.
5. The Office of the County Counsel will return the RCM form and the document with your strike-outs to the County Clerk-Recorder’s Office along with its determination. If approved, a Deputy County Counsel will sign the RCM, and the County Clerk-Recorder’s Office will record, image and index it. If the Office of the County Counsel determines that the document does not contain an unlawful restriction, the County Clerk-Recorder’s Office will not record the RCM.
6. The approved RCM will be returned to the submitter by mail.

The “Restrictive Covenant Modification” form is linked below:

Restrictive Covenant Modification form
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 to
   (i) the occupancy, use, or enjoyment of the land;
   (ii) the character, dimensions, or location of any improvement now or hereafter erected on the land;
   (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or
   (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

   (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims, or other matters:
   (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
   (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
   (c) resulting in no loss or damage to the insured claimant;
   (d) attaching or created subsequent to Date of Policy; or
   (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.

4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing-business laws of the state in which the land is situated.

5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.

6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors’ rights laws.

EXCEPTIONS FROM COVERAGE

SCHEDULE B - PART I

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

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
   Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.

3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

6. Any lien or right to a lien for services, labor or material unless such lien is shown by the public records at Date of Policy.
AMERICAN LAND TITLE ASSOCIATION LOAN POLICY OF TITLE INSURANCE (06/17/06)

EXCLUSIONS FROM COVERAGE

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

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;
   (iii) the subdivision of land; or
   (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
   (b) Rights of eminent domain. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.

2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.

3. Defects, liens, encumbrances, adverse claims, or other matters
   (a) created, suffered, assumed, or agreed to by the Insured Claimant;
   (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
   (c) resulting in no loss or damage to the Insured Claimant;
   (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.

4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.

5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.

6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
   (a) a fraudulent conveyance or fraudulent transfer, or
   (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.

7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

SCHEDULE B - PART I

Except as provided in Schedule B - Part II, 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.

6. Any lien or right to a lien for services, labor or material unless such lien is shown by the Public Records at Date of Policy.
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.

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

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

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

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Old Republic Title share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes — to offer our products and services to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

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 [https://www.oldrepublictitle.com/privacy-policy](https://www.oldrepublictitle.com/privacy-policy)

**How does Old Republic Title collect my personal information?**  
We collect your personal information, for example, when you:
- 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

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**  
Federal law gives you the right to limit only:
- Sharing for affiliates’ everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at [https://www.oldrepublictitle.com/privacy-policy](https://www.oldrepublictitle.com/privacy-policy) for your rights under state law.

### Definitions

**Affiliates**  
Companies related by common ownership or control. They can be financial and nonfinancial companies.
- 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**  
Companies not related by common ownership or control. They can be financial and non-financial companies.
- Old Republic Title does not share with non-affiliates so they can market to you

**Joint marketing**  
A formal agreement between non-affiliated financial companies that together market financial products or services to you.
- Old Republic Title doesn’t jointly market.
## Affiliates Who May be Delivering This Notice

<table>
<thead>
<tr>
<th>Affiliates Who May be Delivering This Notice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>American First Title &amp; Trust Company</strong></td>
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<tr>
<td>American Guaranty Title Insurance Company</td>
</tr>
<tr>
<td>Attorneys' Title Fund Services, LLC</td>
</tr>
<tr>
<td>Compass Abstract, Inc.</td>
</tr>
<tr>
<td>eRecording Partners Network, LLC</td>
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<tr>
<td><strong>Genesis Abstract, LLC</strong></td>
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<tr>
<td>Guardian Consumer Services, Inc.</td>
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<tr>
<td>iMarc, Inc.</td>
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<tr>
<td>Kansas City Management Group, LLC</td>
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<tr>
<td>L.T. Service Corp.</td>
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<tr>
<td><strong>Lenders Inspection Company</strong></td>
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<tr>
<td>Lex Terrae National Title Services, Inc.</td>
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<tr>
<td>Lex Terrae, Ltd.</td>
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<tr>
<td>Mississippi Valley Title Services Company</td>
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<tr>
<td>National Title Agent's Services Company</td>
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<td><strong>Old Republic Branch Information Services, Inc.</strong></td>
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<td>Old Republic Diversified Services, Inc.</td>
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<td>Old Republic Escrow of Vancouver, Inc.</td>
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<td>Old Republic Exchange Company</td>
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<td>Old Republic National Ancillary Services, Inc.</td>
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<td><strong>Old Republic National Commercial Title Services, Inc.</strong></td>
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<td>Old Republic Title and Escrow of Hawaii, Ltd.</td>
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<tr>
<td>Old Republic National Title Insurance Company</td>
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<tr>
<td>Old Republic Title Company</td>
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<tr>
<td>Old Republic Title Companies, Inc.</td>
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<tr>
<td><strong>Old Republic Title Company of Conroe</strong></td>
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<td>Old Republic Title Company of Indiana</td>
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<td>Old Republic Title Company of Nevada</td>
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<td>Old Republic Title Company of Oklahoma</td>
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<td>Old Republic Title Company of Oregon</td>
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<td><strong>Old Republic Title Company of St. Louis</strong></td>
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<td>Old Republic Title Company of Tennessee</td>
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<tr>
<td>Old Republic Title Information Concepts</td>
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<tr>
<td>Old Republic Title Insurance Agency, Inc.</td>
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<tr>
<td>Old Republic Title, Ltd.</td>
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<tr>
<td><strong>RamQuest Software, Inc.</strong></td>
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<tr>
<td>Republic Abstract &amp; Settlement, LLC</td>
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<tr>
<td>Sentry Abstract Company</td>
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<tr>
<td>Surety Title Agency, Inc.</td>
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<tr>
<td>The Title Company of North Carolina</td>
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<tr>
<td><strong>Trident Land Transfer Company, LLC</strong></td>
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</table>
Privacy Notice for California Consumers

This Privacy Notice for California Consumers supplements the information contained in the Master Privacy Notice for Old Republic Title and applies to consumers that reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act ("CCPA").

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include:

Information outside the scope of the CCPA such as:
- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994,
- Publicly available information that is available from federal, state, or local government records, and
- De-identified or aggregated consumer information.

Please see the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months, the sources of and business purposes for that collection and the third parties with whom the information is shared, if any.

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
<th>Collected</th>
<th>Sources</th>
<th>Business Purpose for Collection</th>
<th>Categories of Third Parties with Whom Information is Shared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identifiers</td>
<td>Real name, alias, postal address, unique personal identifier, online identifier, Internet protocol address, email address, account name, social security number, driver’s license number, passport number or other similar identifiers</td>
<td>Yes</td>
<td>Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction</td>
<td>Underwriting or providing other products or services, responding to policyholder/cons consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious,</td>
<td>Service providers associated with the transaction for a business purpose</td>
</tr>
<tr>
<td>Characteristics of protected classifications under California or federal law</td>
<td>Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. “Personal information” does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.</td>
<td>Yes</td>
<td>Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction</td>
<td>Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</td>
<td>Service providers associated with the transaction for a business purpose</td>
</tr>
<tr>
<td>Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))</td>
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<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Internet or other electronic network activity</td>
<td>Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.</td>
<td>Yes</td>
<td>Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction</td>
<td>To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</td>
<td>Not Disclosed</td>
</tr>
<tr>
<td>Geolocation data</td>
<td>Geographic tracking data, physical location and movements</td>
<td>Yes</td>
<td>Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction</td>
<td>To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.</td>
<td>Not Disclosed</td>
</tr>
</tbody>
</table>
What Personal Information We Share and Why We Share It

The CCPA requires us to tell you what categories of personal information we “sell” or “disclose.” We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, including the personal information of persons under 16 years of age, as that term is defined by the CCPA. When it is necessary for a business purpose, we share or disclose your personal information with a service provider, and we enter a contract with the service provider that limits how the information may be used and requires the service provider to protect the confidentiality of the information.

In the preceding twelve months, we have disclosed the following categories of personal information for the following business purposes. Where the personal information is shared with third parties, as that term is defined in the CCPA, the category of the third party is indicated.

<table>
<thead>
<tr>
<th>Category</th>
<th>Examples</th>
<th>Business Purpose for Disclosure</th>
<th>Categories of Third Parties with Whom Information is Shared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identifiers</td>
<td>Real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver's license number, passport number or other similar identifiers</td>
<td>Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</td>
<td>Service providers associated with the transaction for a business purpose</td>
</tr>
<tr>
<td>Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))</td>
<td>Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. “Personal information” does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.</td>
<td>Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.</td>
<td>Service providers associated with the transaction for a business purpose</td>
</tr>
</tbody>
</table>
Characteristics of protected classifications under California or federal law

- Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).

Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.

Service providers associated with the transaction for a business purpose.

Internet or other electronic network activity

- Browsing history, search history, information about a consumer’s interaction with a website, application, or advertisement.

To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.

Not Disclosed

Geolocation data

- Geographic tracking data, physical location and movements

To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.

Not Disclosed

We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Your Rights and Choices

The CCPA provides California consumers with certain rights regarding their personal information. This chart describes those rights and certain limitations to those rights.

<table>
<thead>
<tr>
<th>Right</th>
<th>What This Means</th>
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</thead>
<tbody>
<tr>
<td>Notice</td>
<td>At or before the time your personal information is collected, you will be given written notice of the categories of personal information to be collected and the purposes for which the categories of personal information will be used.</td>
</tr>
<tr>
<td>Access</td>
<td>At your verifiable request, but no more than twice in a twelve month period, we shall disclose to you: 1) the categories of personal information we have collected about you, 2) the</td>
</tr>
</tbody>
</table>
| **Deletion** | You have the right to request that we delete any of your personal information that we collected from you, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records unless an exception applies. We may deny your request if retention of the information is necessary for us or our service providers to:
- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code §1546 et seq.)
- Engage in public or peer reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research’s achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.
- Or if it is the type of personal information that falls outside the scope of the CCPA, (HIPAA, CIMA, GLBA, or publicly available information) |

| **Opt-Out of Sale** | With some limitations, you may direct a business that sells personal information to third parties not to sell the personal information to these third parties. |

**Opt-In to Sale**

**Non-Discrimination**

We will not discriminate against you for exercising your rights under the CCPA. Unless otherwise permitted by the CCPA we will not:
- Deny you goods or service
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties
- Provide a different level or quality of goods or services
- Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services
To Exercise Your Rights

To Opt-out of the Sale of Your Personal Information

The CCPA gives consumers the right to direct a business that sells personal information about the consumer to third parties not to sell the consumer’s personal information. We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, as that term is defined by the CCPA.

To Request Access to or Deletion of Your Personal Information

To exercise your access or deletion rights described above, please submit a verifiable consumer request to us by either: Calling us at 1-855-557-8437 or contacting us through our website CCPA Consumer Request.

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and to confirm the personal information relates to you.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. If you have an account with us, we will deliver our response to that account. If you do not have an account with us, we will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period. Any disclosures we provide will apply to the twelve-month period preceding the consumer request’s receipt.

Contact Us

If you have any questions regarding our Privacy Notice or practices, please contact us via phone at 1-855-557-8437 or send your written request to: CCPA@oldrepublictitle.com, or Old Republic Title c/o CCPA Consumer Request Group, 275 Battery Street, Suite1500, San Francisco, CA 94111-3334.