



USA National Title Company, Inc.  
301 N. Lake Avenue #300  
Pasadena, CA 91101  
Phone (877) 908-5220 • Fax (626) 773-7606  
www.usanationaltitle.com

ATTN: **Diana Matthews**

TO: **Peninsula Escrow**  
**102 Via Valencia**  
**Redondo Beach, CA 90277**

TITLE OFFICER: *Arlene Robles / Don Bender*  
PHONE: (877) 908-5220  
FAX: (626) 773-7606  
Email: *tu30@usa-ntc.com*

ORDER NO. **072231360-30**

YOUR REFERENCE: **427 Ave F / Reynolds Fam Tr**

PROPERTY ADDRESS: **427 Avenue F, Redondo Beach, CA 90277**

## **PRELIMINARY REPORT**

EFFECTIVE DATE: **March 31, 2022 as of 7:30 a.m.**

*In response to the application for a policy of title insurance referenced herein. **USA National Title Company, Inc.** 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. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit A. Copies of the Policy forms should be read. They are available from the office which issued this report.*

*The policy(s) of title insurance to be issued hereunder will be policy(s) of **North American Title Insurance Company.***

*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.*

## **SCHEDULE A**

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

**American Land Title Association Loan Policy (6-17-2006)**  
**ALTA Homeowner's Policy (12-2-2013)**

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

**FEE SIMPLE**

2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

**RICHARD REYNOLDS AND THOMAS REYNOLDS, CO-SUCCESSOR TRUSTEES of the  
REYNOLDS FAMILY TRUST dated March 30, 1982**

3. THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE CITY OF REDONDO BEACH, IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF.

**EXHIBIT 'A'**

Lot 13, and that portion of Lot 14, in Tract No. 19962, in the City of Redondo Beach, County of Los Angeles, State of California, as per map recorded in Book 597, Pages 16 to 18, inclusive of Maps, in the office of the County Recorder of Los Angeles County, lying Westerly of the following described line:

Beginning at a point in the Southerly line of said Lot 14, distant Easterly along the Southerly line of said Lots 13 and 14, 78 feet from the most Westerly corner of said Lot 13; thence Northerly in a direct line to a point in the Northerly line of said Lot 14, distant Easterly along the Northerly line of said Lots 13 and 14, 73.05 feet from the most Northerly corner of said Lot 13.

Except therefrom all oil, gas, minerals and other hydrocarbon substances lying below a depth of 500 feet from the surface of said property, but with no right of surface entry, as provided in deed recorded September 30, 1957 in Book 55723, Page 264, Official Records.

APN: 7510-026-034

**SCHEDULE 'B'****AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PREPRINTED GENERAL EXCEPTIONS (SHOWN BELOW) AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:**

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes, to be levied for the fiscal year 2022 - 2023 which are a lien not yet payable.
2. General and Special City and/or County taxes, including any personal property taxes and any assessments collected with taxes, for the fiscal year 2021 - 2022:

|                  |                              |
|------------------|------------------------------|
| 1st Installment: | \$1,388.85 Paid              |
| 2nd Installment: | \$1,388.84 Paid              |
| Land Value:      | \$103,936.00                 |
| Improvements:    | \$62,489.00                  |
| Exemption:       | \$7,000.00                   |
| Code Area:       | 08068                        |
| Assessment No.   | <a href="#">7510-026-034</a> |

3. Assessments, if any, for community facility districts affecting said land which may exist by virtue of assessment maps or notices filed by said districts. Said assessments are collected with the County Taxes.
4. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction prior to Date of Policy.
5. Water rights, claims or title to water in or under said land, whether or not shown by the public records.
6. An easement for the purpose shown below and rights incidental thereto as set forth in a document:

|           |   |
|-----------|---|
| Purpose:  | Public utilities  |
| Recorded: | <a href="#">in Book 44697, Page 306 of Official Records.</a>  |
| Affects:  | The Northeasterly 6 feet and the Northwesterly 2 feet of the Northeasterly 20 feet of Lot 13, and over the Northeasterly 6 feet of Lot 14 |

7. Covenants, conditions, and restrictions as set forth in instrument recorded in [Book 55106, Page 313, of Official Records](#), but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

The following notice is pursuant to California Government Code Section 12956.1(b)(1)

"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.”

“Any person who believes that this document contains an unlawful restrictive covenant as described above may submit to the County Recorder a completed Restrictive Covenant Modification form. A complete copy of the original document must be attached to the Restrictive Covenant Modification form, with the unlawful language redacted. After submission to the Recorder, the form and attached document will be reviewed by County Counsel, and if the attached document properly redacts an unlawful covenant, the form and attached document will be recorded. If you submit a request to record a modification document, you must provide a return address in order for the County Recorder to notify you of the action taken by the County Counsel regarding the form.” Gov. Code Sections 12956.1(b)(3) and 12956.2(a)(1), (b)(1), (c).

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.

8. An easement for the purpose shown below and rights incidental thereto as set forth in a document:

|           |   |
|-----------|---|
| Purpose:  | Public utilities  |
| Recorded: | <a href="#">in Book 55952, Page 162 of Official Records.</a>  |
| Affects:  | The Northeasterly 6 feet of the Northwesterly 2 feet of the Northeasterly 20 feet of Lot 13 and over the Northwesterly 6 feet of Lot 14 |

9. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:

|              |   |
|--------------|---|
| Amount:      | \$280,000.00  |
| Dated:       | April 8, 1988   |
| Trustor:     | Edward Joseph Reynolds and Gertrude Claire Reynolds, Trustees of the Reynolds Family Trust dated March 30, 1982 |
| Trustee:     | Equitable Deed Company, a California corporation  |
| Beneficiary: | Security Pacific National Bank, a National Banking Association  |
| Recorded:    | <a href="#">April 15, 1988 as Instrument No. 88-516283 of Official Records.</a>                                 |
| Loan No.     | None Shown  |

10. The requirement that a complete copy of the **Reynolds Family Trust Dated March 30, 1982** and any amendments be submitted for review. This company reserves the right to request additional items and/or make additional requirements after reviewing said documents.

11. The company will require a Statement of Information from all parties to this transaction and the following parties.

|          |                                   |
|----------|-----------------------------------|
| Parties: | Richard Reynolds, Thomas Reynolds |
|----------|-----------------------------------|

Please be sure said Statements are as complete as possible and signed by the respective parties.

The company may require Statements of Information from additional parties that the company deems necessary to issue the title policies contemplated by this transaction.

12. Rights of parties in possession.

To determine if the above referenced item can be deleted or modified the Company will require that the attached “Owners Information Statement” be completed by the owner of the estate described or referred to in Schedule A and be returned to USA National Title Company, Inc. as soon as possible prior to the close of escrow.

The purposes of the Owner's Information Sheet, is to provide the Company with certain information that cannot necessarily be ascertained by making a physical inspection of the land.

13. **This transaction may be subject to the current FinCEN Geographic Targeting Order issued by the Director of FinCEN pursuant to 31 U.S.C § 5326(a); 31 C.F.R. § 1010.3760; and Treasury Order 180-01. The policy issuing agent must be provided with certain information prior to closing pursuant to the GTO. This transaction will not be insured, and this issuing agent and/or its underwriter will not be involved in the closing and settlement until this information is reviewed by the issuing agent and submitted to FinCEN via the BSA E-Filing through the FinCEN e-file platform.**
14. **In the event the contemplated transaction involves a loan from a Non-Institutional Lender (i.e. Hard Money or Private Party, other than a Seller Carry Back Loan), please refer to the Requirements shown as Note #9 in the Preliminary Report.**

**End of Schedule 'B'**



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**LENDER'S SUPPLEMENTAL REPORT**

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Order No.: 072231360-30

**WE WISH TO REPORT THE FOLLOWING ITEMS, RELATING TO THE ISSUANCE OF AN AMERICAN LAND TITLE ASSOCIATION LOAN POLICY:**

**NOTE 1:** NONE OF THE ITEMS SHOWN HEREIN WILL CAUSE THE COMPANY TO DECLINE TO ATTACH CLTA ENDORSEMENT FORM 100 TO AN ALTA LOAN POLICY WHEN ISSUED.

**NOTE 2:** THE COMPANY IS NOT AWARE OF ANY MATTERS WHICH WOULD CAUSE IT TO DECLINE TO ATTACH THE CLTA ENDORSEMENT FORM 116 INDICATING THAT THERE IS LOCATED ON SAID LAND: **A single family residence, more commonly known as: 427 Avenue F, City of Redondo Beach, County of Los Angeles, State of California 90277.**

**NOTE 3:** THE FOLLOWING IS REPORTED FOR INFORMATION PURPOSES ONLY. THE ONLY CONVEYANCE(S) AFFECTING SAID LAND WITHIN **TWENTY-FOUR (24)** MONTHS OF THE DATE OF THIS REPORT ARE AS FOLLOWS: **NONE.**

## NOTES AND REQUIREMENTS

**NOTE 1:** The requirement that this company be furnished with a Statement of Information from the party named below in order to complete this report, based on the effect of documents, proceedings, liens, decrees, or other matters which do not specifically describe said land, but which, if any do exist, may affect the title or impose liens or encumbrances thereon.

**Party:** ALL PARTIES

The company reserves the right to add additional items or make further requirements after review of the requested statement(s) of Information

(NOTE: The Statement of Information is necessary to complete the search and examination of title under this order. Any title search includes matters that are indexed by name only, and having a completed Statement of Information assists the company in the elimination of certain matters which may appear to involve the party but in fact affect another party with the same and/or similar name be sure that the Statement of Information is essential and will be kept strictly confidential to this file.)

**NOTE 2:** If the contemplated transaction is a sale we will require that the Company be presented with a letter from the current Homeowner's Association stating that all liens/dues are current. If the contemplated transaction is the refinance of a Condominium or Planned Unit Development (PUD) that has an active Homeowner's Association, please request from the property owner a copy of their most recent Homeowner's Association Statement indicating their Homeowner's dues and/or assessments are paid to date.

**NOTE 3:** If any Deed of Trust in Favor of 'Private Parties' is to be omitted from Policy of Title Insurance, we will require that the original Note, Deed of Trust and properly executed and Notarized Request for Full Reconveyance be surrendered prior to the close of escrow. To avoid potential delays, please forward said document/s at least one week prior to close.

**NOTE 4:** Section 12413.1, California Insurance Code, commonly known as Assembly Bill 512, became effective January 1, 1990. This legislation deals with disbursement of funds deposited with any title entity acting in an escrow or subescrow capacity. The law requires that all funds deposited and collected by the title entity's escrow and/or subescrow account prior to disbursement of any funds. Some methods of funding may subject funds to a holding period which must expire before any funds may be disbursed. In order to avoid any such delays, all funding should be done through wire transfer, certified check or checks drawn on California financial institutions.

**NOTE 5:** On July 1, 1985 Assembly Bill 3132 became effective. Assembly Bill 3132 adds and repeals portions of sections 480.3 and 480.4 of the Revenue and Taxation Code of the State of California.

The act requires the County Assessor and/or Recorder to make available a statutorily prescribed form entitled 'Preliminary Change of Ownership Report'. Said report must be completed by the buyer and filed concurrently with the recordation of the documents evidencing the change of ownership. Failure to present the Change of Ownership Report at the time of recordation will cause the County Recorder to charge an additional \$20.00 penalty recording fee. The fee cannot be charged if the transfer document is accompanied by the affidavit stating that the buyer/transferee is not a resident of the State of California. This report is for official use only and is not open to public inspection.

For further information, contact the Change of Ownership Section in the Assessor's Office located in the County of said property or the County Recorder's Office located in the County of said property.



**NOTE 6: If applicable, please note the following:** The land referenced to in this Preliminary Report was identified in the order application only by street address or assessor's parcel number. This land has been located on the attached map. The use of a street address or assessor's parcel number creates an uncertainty as to the correct legal description for the land involved in your transaction. Please review the map. Is the correct land located on the map? If your transaction involves other land, more land or less land than indicated on the map you should advise your title officer or escrow officer immediately.

**NOTE 7: USA National Title Company in response to the new CFPB Regulations and the request of a number of institutional lenders will be discontinuing its procedure of averaging and aggregating the recording charges and the recording service fee.**

The new procedure will be to invoice the actual recording fees charged by the various County Recorders, and invoice a separate charge of \$17.00 per file for the Recording Service Fee.

All Deeds require a Preliminary Change of Ownership form (PCOR). In the event the PCOR is not attached or is incomplete and not accepted by the County Recorder an additional fee of \$20 will apply.

**NOTE 8: Sub-Escrow and Wire/overnight processing fees will be as follows:**

Effective for New Resale Orders Only opened on or after December 15, 2018 the Sub-Escrow Fee will be increased \$150. For Refinance Orders the Sub-Escrow fee will remain at \$65.

**Wire/Overnight processing fees:**

The below wire fees are inclusive of our service/processing fees, and any charges we may incur from our bank as well as overnight/expedited delivery charges in the event a recipient does not accept fed wire transactions.

Residential Refinance transactions will be charged a flat wire/overnight processing fee of \$30.00 for up to 4 wires. Each additional wire will be charged a wire processing fee of \$10.

Residential Purchase transactions will be charged a flat wire/overnight processing fee of \$60.00 for up to 8 wires. Each additional wire will be charged a wire processing fee of \$10.

Above wire/overnight processing fees do not apply to Commercial Property or Construction Loan transactions. For those transactions the wire processing fee will be \$15 per wire.

**NOTE 9: IMMEDIATE ACTION REQUIRED – Expanded Underwriting Requirements for California Hard Money Lender Transactions**

Our Underwriters have added the following requirements for the closing and insuring of hard money loans.

A hard money loan is defined to be any real estate financing transaction where the lender is anyone other than a federal- or state- regulated financial institution, such as a bank or insurance company. Seller financing, whereby a seller of real property takes back a purchase money mortgage is not considered to be a hard money loan.

**1. Personal Contact with Customer** – All hard money loan transactions in excess of \$500,000 are required to be closed in either the affiliated or independent escrow agent's office. The signer must personally appear and execute the loan documents before a notary, who is:

- i) Employed by the title or escrow agent,
- ii) On the title or escrow agent's approved list, or
- iii) Pre-approved by underwriting counsel.

Accommodation can be made for customer convenience on a case-by-case basis, subject to prior underwriting counsel approval. Acknowledgement by any traveling notary on loans in excess of \$1 million, hard money, is strictly prohibited.

**2. Notarial Requirements for All Transactions** – Regardless of the loan amount, the title agent shall require the notary to provide to the title agent before closing and disbursement, a copy of all of the following:

- i) **Two forms** of ID presented by the signer to the title agent before closing, one photo ID and one non-photo ID. Both copies shall be retained in a secure file taking care to securely retain any NPI, (no need for the CCD number/back of credit cards). If an independent escrow officer is involved, contact the notary directly to confirm the execution of documents.
- ii) Notary journal page containing the signer's signature and thumb print, clearly provided, and
- iii) Statement from the notary as to where the signing occurred.

**3. 125% Loan Policy Coverage** – Any loan transaction requesting 125% liability coverage in the loan policy shall be considered an **extraordinary risk and require underwriting counsel prior approval in the same manner as any Over Limits Approval, regardless of the amount of the transaction.** These transactions must be submitted no less than 48 hours before recording.

**4. Wires** – No wire of hard money loan borrower proceeds shall be sent to any party other than the record titleholder or titleholder entity of the property being financed. **CAVEAT: In order to verify the validity of this type of transaction, the title agent shall be required to perform a sub-escrow and disburse proceeds in the transaction.**

**5. Free and Clear Properties** – On free and clear properties, the escrow officer shall provide to the title agent proof of personal contact with the borrower. At a minimum, the escrow agent shall, upon opening the order, correspond with the titleholder of record (tax rolls) by sending a letter via Fedex or U.S. Mail to confirm the titleholder is aware of the impending financing transaction which will encumber its free and clear property.

**NOTE 10:** The Homeowner's Policy applies only if each insured named in Schedule A is a Natural Person (as Natural Person is defined in said policy) or if the property qualifies. If each insured to be named in Schedule A is not such a Natural Person or the property does not qualify, then a CLTA Owners Policy or 2006 ALTA Owners Policy will be issued with the following exceptions:

1. 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, 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 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. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other fact 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 materials unless such lien is shown by the Public Records at Date of Policy.



**USA National Title Company, Inc.**

301 N. Lake Avenue #300

Pasadena, CA 91101

Phone (877) 908-5220 Fax (626) 773-7606

[www.usanationaltitle.com](http://www.usanationaltitle.com)

## **PRIVACY ACT NOTICE**

Title Number: **072231360**

Title Officer: **Arlene Robles / Don Bender**

**USA National Title Company**, has prepared this Privacy Act Notice to comply with the Gramm-Leach-Bliley Act, Public Law 106-102 and to inform you regarding its collection, storage and use of information that you and others give it during the processing of your escrow transaction. The information in this Privacy Act Notice applies to Escrow Holder's current and former clients.

**1. Categories of Information Title Collects.** We collect nonpublic personal information about you from the following sources:

A. Information from you in letters and other communications as well as in forms including Statement of Identity, data collection regarding the financial status of the property or you and on other forms; and

B. Information directly from third parties including real estate sales agent brokers, mortgage companies and lenders, title companies, contractors, bookkeepers and accountants, attorneys, homeowners associations, insurance agents, federal, state or local tax or government authorities or from officers who may give us information on forms by other methods including but not limited to, telephone, e-mail, facsimile transmission.

**2. Categories of Parties To Whom Title Discloses.** We may disclose nonpublic personal information about you to the following types of third parties:

A. Financial service providers such as title insurance and underwritten title companies, mortgage companies and lenders as well as insurance agents and companies associated with your escrow transaction.

B. Nonfinancial companies such as homeowners associations, attorneys, bookkeepers, and accountants, federal, state or local tax or government authorities, real estate sales agents and brokers associated with your escrow transaction.

C. Service providers including contractors, structural pest control operator, others rendering services to you or the real property or business that is the subject of this escrow transaction.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. Otherwise, we do not disclose personal or confidential information to anyone outside our company without your consent. We will adhere to the privacy policies and practices as described in this Privacy Act Notice.

We restrict access to our personal and title file information to those employees who need to know that information 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. Your information is stored in a secure place on a secure computer and in physical files. When we replace computers, we erase old disks or reformat them before disposal. When we dispose of old physical paper files, we have it shredded and recycled by a bonded security company.

You may direct all questions regarding the policies set forth in this Privacy Act Notice to your Title Officer.

## The Doma Family of Companies

| FACTS   | WHAT DOES THE DOMA FAMILY OF COMPANIES 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?   | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Transaction history and payment history</li><li>• Purchase history and account balances</li></ul> |                  |                             |
| 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 the Doma Family of Companies chooses to share, and whether you can limit this sharing.       |                  |                             |
| Reasons we can share your personal information  |   | Does Doma share? | Can you limit this sharing? |
| <b>For our everyday business purposes</b><br>Such as to process our transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus |   | Yes              | No                          |
| <b>For our marketing purposes</b><br>To offer our products and services to you  |   | Yes              | No                          |
| <b>For joint marketing with other financial companies</b>   |   | No               | We don't share              |
| <b>For our affiliates' everyday business purposes</b><br>Information about your transactions and experiences  |   | Yes              | No                          |
| <b>For our affiliates' everyday business purposes</b><br>Information about your creditworthiness  |   | No               | We don't share              |
| <b>For our affiliates to market to you</b>  |   | No               | We don't share              |
| <b>For our nonaffiliates to market you</b>  |   | No               | We don't share              |
| Questions?  | Call 1 (855) 306-0237   |                  |                             |

## Other important information

\*California Residents – Effective January 1, 2020, the California Consumer Privacy Act allows California residents, upon a verifiable consumer request, to request that a business that collects consumers' personal information give consumers access, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information was shared. California residents also have the right to submit a request for deletion of information under certain circumstances. If a business does not produce the information or delete the consumer's personal information as requested, it must provide an explanation in terms of the exemptions and exceptions provided under the CCPA. To contact us with questions about our compliance with the CCPA, call 1 (650) 419-3827 or email [info@doma.com](mailto:info@doma.com).

| Who we are  |  |
|---|--|
| <b>Who is providing this notice?</b>  | The Doma Family of Companies (identified below), which offers title insurance and settlement services.   |
| What we do  |  |
| <b>How does Doma protect my personal information?</b>                                     | 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 secure files and buildings.   |
| <b>How does Doma collect my personal information?</b>                                     | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance;</li> <li>• Apply for financing;</li> <li>• Give us your contact information</li> <li>• Provide your mortgage information</li> <li>• Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>           |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account – unless you tell us otherwise.  |
| Definitions   |  |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies.  |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include collection agencies, IT service providers, companies that perform marketing services on our behalf, and consumer reporting agencies.</li> </ul>  |
| <b>Joint marketing</b>  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Doma doesn't jointly market.</li> </ul>   |

The Doma Family of Companies consists of the following entities:

|   |  |
|---|--|
| Doma Holdings, Inc.<br>States Title Holding, Inc.<br>Doma Corporate, LLC<br>Doma Home Insurance Services, LLC<br>Doma Insurance Agency, Inc.<br>Doma Insurance Agency of Colorado, Inc.<br>Doma Insurance Agency of Florida, Inc.<br>Doma Insurance Agency of Illinois, Inc.<br>Doma Insurance Agency of Indiana, LLC<br>Doma Insurance Agency of Minnesota, Inc.<br>Doma Title Agency of Nevada, Inc.<br>Doma Insurance Agency of New Jersey, Inc. | Doma Insurance Agency of Texas, Inc.<br>Doma Insurance Agency of Utah, LLC<br>Doma Title Insurance, Inc.<br>Doma Trustee Services, LLC<br>Doma Insurance Agency of Arizona, Inc.<br>Doma Title of California, Inc.<br>NASSA LLC<br>North American Asset Development, LLC<br>North American Services, LLC<br>Spear Agency Acquisition Inc.<br>States Title, LLC<br>Title Agency Holdco, LLC |
|---|--|



[www.usanationaltitle.com](http://www.usanationaltitle.com)

301 N. Lake Avenue #300 Pasadena, CA 91101 (877) 908-5220 Fax (626) 773-7606

ATTENTION ESCROW/LOAN OFFICER:

For your convenience, if needed:

Enclosed is an **Exhibit 'A'**, which contains the legal description of the subject property, to be attached to the documents being prepared for recordation with the County Records' Office.

## **EXHIBIT 'A'**

Lot 13, and that portion of Lot 14, in Tract No. 19962, in the City of Redondo Beach, County of Los Angeles, State of California, as per map recorded in Book 597, Pages 16 to 18, inclusive of Maps, in the office of the County Recorder of Los Angeles County, lying Westerly of the following described line:

Beginning at a point in the Southerly line of said Lot 14, distant Easterly along the Southerly line of said Lots 13 and 14, 78 feet from the most Westerly corner of said Lot 13; thence Northerly in a direct line to a point in the Northerly line of said Lot 14, distant Easterly along the Northerly line of said Lots 13 and 14, 73.05 feet from the most Northerly corner of said Lot 13.

Except therefrom all oil, gas, minerals and other hydrocarbon substances lying below a depth of 500 feet from the surface of said property, but with no right of surface entry, as provided in deed recorded September 30, 1957 in Book 55723, Page 264, Official Records.

APN: 7510-026-034

## OWNERS TITLE AFFIDAVIT

County of Los Angeles     )  
State of California        )

The undersigned hereby states that:

1. The undersigned is the owner of real property commonly known as

\_\_\_\_\_ (the 'property') more particularly described in the PRELIMINARY REPORT dated \_\_\_\_\_ bearing Order No. 072231360.

2. The undersigned's possession of the property has been peaceful and undisturbed and the title thereto has never been disputed, questioned or rejected, nor insurance thereof refused. I know of no facts by reason of which said possession or title might be called into question, or by reason of which any part of the property, or any interest therein adverse to it might be set up.

3. There are no defects, liens, encumbrances, adverse claims or other matters affecting title to the property, recorded or unrecorded, other than those matters set forth in said PRELIMINARY REPORT.

4. There are no parties entitled to possession of the property other than the following:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Please check one:

\_\_\_ THE ABOVE TENANTS HAVE NO RIGHTS OF FIRST REFUSAL OR OPTIONS TO PURCHASE THE PROPERTY.

\_\_\_ THE ABOVE TENANTS HAVE RIGHTS OF FIRST REFUSAL OR OPTIONS TO PURCHASE THE PROPERTY.

5. No proceedings in bankruptcy have ever been instituted by or against the undersigned in any court of law of before any officer of any court in any state or territory of the United States, nor has the undersigned made, at any time, an assignment for the benefit of creditors, nor an assignment, now in effect, of the rents of the property or any part thereof.

6. There has been no work done, services rendered or materials furnished at the behest of the undersigned in connection with repairs, improvements or alterations or any similar activity at the property within 120 days prior to this date, except:

\_\_\_\_\_  
\_\_\_\_\_

and there are no outstanding claims or persons entitled to claim for mechanics or materialman liens against said property except:

\_\_\_\_\_  
\_\_\_\_\_

This affidavit is made for the purpose of inducing USA National Title to insure title to the property without exception to any claims arising from the matters referred to herein. The undersigned hereby indemnifies and holds USA National Title harmless from any loss or damage which it may sustain under its policies of title insurance to the extent any of the information contained herein is incorrect.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name



RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

THIS SPACE FOR RECORDER'S USE ONLY

**RESTRICTIVE COVENANT MODIFICATION**  
**(Unlawfully Restrictive Covenant Modification)**

I (We) \_\_\_\_\_ have an ownership interest of record in the property located at 427 Avenue F, Redondo Beach, California 90277 that is covered by the document described below.

The following referenced document contains a restrictive covenant based on 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 violates state and federal fair housing laws and that restriction is void. Pursuant to Section 12956.2 of the Government Code, this document is being recorded solely for the purpose of eliminating that restrictive covenant as shown on page(s) \_\_\_\_\_ of the document recorded on \_\_\_\_\_ in book \_\_\_\_\_ and page \_\_\_\_\_ or instrument number \_\_\_\_\_ of the official records of the County of \_\_\_\_\_. A copy of the original document containing the restrictive language is attached hereto with the unlawfully restrictive language stricken.

The modification document shall be indexed in the same manner as the original document pursuant to Government Code Section 12956.2 (e):

The effective date of the terms and conditions of this modification document shall be the same as the effective date of the original document referenced above.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_ County Counsel, pursuant to Government Code Section 12956.2, hereby states that it has been determined that the original document  
Does ☐ Does Not ☐ Contain an unlawful restriction

\_\_\_\_\_ County Counsel

By: \_\_\_\_\_  
Deputy County Counsel

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_, personally appeared  
(here insert name and title of the officer)

\_\_\_\_\_, who  
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

\_\_\_\_\_

**CALIFORNIA LAND TITLE ASSOCIATION**  
**STANDARD COVERAGE POLICY – 1990 (11-09-18)**  
**EXCLUSIONS FROM COVERAGE**

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

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

**EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I**

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

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

**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)**  
**CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE**  
**EXCLUSIONS**

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental policy power, and the existence or violation of those portions of any law or government regulation concerning:
  - a. building;
  - b. zoning;
  - c. land use;
  - d. improvements on the Land;
  - e. land division; and
  - f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
  - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
  - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
  - c. that result in no loss to You; or
  - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right:
  - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
  - b. in streets, alleys, or waterways that touch the Land.
 This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

### LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

|                 | <b>Your Deductible Amount</b>  | <b>Our Maximum Dollar<br/>Limit of Liability</b> |
|-----------------|--|--|
| Covered Risk 16 | 1% of Policy Amount Shown in Schedule A or<br><u>\$2,500.00</u><br>(whichever is less) | <u>10,000.00</u>                                 |
| Covered Risk 18 | 1% of Policy Amount Shown in Schedule A or<br><u>\$5,000.00</u><br>(whichever is less) | <u>25,000.00</u>                                 |
| Covered Risk 19 | 1% of Policy Amount Shown in Schedule A or<br><u>\$5,000.00</u><br>(whichever is less) | <u>25,000.00</u>                                 |
| Covered Risk 21 | 1% of Policy Amount Shown in Schedule A or<br><u>\$2,500.00</u><br>(whichever is less) | <u>5,000.00</u>                                  |

## 2006 ALTA LOAN POLICY (06-17-06)

### EXCLUSIONS FROM COVERAGE

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

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.

4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

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

### EXCEPTIONS FROM COVERAGE

Except as provided in Schedule B - Part II, 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:

#### PART I

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

1. (a) Taxes or assessments 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; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material unless such lien is shown by the Public Records at Date of Policy.]
- [7.] Variable exceptions such as taxes, easements, CC&R's, etc., shown here.

[ ]

#### PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:

### 2006 ALTA OWNER'S POLICY (06-17-06)

#### EXCLUSIONS FROM COVERAGE

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

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
  - (a) a fraudulent conveyance or fraudulent transfer; or
  - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

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

**EXCEPTIONS FROM COVERAGE**

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

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

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown in 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 that 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.]
- [7.] Variable exceptions such as taxes, easements, CC&R's, etc. shown here.

[ ]

**ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (04-02-15)****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, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
  - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
  - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - (c) resulting in no loss or damage to the Insured Claimant;
  - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
  - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
  - (a) a fraudulent conveyance or fraudulent transfer, or
  - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

**USA NATIONAL TITLE COMPANY  
STATEMENT OF INFORMATION**

**CONFIDENTIAL INFORMATION STATEMENT TO BE USED IN CONNECTION WITH ORDER NO: 072231360**

*COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU.*

**THE STREET ADDRESS of the property in this transaction is:**

IF NONE LEAVE BLANK

**ADDRESS** \_\_\_\_\_ **CITY** \_\_\_\_\_

IMPROVEMENTS: ☐ SINGLE RESIDENCE ☐ MULTIPLE RESIDENCE ☐ COMMERCIAL

OCCUPIED BY: ☐ OWNER ☐ LESSEE ☐ TENANTS

ANY PORTION OF NEW LOAN FUNDS TO BE USED FOR CONSTRUCTION ☐ YES ☐ NO

**NAME**

**SPOUSES NAME**

FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

FIRST \_\_\_\_\_ MIDDLE \_\_\_\_\_ LAST \_\_\_\_\_

**BIRTHPLACE** \_\_\_\_\_ **BIRTH DATE** \_\_\_\_\_

**BIRTHPLACE** \_\_\_\_\_ **BIRTH DATE** \_\_\_\_\_

I HAVE LIVED IN CALIFORNIA SINCE \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

I HAVE LIVED IN CALIFORNIA SINCE \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

**DRIVERS LICENSE NO.** \_\_\_\_\_

**DRIVER'S LICENSE NO.** \_\_\_\_\_

**WIFE'S MAIDEN NAME** \_\_\_\_\_

**WE WERE MARRIED ON** \_\_\_\_\_

**AT** \_\_\_\_\_

**RESIDENCE(S) FOR LAST 10 YEARS**

NUMBER AND STREET \_\_\_\_\_ CITY \_\_\_\_\_ FROM \_\_\_\_\_ TO \_\_\_\_\_

NUMBER AND STREET \_\_\_\_\_ CITY \_\_\_\_\_ FROM \_\_\_\_\_ TO \_\_\_\_\_

NUMBER AND STREET \_\_\_\_\_ CITY \_\_\_\_\_ FROM \_\_\_\_\_ TO \_\_\_\_\_

NUMBER AND STREET \_\_\_\_\_ CITY \_\_\_\_\_ FROM \_\_\_\_\_ TO \_\_\_\_\_

**OCCUPATION(S) FOR LAST 10 YEARS**

HUSBAND

**PRESENT OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

**PRIOR OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

**PRIOR OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

WIFE

**PRESENT OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

**PRIOR OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

**PRIOR OCCUPATION** **FIRM NAME** \_\_\_\_\_ **ADDRESS** \_\_\_\_\_ **NO. OF YEARS** \_\_\_\_\_

**FORMER MARRIAGES:** IF NO FORMER MARRIAGES, WRITE 'NONE' \_\_\_\_\_

NAME OF FORMER SPOUSE \_\_\_\_\_

IF DECEASED: DATE \_\_\_\_\_ WHERE \_\_\_\_\_

**CURRENT LOAN ON PROPERTY**

PAYMENTS ARE BEING MADE TO: 2. \_\_\_\_\_

1. \_\_\_\_\_ 3. \_\_\_\_\_

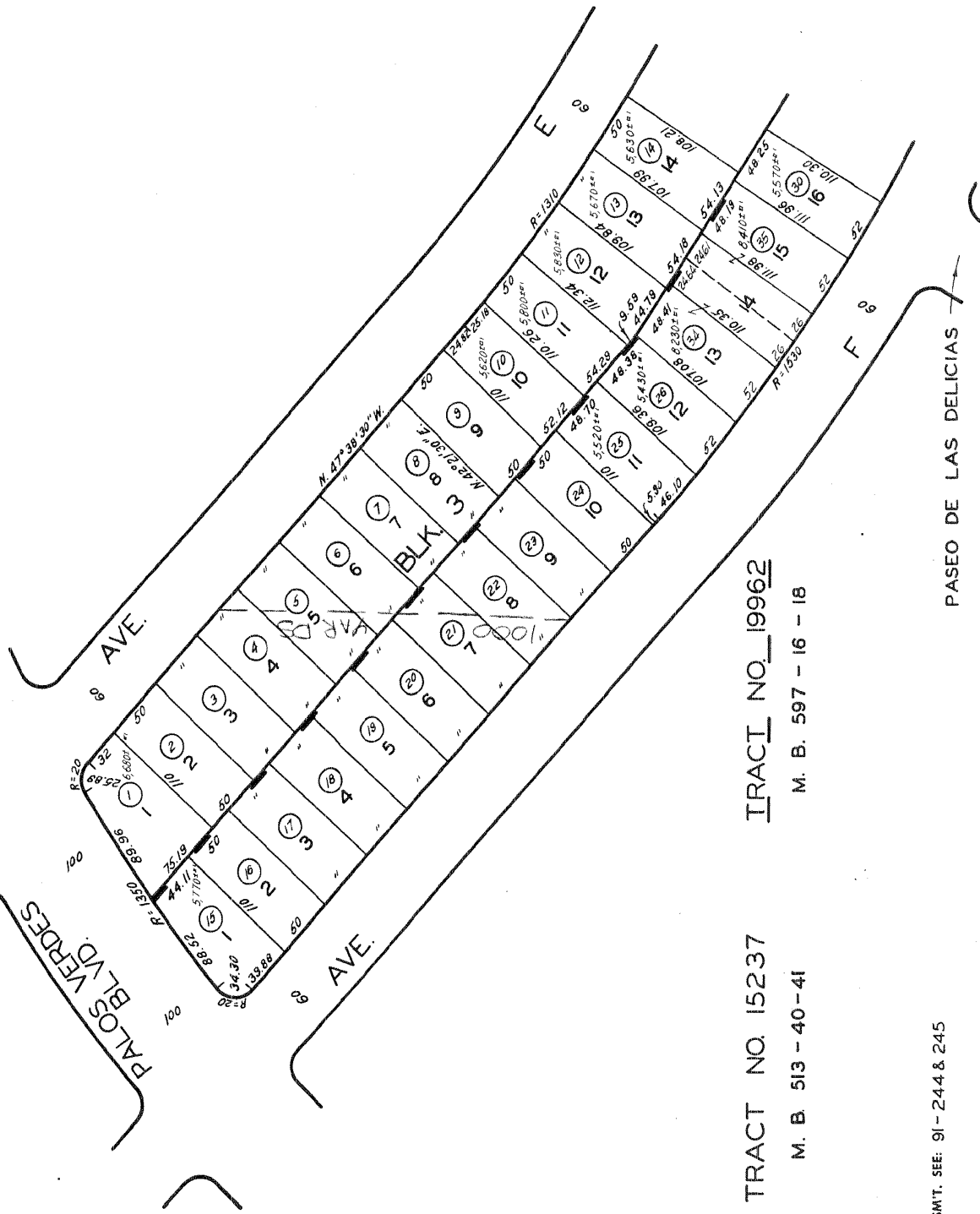
**HOMEOWNERS ASSOCIATION** \_\_\_\_\_ NUMBER ( ) \_\_\_\_\_

**DATE** \_\_\_\_\_ **SIGNATURE** \_\_\_\_\_

**HOME PHONE** \_\_\_\_\_ **BUSINESS PHONE** \_\_\_\_\_

REVISED  
7-18-60  
4-24-62  
3-13-63

7510 | 26  
1" = 80'



CODE  
8068

FOR PREV. ASSM'T. SEE: 91-244 & 245

ASSESSOR'S MAP  
COUNTY OF LOS ANGELES, CALIF.