



615 N. NASH STREET, SUITE 308  
EL SEGUNDO, CA 90245  
PHONE NO. (800) 794-8094

PENINSULA ESCROW (2345)  
23740 HAWTHORNE BLVD #102  
TORRANCE, CA 90505

TITLE OFFICER: MONCEF SELMI / SERGIO SALAS  
E-MAIL: TITLEUNIT12@PROVIDENTTITLE.COM  
ORDER NO.: 12388054

ATTN: JACKIE MCGEE

YOUR REFERENCE NO: 2022 MORGAN LN

PROPERTY ADDRESS: 2022 MORGAN LANE, REDONDO BEACH, CALIFORNIA 90278

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**PRELIMINARY REPORT**

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DATED AS OF JUNE 11, 2021 AT 7:30 A.M.

PROVIDENT TITLE COMPANY, HEREBY REPORTS THAT IT IS PREPARED TO ISSUE, OR CAUSE TO BE ISSUED AS OF THE DATE HEREOF, A STEWART TITLE GUARANTY COMPANY 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 IN SCHEDULE B OR NOT EXCLUDED FROM COVERAGE PURSUANT TO THE PRINTED SCHEDULES, CONDITIONS AND STIPULATIONS OF SAID POLICY FORMS.

THE PRINTED EXCEPTIONS AND EXCLUSION FROM THE COVERAGE OF SAID POLICY OR POLICIES ARE SET FORTH IN SCHEDULE B ATTACHED. 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 SCHEDULE B 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.

MONCEF SELMI / SERGIO SALAS  
TITLE OFFICER

THE FORM OF POLICY OF TITLE INSURANCE CONTEMPLATED BY THIS REPORT IS:

AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (2006)  
HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY  
RESIDENCE

ISSUED BY PROVIDENT TITLE COMPANY AS AGENT FOR:  
STEWART TITLE GUARANTY COMPANY

**SCHEDULE A**

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

A CONDOMINIUM, AS DEFINED IN SECTION 783 OF THE CALIFORNIA CIVIL CODE, IN FEE AS TO PARCEL A AND B; AN EASEMENT MORE FULLY DESCRIBED BELOW AS TO PARCEL C AND D.

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

KAY MARIE OHARA, TRUSTEE OF THE KAY MARIE OHARA REVOCABLE TRUST DATED OCTOBER 23, 2017

3. THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

A CONDOMINIUM COMPRISED OF:

PARCEL A:

AN UNDIVIDED ONE-HALF (1/2) INTEREST AS A TENANT-IN-COMMON, IN AND TO PARCEL 1 OF PARCEL MAP NO. 27146, IN THE CITY OF REDONDO BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP FILED IN BOOK 339 PAGE(S) 65 AND 66 OF PARCEL MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPT THEREFROM UNITS 1 AND 2, AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN RECORDED JULY 7, 2006 AS INSTRUMENT NO. 06-1501173, OFFICIAL RECORDS.

ALSO EXCEPT THEREFROM ALL OIL, GAS, ASPHALTUM AND OTHER HYDROCARBON SUBSTANCES AND MINERALS TOGETHER WITH THE EXCLUSIVE RIGHT TO REMOVE SAME FROM SAID LAND, AS RESERVED BY PUBLIX TITLE COMPANY, A CORPORATION, BY DEED RECORDED OCTOBER 24, 1852 IN BOOK 40151 PAGE 223 OF OFFICIAL RECORDS. ALL RIGHTS TO ENTER UPON THE SURFACE OF SAID LAND AND THE TOP 560 FEET OF THE SUBSURFACE THEREOF WERE QUITCLAIMED TO THE RECORD OWNER, OF SAID LAND BY DEED RECORDED FEBRUARY 19, 1959 AS INSTRUMENT NO. 1852 AND OTHER INSTRUMENTS OF RECORD.

RESERVING THEREFROM EXCLUSIVE USE EASEMENTS FOR ALL USES AND PURPOSES OF A "DECK", "PATIO", "YARD" AREAS, TOGETHER WITH THE RIGHT TO GRANT THE SAME TO OTHERS, OVER AND ACROSS THOSE PORTIONS OF SAID LAND DEFINED AND DELINEATED AS EXCLUSIVE USE COMMON AREA, ON THE ABOVE REFERENCED CONDOMINIUM PLAN.

PARCEL B:

UNIT 1 AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN ABOVE MENTIONED.

PARCEL C:

AN EXCLUSIVE EASEMENT, APPURTENANT TO PARCEL B ABOVE, FOR ALL USES AND PURPOSES OF A "DECK", "YARD", OVER AND ACROSS THAT PORTION OF PARCEL 1 OF SAID PARCEL MAP NO. 71211, DEFINED AND DELINEATED AS EXCLUSIVE USE COMMON AREA, WHICH BEARS THE SAME NUMBER AS THE UNIT REFERRED TO IN PARCEL B ABOVE FOLLOWED BY THE LETTER "D" AND "Y" ON THE ABOVE REFERENCED CONDOMINIUM PLAN.

PARCEL D:

AN EASEMENT FOR INGRESS, EGRESS, ENCROACHMENT, USE AND ENJOYMENT AND FOR OTHER PURPOSES, ALL AS DESCRIBED IN THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR MORGAN BLOSSOM HOMEOWNERS' ASSOCIATION, RECORDED JULY 7, 2006, AS INSTRUMENT NO. 06-1501174 OF OFFICIAL RECORDS, AND ANY AMENDMENTS THERETO.

ASSESSOR'S PARCEL NUMBER: 4159-016-068

**SCHEDULE B**

AT THE DATE HEREOF EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN THE POLICY FORM DESIGNATED ON THE FACE PAGE OF THIS REPORT WOULD BE AS FOLLOWS:

- A. PROPERTY TAXES, INCLUDING ANY ASSESSMENTS COLLECTED WITH TAXES, TO BE LEVIED FOR THE FISCAL YEAR 2021-2022, WHICH ARE A LIEN NOT YET PAYABLE.
- B. PROPERTY TAXES FOR THE FISCAL YEAR SHOWN BELOW ARE PAID. FOR INFORMATIONAL PURPOSES THE AMOUNTS ARE:
- |                  |              |
|------------------|--------------|
| FISCAL YEAR:     | 2020-2021    |
| 1ST INSTALLMENT: | \$ 4,125.59  |
| 2ND INSTALLMENT: | \$ 4,125.58  |
| CODE NO.:        | 08060        |
| TAX PARCEL NO.:  | 4159-016-068 |
- C. SUPPLEMENTAL ASSESSMENTS OF PROPERTY TAXES, IF ANY, MADE PURSUANT TO THE PROVISIONS OF PART 0.5, CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE CALIFORNIA REVENUE AND TAXATION CODE AS A RESULT OF THE TRANSFER OF TITLE TO THE VESTEE NAMED IN SCHEDULE A.

SUPPLEMENTAL OR ESCAPED ASSESSMENTS OF PROPERTY TAXES, IF ANY, MADE PURSUANT TO PART 0.5, CHAPTER 3.5 OR PART 2, CHAPTER 3, ARTICLES 3 AND 4, RESPECTIVELY, OF THE CALIFORNIA REVENUE AND TAXATION CODE AS A RESULT OF CHANGES IN OWNERSHIP OR NEW CONSTRUCTION OCCURRING PRIOR TO DATE OF POLICY.

ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS.

**NOTE: THE MAP ATTACHED HERETO IS NEITHER A PLAT NOR A SURVEY, IT IS FURNISHED AS A CONVENIENCE TO LOCATE THE LAND INDICATED HEREON WITH REFERENCE TO STREETS AND OTHER LAND. NO LIABILITY IS ASSUMED BY REASON OF RELIANCE HEREIN.**

1. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.
2. ANY AND ALL OFFERS OF DEDICATION, CONDITIONS, RESTRICTIONS, EASEMENTS, FENCE LINE/BOUNDARY DISCREPANCIES, NOTES AND/OR PROVISIONS SHOWN OR DISCLOSED BY [THE FILED OR RECORDED MAP](#) REFERRED TO IN THE LEGAL DESCRIPTION.
3. EASEMENTS FOR INGRESS AND EGRESS, PARKING, PIPELINES, DRAINAGE, SANITARY SEWERS, PUBLIC UTILITIES, LAUNDRY FACILITIES, LEASES OR EQUIPMENT, SLOPES AND RIGHTS INCIDENTAL THERETO AS DISCLOSED BY INSTRUMENTS OF RECORD AND THE MAP OF SAID [TRACT](#), AFFECTING ONLY THE "COMMON AREA".
4. THE FACT THAT THIS COMPANY ASSUMES NO LIABILITY FOR DISCLOSURE OF SPECIFIC PARKING SPACES INCLUDED IN THE LEGAL DESCRIPTION OF ANY GRANT DEED, DEED OF TRUST OR ANY OTHER DOCUMENT OF RECORD OR TO RECORD AT TIME OF CLOSING.

NO REPRESENTATION IS MADE REGARDING THE OWNERSHIP OF THE HEREIN DESCRIBED PARKING SPACE(S).

NO DETERMINATION CAN BE MADE AS TO THE INDIVIDUALS ACTUALLY IN POSSESSION OF SAID PARKING SPACES.

5. THE PROVISIONS PROHIBITING THE BUYING, SELLING OR HANDLING OF INTOXICATING LIQUORS UPON SAID LAND, CONTAINING A MORTGAGEE PROTECTION CLAUSE, (DELETING THEREFROM ANY RESTRICTIONS BASED ON RACE, COLOR OR CREED) AS SET FORTH IN THE DOCUMENT RECORDED: IN [BOOK 2632 PAGE 199](#) OF DEEDS.

**NOTE:** SECTION 12956.1 OF THE GOVERNMENT CODE PROVIDES THE FOLLOWING: IF THIS DOCUMENT CONTAINS ANY RESTRICTIONS BASED ON RACE, COLOR, RELIGION, SEX, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, NATIONAL ORIGIN, OR ANCESTRY, THAT RESTRICTION VIOLATES STATE AND FEDERAL FAIR HOUSING LAWS AND IS VOID. ANY PERSON HOLDING AN INTEREST IN THIS PROPERTY MAY REQUEST THAT THE COUNTY RECORDER REMOVE THE RESTRICTIVE LANGUAGE PURSUANT TO SUBDIVISION (C) OF SECTION 12956.1 OF THE GOVERNMENT CODE.

6. THE MATTERS SET FORTH IN THE DOCUMENT SHOWN BELOW WHICH, AMONG OTHER THINGS, CONTAINS OR PROVIDES FOR: CERTAIN EASEMENTS; LIENS AND THE SUBORDINATION THEREOF; PROVISIONS RELATING TO PARTITION; RESTRICTIONS ON THE SEVERABILITY OF COMPONENT INTEREST; 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" AS SET FORTH IN THE DOCUMENT RECORDED: [JULY 7, 2006 AS INSTRUMENT NO. 06-1501174](#) OF OFFICIAL RECORDS

**NOTE:** SECTION 12956.1 OF THE GOVERNMENT CODE PROVIDES THE FOLLOWING: IF THIS DOCUMENT CONTAINS ANY RESTRICTIONS BASED ON RACE, COLOR, RELIGION, SEX, FAMILIAL STATUS, MARITAL STATUS, DISABILITY, NATIONAL ORIGIN, OR ANCESTRY, THAT RESTRICTION VIOLATES STATE AND FEDERAL FAIR HOUSING LAWS AND IS VOID. ANY PERSON HOLDING AN INTEREST IN THIS PROPERTY MAY REQUEST THAT THE COUNTY RECORDER REMOVE THE RESTRICTIVE LANGUAGE PURSUANT TO SUBDIVISION (C) OF SECTION 12956.1 OF THE GOVERNMENT CODE.

SAID COVENANTS, CONDITIONS AND RESTRICTIONS PROVIDE THAT A VIOLATION THEREOF SHALL NOT DEFEAT THE LIEN OF ANY MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE.

7. THE PROVISIONS OF AN INSTRUMENT EXECUTED BY AND BETWEEN THE PARTIES NAMED THEREIN, UPON THE TERMS, PROVISIONS AND CONDITIONS THEREIN PROVIDED.

ENTITLED: "NOTICE OF NON-ADVERSARIAL PROCEDURE; NOTICE TO SUCCESSORS IN INTEREST AND SUBSEQUENT PURCHASERS; AND NOTICE OF BUILDER'S AGENT FOR NOTICE UNDER CALIFORNIA CIVIL CODE SECTION 912(F), 912(H), AND 912(E)"  
RECORDED: [JULY 7, 2006 AS INSTRUMENT NO. 06-1501175](#) OF OFFICIAL RECORDS

REFERENCE IS MADE TO SAID DOCUMENT FOR FULL PARTICULARS.

8. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY  
AMOUNT: \$ 600,000.00  
DATED: SEPTEMBER 30, 2005  
TRUSTOR: KAY M. OHARA, SURVIVING TRUSTEE OF THE OHARA LIVING TRUST DTD 01/29/91  
TRUSTEE: CHICAGO TITLE COMPANY, A CALIFORNIA CORPORATION  
BENEFICIARY: KUNIMATSU TAKAHASHI, A SINGLE MAN  
RECORDED: [OCTOBER 6, 2005 AS INSTRUMENT NO. 05-2413741](#)
9. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY  
AMOUNT: \$ 125,000.00  
DATED: FEBRUARY 7, 2007  
TRUSTOR: KAY M. OHARA, TRUSTEE OF THE OHARA REVOCABLE TRUST DATED JANUARY 29, 1991  
TRUSTEE: UNIONBANCAL MORTGAGE CORPORATION  
BENEFICIARY: UNION BANK OF CALIFORNIA, N.A., A CALIFORNIA BANKING CORPORATION  
RECORDED: [FEBRUARY 14, 2007 AS INSTRUMENT NO. 07-0319531](#)

**PLEASE NOTE: SAID DEED OF TRUST RECITES IN PART TO BE A CREDIT LINE AND THAT THE TRUSTOR/BORROWER CAN WITHDRAW FUNDS.**

**IT IS A REQUIREMENT OF THIS COMPANY THAT A LETTER EXECUTED BY ALL BORROWERS, A COPY OF WHICH HAS BEEN ATTACHED TO THIS PRELIMINARY REPORT, MUST BE SUBMITTED TO THE LENDER (WHEN THE REQUEST FOR DEMAND IS SENT) INSTRUCTING THE LENDER TO:**

- (I) ACCOMMODATE THIS TRANSACTION, SUSPEND THE CREDIT LINE, AND AGREE THAT NO FURTHER CHARGES OR ADVANCES BE MADE OR HONORED BY THE BANK FOR AT LEAST 30 DAYS;**
- (II) CLOSE THE CREDIT LINE AND ISSUE A FULL RECONVEYANCE RELEASING THE PROPERTY FROM THE LIEN UPON PAYMENT OF THE DEMAND**

**THIS COMPANY WILL REQUIRE, AS A CONDITION OF CLOSING ANY TRANSACTION, THAT A COPY OF SAID LETTER, ALONG WITH PROOF OF SUBMISSION TO THE LENDER, BE PROVIDED TO THE COMPANY WITH THE DEMAND FOR PAYMENT FROM THE LENDER.**

10. ANY INVALIDITY OR DEFECT IN THE TITLE OF THE VESTEES IN THE EVENT THAT THE TRUST REFERRED TO IN THE VESTING PORTION OF SCHEDULE A IS INVALID OR FAILS TO GRANT SUFFICIENT POWERS TO THE TRUSTEE(S) OR IN THE EVENT THERE IS A LACK OF COMPLIANCE WITH THE TERMS AND PROVISIONS OF THE TRUST INSTRUMENT.

**END OF SCHEDULE B**

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## NOTES AND REQUIREMENTS

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### FOR OUR WIRING INSTRUCTIONS PLEASE CONTACT THE TITLE UNIT

**SPECIAL NOTE:** THE POLICY TO BE ISSUED MAY CONTAIN AN ARBITRATION CLAUSE. WHEN THE AMOUNT OF INSURANCE IS LESS THAN THE AMOUNT, IF ANY 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 BY THE PARTIES.

**SPECIAL NOTE:** IF A COUNTY RECORDER, TITLE INSURANCE COMPANY, ESCROW COMPANY, REAL ESTATE BROKER, REAL ESTATE AGENT OR ASSOCIATION PROVIDES A COPY OF A DECLARATION, GOVERNING DOCUMENT OR DEED TO ANY PERSON, CALIFORNIA LAW REQUIRES THAT THE DOCUMENT PROVIDED SHALL INCLUDE A STATEMENT REGARDING ANY UNLAWFUL RESTRICTIONS. SAID STATEMENT IS TO BE IN AT LEAST 14-POINT BOLD FACER TYPE AND MAY BE STAMPED ON THE FIRST PAGE OF ANY DOCUMENT PROVIDED OR INCLUDED AS A COVER PAGE ATTACHED TO THE REQUESTED DOCUMENT. SHOULD A PARTY TO THIS TRANSACTION REQUEST A COPY OF ANY DOCUMENT REPORTED HEREIN THAT FITS THIS CATEGORY, THE STATEMENT IS TO BE INCLUDED IN THE MANNER DESCRIBED.

**SPECIAL NOTE:** CALIFORNIA REVENUE AND TAXATION CODE SECTION 18662, EFFECTIVE JANUARY 1, 1994 AND BY AMENDMENT EFFECTIVE JANUARY 1, 2003, PROVIDES THAT THE SELLER IN ALL SALES OF CALIFORNIA REAL ESTATE MAY BE REQUIRED TO WITHHOLD 3 AND 1/3<sup>RD</sup> % OF THE TOTAL SALES PRICE A CALIFORNIA STATE INCOME TAX, SUBJECT TO THE VARIOUS PROVISIONS OF THE LAW AS THEREIN CONTAINED.

**SPECIAL NOTE:** UNLESS OTHERWISE DIRECTED IN WRITING, PROVIDENT TITLE COMPANY AUTOMATICALLY ISSUES **THE ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (2-03-10)** ON ALL QUALIFIED RESIDENTIAL PROPERTY SALE TRANSACTIONS.

**SPECIAL NOTE:** THE ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (1-1-08) CONTAINS EXCEPTIONS AS TO OFF RECORD MATTERS IN ADDITION TO SPECIFIC DEDUCTIBLE AMOUNTS AND SPECIFIC LIABILITY MAXIMUMS FOR COVERED RISKS OF SAID POLICY THAT HAVE BEEN FILED AND APPROVED BY THE VARIOUS DEPARTMENTS OF INSURANCE WHERE THE FORMS HAVE BEEN FILED. PLEASE CONSULT WITH YOUR ESCROW OR TITLE OFFICER IF YOU HAVE QUESTIONS REGARDING THE POLICY.

Note No. 1: YOUR ORDER FOR TITLE WORK CALLS FOR A SEARCH OF PROPERTY THAT IS IDENTIFIED BY A STREET ADDRESS ONLY OR BY SUCH OTHER UNCONFIRMED DATA. BASED ON OUR RECORDS, WE BELIEVE THAT THE LAND DESCRIPTION AND ITS OWNERSHIP IN THIS REPORT REPRESENTS THE PARCEL THAT YOU REQUESTED.

IN ORDER TO PREVENT COSTLY ERRORS AND TO BE CERTAIN THAT THE CORRECT PARCEL OF LAND IS BEING CONSIDERED, WE REQUIRE THAT WRITTEN APPROVAL OF THE LEGAL DESCRIPTION AND THE VESTING IN THIS REPORT BE SENT TO US. IF WE DO NOT RECEIVE SUCH CONFIRMATION BEFORE CLOSE OF ESCROW, WE WILL CONSIDER THIS DEEMED APPROVAL OF THE DESCRIPTION AND OWNERSHIP OF SAID LAND AS SHOWN IN OUR REPORT.

Note No. 2: WE WILL REQUIRE A STATEMENT OF INFORMATION FROM THE PARTIES 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.

PARTIES: ALL PARTIES

Note No. 3: THIS COMPANY WILL REQUIRE A COPY OF THE TRUST INSTRUMENT CREATING THE TRUST AND ALL AMENDMENTS THERETO OF THE ENTITY **SHOWN IN THE VESTING PORTION OF SCHEDULE A**, TOGETHER WITH A WRITTEN VERIFICATION BY ALL TRUSTEES THAT THE COPY OF THE TRUST IS A TRUE AND CORRECT COPY OF THE TRUST, AS IT MAY HAVE BEEN AMENDED, THAT IT IS IN FULL FORCE AND EFFECT AND THAT IT HAS NOT BEEN REVOKED OR TERMINATED.

**CERTIFICATION OF TRUST  
PURSUANT TO CALIFORNIA PROBATE CODE SECTION 18100.5  
IMPORTANT: THIS CERTIFICATION OF TRUST MUST BE FULLY COMPLETED**

I/WE,

\_\_\_\_\_

(Name of Trustee(s))

Trustee(s) of the

\_\_\_\_\_

(Name of Trust)

dated \_\_\_\_\_, am/are providing the information set forth below at the request of PROVIDENT TITLE COMPANY, and its underwriter, (hereafter collectively called "Company").

WHEREAS, Company has been requested to issue a title insurance policy on the real property described in Schedule "A" of the Preliminary Report or Commitment issued under order number **12388054**; and

WHEREAS, Company has determined that information concerning the Trust is necessary to ascertain whether Company will be able to issue the requested policy of title insurance;

THEREFORE, acting in my/our capacity as Trustee(s) of the Trust, I/we hereby certify and confirm to Company that the information set forth below is accurate and correct.

1. The Trust identification number (SSN or employer Tax ID) is: \_\_\_\_\_
2. The Settlor(s) of the Trust is/are: \_\_\_\_\_  
\_\_\_\_\_
3. The current active Trustee(s) of the Trust is/are \_\_\_\_\_  
\_\_\_\_\_
4. As set out in the Trust, the powers of the Trustee(s) include: (check all that apply)  
 The power to sell, convey and grant trust property.  
 The power to hypothecate (borrow money and encumber/lien trust property).
5. As set out in the Trust, are all currently active Trustee(s) required to execute documents when exercising the powers set forth above? (circle one)      YES      NO
6. As set out in the Trust, the Trust is: (check the appropriate box)  
 Revocable       Irrevocable
7. If the Trust is revocable, the name(s) of the person(s) identified as having power to revoke the Trust is/are:  
\_\_\_\_\_
8. The Trust and the individual named Settlor(s) do not have any liens or money judgments pending, filed and/or recorded against them.
9. The Trust and/or the individually named Settlor(s) are not aware of any threatened, pending, or filed lawsuits nor have it/they settled any lawsuits within the three (3) calendar years immediately preceding the signing of this Certification.
10. By signing below, the undersigned Trustee(s) affirm that the Trust is in full force and effect and has not been revoked or terminated; in addition, the Trust has not been modified or amended in any manner which would cause the representations set forth herein to be incorrect.
11. Is this Certification of Trust being executed by all currently active Trustees of the Trust? (circle one)  
 YES      NO      (If "NO", please explain) \_\_\_\_\_  
 \_\_\_\_\_





**BORROWER'S INSTRUCTION TO SUSPEND AND CLOSE EQUITY LINE OF CREDIT**

Lender:

Borrower(s):

Account Number of the Equity Line of Credit:

Encumbered Property Address:

Escrow or Settlement Agent:

In connection with a sale or refinance of the above-referenced property, my Escrow or Settlement Agent has requested a payoff demand statement for the above-described equity line of credit. I understand my ability to use this equity line of credit has been suspended for at least 30 days to accommodate this pending transaction. I understand that I cannot use any credit cards, debit cards, or checks associated with this equity line of credit while it is suspended and all amounts will be due and payable upon close of escrow. I also understand that when payment is made in accordance with the payoff demand statement, my equity line of credit will be closed. If any amounts remain due after the payment is made, I understand I will remain personally liable for those amounts even if the equity line of credit has been closed and the property released.

This is my written authorization and instruction that you are to close my equity line of credit and cause the secured lien against this property to be released when you are in receipt of both this instruction and payment in accordance with your payoff demand statement.

Date:

---

Signed:

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615 N. NASH STREET, SUITE 308  
EL SEGUNDO, CA 90245  
PHONE NO. (800) 794-8094

## LENDERS SUPPLEMENTAL REPORT

ATTENTION:

YOUR NO.

OUR NO. 12388054

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THE REFERENCED REPORT (INCLUDING ANY SUPPLEMENTS OR AMENDMENTS THERETO) IS HEREBY MODIFIED AND/OR SUPPLEMENTED IN ORDER TO REFLECT THE FOLLOWING ADDITIONAL ITEMS RELATING TO THE ISSUANCE OF AN AMERICAN LAND TITLE ASSOCIATION LOAN FORM POLICY AS FOLLOWS:

1. NONE OF THE ITEMS SHOWN IN THIS REPORT WILL CAUSE THE COMPANY TO DECLINE TO ATTACH CLTA ENDORSEMENT FORM 100 TO AN ALTA POLICY, WHEN ISSUED.
2. THERE IS LOCATED ON SAID LAND CONDOMINIUM UNIT KNOWN AS 2022 MORGAN LANE, REDONDO BEACH, CALIFORNIA 90278
3. THERE ARE NO CONVEYANCES AFFECTING SAID LAND RECORDED WITHIN TWENTY FOUR (24) MONTHS OF THE DATE OF THIS REPORT.

**EXHIBIT "A"**

A CONDOMINIUM COMPRISED OF:

PARCEL A:

AN UNDIVIDED ONE-HALF (1/2) INTEREST AS A TENANT-IN-COMMON, IN AND TO PARCEL 1 OF PARCEL MAP NO. 27146, IN THE CITY OF REDONDO BEACH, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP FILED IN BOOK 339 PAGE(S) 65 AND 66 OF PARCEL MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPT THEREFROM UNITS 1 AND 2, AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN RECORDED JULY 7, 2006 AS INSTRUMENT NO. 06-1501173, OFFICIAL RECORDS.

ALSO EXCEPT THEREFROM ALL OIL, GAS, ASPHALTUM AND OTHER HYDROCARBON SUBSTANCES AND MINERALS TOGETHER WITH THE EXCLUSIVE RIGHT TO REMOVE SAME FROM SAID LAND, AS RESERVED BY PUBLIX TITLE COMPANY, A CORPORATION, BY DEED RECORDED OCTOBER 24, 1852 IN BOOK 40151 PAGE 223 OF OFFICIAL RECORDS. ALL RIGHTS TO ENTER UPON THE SURFACE OF SAID LAND AND THE TOP 560 FEET OF THE SUBSURFACE THEREOF WERE QUITCLAIMED TO THE RECORD OWNER, OF SAID LAND BY DEED RECORDED FEBRUARY 19, 1959 AS INSTRUMENT NO. 1852 AND OTHER INSTRUMENTS OF RECORD.

RESERVING THEREFROM EXCLUSIVE USE EASEMENTS FOR ALL USES AND PURPOSES OF A "DECK", "PATIO", "YARD" AREAS, TOGETHER WITH THE RIGHT TO GRANT THE SAME TO OTHERS, OVER AND ACROSS THOSE PORTIONS OF SAID LAND DEFINED AND DELINEATED AS EXCLUSIVE USE COMMON AREA, ON THE ABOVE REFERENCED CONDOMINIUM PLAN.

PARCEL B:

UNIT 1 AS SHOWN AND DEFINED ON THE CONDOMINIUM PLAN ABOVE MENTIONED.

PARCEL C:

AN EXCLUSIVE EASEMENT, APPURTENANT TO PARCEL B ABOVE, FOR ALL USES AND PURPOSES OF A "DECK", "YARD", OVER AND ACROSS THAT PORTION OF PARCEL 1 OF SAID PARCEL MAP NO. 71211, DEFINED AND DELINEATED AS EXCLUSIVE USE COMMON AREA, WHICH BEARS THE SAME NUMBER AS THE UNIT REFERRED TO IN PARCEL B ABOVE FOLLOWED BY THE LETTER "D" AND "Y" ON THE ABOVE REFERENCED CONDOMINIUM PLAN.

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AN EASEMENT FOR INGRESS, EGRESS, ENCROACHMENT, USE AND ENJOYMENT AND FOR OTHER PURPOSES, ALL AS DESCRIBED IN THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR MORGAN BLOSSOM HOMEOWNERS' ASSOCIATION, RECORDED JULY 7, 2006, AS INSTRUMENT NO. 06-1501174 OF OFFICIAL RECORDS, AND ANY AMENDMENTS THERETO.

ASSESSOR'S PARCEL NUMBER: 4159-016-068

OFFICE OF THE ASSESSOR  
 COUNTY OF LOS ANGELES 20060913100069001-14  
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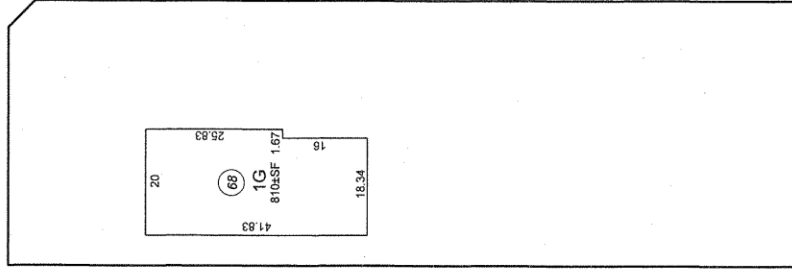
2007

SCALE 1" = 20'  
 SHEET 2

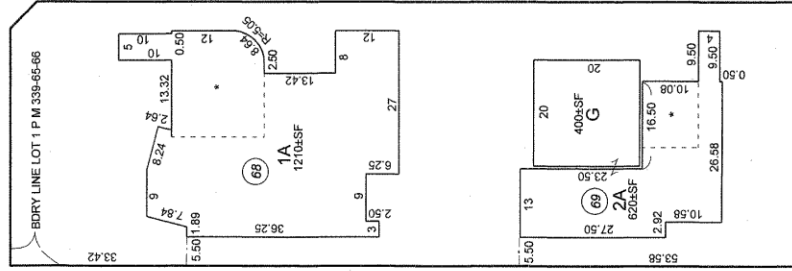
4159 16

AIRSPACE PLAN REFERENCE	COMMON AREA		SUBDIVISION OF AIRSPACE SHEET(S)	
	TRACT NO	BLK	LOTS	TYPE
# 528386 5-28-81	PM 138-55	-	1	CONDO
# 1197438 10-5-84	PM 172-87	-	1	CONDO
# 383746 3-24-86	PM 185-24	-	1	CONDO
# 699321 5-4-87	PM 189-29	-	1	CONDO
# 1854746 11-18-88	PM 211-67	-	1	CONDO
# 171715 10-29-91 # 1670932 11-26-91 AMENDED	PM 241-31-32	-	1	CONDO
# 816857 4-30-93	PM 258-17	-	1	CONDO
# 1810364 9-17-93	PM 260-36	-	1	CONDO
# 1756765 9-15-99	PM 287-13	-	1	CONDO
# 1501173 7-7-06	PM 339-65-66	-	1	CONDO

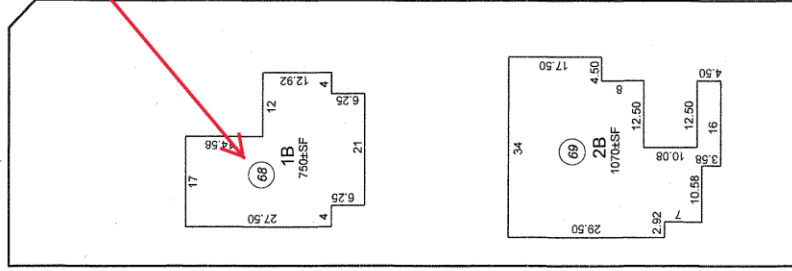
THE ASSESSMENT OF UNITS IN THE FOLLOWING AIRSPACE PLANS  
 INCLUDES ALL RIGHTS AND INTERESTS IN THE COMMON AREAS AS  
 SET FORTH IN DEEDS OF RECORD. EACH PLAN DEPICTS  
 APPROXIMATE DIMENSIONS FROM WHICH AREAS ARE COMPUTED.  
 AREAS ARE FOR CORRESPONDING ELEMENTS ONLY.



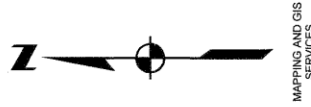
GARAGE



1ST FLOOR



2ND FLOOR



SUBDIVISION OF AIRSPACE  
 CONDOMINIUM PM 339-65-66

FOR COMMON AREA SEE SHEET 1  
 \* REPRESENTS PORTION OF A UNIT OPEN TO FLOOR ABOVE



# **PROVIDENT TITLE COMPANY**

## **Privacy Policy Notice**

### **PURPOSE OF THIS NOTICE**

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

We may collect nonpublic personal information about you from the following sources:

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

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

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

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

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

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

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

## Provident Title Company Privacy Notice for California Residents

**Effective Date:** December 30, 2020

**Last Reviewed on:** December 30, 2020

This Privacy Notice for California Residents supplements the information contained in Provident Title Company's <https://providenttitle.com/privacy-notice-ccpa/> and applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this notice.

### Information We Collect

Our Website collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("**personal information**"). In particular, Provident Title Company has collected the following categories of personal information from its consumers on its Website within the last twelve (12) months:

Category	Examples	Collected
A. Identifiers.	A 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.	<b>YES</b>
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A 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.  Some personal information included in this category may overlap with other categories.	<b>YES</b>
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion 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, genetic information (including familial genetic information).	<b>NO</b>
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<b>NO</b>
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	<b>NO</b>
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	<b>NO</b>
G. Geolocation data.	Physical location or movements.	<b>NO</b>



H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	<b>NO</b>
I. Professional or employment-related information.	Current or past job history or performance evaluations.	<b>NO</b>
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	<b>NO</b>
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	<b>NO</b>

Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, such as:
- health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
- personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Provident Title Company obtains the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from contracts, applications, letters and other communications and from forms you complete.
- Indirectly from you. For example, from observing your actions on our Website.
- Third Parties. For example, from third parties including real estate sales agents and brokers, mortgages companies and lenders, title companies, contractors, bookkeepers and accountants, tax preparers, attorneys, notaries, contractors, homeowners associations, insurance agents, federal, state or local tax or governmental authorities, or from others who may give us information on forms or by other methods including but not limited to, telephone, e-mail, or facsimile transmission.
- Consumer reporting agency.

## **Use of Personal Information**

We may use, sell or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a product or service, we will use that information to process your payment and facilitate delivery. We may also save your information to facilitate new product orders or process returns.
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Provident Title Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Provident Title Company about our Website users is among the assets transferred.

Provident Title Company will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

## **Sharing Personal Information**

Provident Title Company may disclose your personal information to a third party for a business purpose or sell your personal information, subject to your right to opt-out of those sales (see "Personal Information Sales Opt-Out and Opt-In Rights" below). When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. The CCPA prohibits third parties who purchase the personal information we hold from reselling it unless you have received explicit notice and an opportunity to opt-out of further sales.

We share your personal information with the following categories of third parties:

- Financial service providers as needed to complete your transaction such as escrow companies, title insurance and underwritten title companies, mortgage companies and lenders, and insurance agents.
- Nonfinancial companies as needed to complete your transaction such as homeowners; associations, attorneys, bookkeepers and accountants, federal, state, or local tax or governmental authorities, notaries, and real estate sales agents and brokers.
- Service providers as needed to complete your transaction including contractors, structural pest control operators, and others rendering services to you or the real property or business that is the subject of this transaction.
- Data aggregators.

- Affiliated companies which may include financial service providers, such as title insurers, property and casualty insurers, escrow companies, and trust and investment advisory companies, or companies involved in real estate services, such as real estate brokers and agents, appraisal companies and home warranty companies.
- Companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions to whom we or our affiliated companies have joint marketing agreements.

### ***Disclosures of Personal Information for a Business Purpose***

In the preceding twelve (12) months, Provident Title Company has disclosed the following categories of personal information for a business purpose:

[Category A: Identifiers.]

[Category B: California Customer Records personal information categories.]

We disclose your personal information for a business purpose to the following categories of third parties:

- Financial service providers as needed to complete your transaction such as escrow companies, title insurance and underwritten title companies, mortgage companies and lenders, and insurance agents.
- Nonfinancial companies as needed to complete your transaction such as homeowners; associations, attorneys, bookkeepers and accountants, federal, state, or local tax or governmental authorities, notaries, and real estate sales agents and brokers.
- Service providers as needed to complete your transaction including contractors, structural pest control operators, and others rendering services to you or the real property or business that is the subject of this transaction.
- Data aggregators.
- Affiliated companies which may include financial service providers, such as title insurers, property and casualty insurers, escrow companies, and trust and investment advisory companies, or companies involved in real estate services, such as real estate brokers and agents, appraisal companies and home warranty companies.
- Companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions to whom we or our affiliated companies have joint marketing agreements.

### ***Sales of Personal Information***

In the preceding twelve (12) months, Provident Title Company has not sold personal information for a business purpose.

We do not sell your personal information to any third parties.

### **Your Rights and Choices**

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

### ***Access to Specific Information and Data Portability Rights***

You have the right to request that Provident Title Company disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request (see “Exercising Access, Data Portability, and Deletion Rights” below), we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.

- The specific pieces of personal information we collected about you (also called a data portability request).
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
  - sales, identifying the personal information categories that each category of recipient purchased; and
  - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

### ***Deletion Request Rights***

You have the right to request that Provident Title Company delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request (see “Exercising Access, Data Portability, and Deletion Rights” below), we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) 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.

### ***Exercising Access, Data Portability, and Deletion Rights***

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at (800) 794-8094.
- Visiting <https://providenttitle.com/contact-us/>.
- Email: [info@providenttitle.com](mailto:info@providenttitle.com)

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

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 confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. [However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.]

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

For instructions on exercising sale opt-out rights, see "Personal Information Sales Opt-Out and Opt-In Rights" below.

### ***Response Timing and Format***

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time we will inform you of the reason and extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

### ***Personal Information Sales Opt-Out and Opt-In Rights***

If you are 16 years of age or older, you have the right to direct us to not sell your personal information at any time (the "right to opt-out"). We do not sell the personal information of consumers we actually know are less than 16 years of age, unless we receive affirmative authorization (the "right to opt-in") from either the consumer who is between 13 and 16 years of age, or the parent or guardian of a consumer less than 13 years of age. Consumers who opt-in to personal information sales may opt-out of future sales at any time.

To exercise the right to opt-out, you (or your authorized representative) may submit a request to us by visiting the following Internet Web page link:

<https://providenttitle.com/contact-us/> with the title "Do Not Sell My Personal Information"

Once you make an opt-out request, we will wait at least twelve (12) months before asking you to reauthorize personal information sales. However, you may change your mind and opt back in to personal information sales at any time by submitting a request to us by visiting the following Internet Web page link:

<https://providenttitle.com/contact-us/> with the title "OPT-IN INSTRUCTIONS"

You do not need to create an account with us to exercise your opt-out rights. We will only use personal information provided in an opt-out request to review and comply with the request.

### **Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

### **Other California Privacy Rights**

California's Shine the Light" law (Civil Code Section § 1798.83) permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [info@providenttitle.com](mailto:info@providenttitle.com) or write us at:

13245 Riverside Drive, Suite 450, Sherman Oaks, CA 91423.

### **Changes to Our Privacy Notice**

Provident Title Company reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the Website and update the notice's effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**

### **Contact Information**

If you have any questions or comments about this notice, the ways in which Provident Title Company collects and uses your information described and in the Provident Title Company's General Privacy Policy, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

**Phone:** (800) 794-8094

**Website:** <https://providenttitle.com/contact-us/>

**Email:** [info@providenttitle.com](mailto:info@providenttitle.com)

**Postal Address:**

Provident Title Company Attn: Management  
13245 Riverside Drive  
Suite 450  
Sherman Oaks, CA 91423

## STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE \_\_\_\_\_ DO  
WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of \_\_\_\_\_ and its affiliates ("\_\_\_\_\_"), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as \_\_\_\_\_, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
<b>For our marketing purposes</b> — 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> — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you.</b> Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices	
<b>How often do/does _____ notify me about their practices?</b>	We must notify you about our sharing practices when you request a transaction.
<b>How do/does _____ protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
<b>How do/does _____ collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• request insurance-related services</li> <li>• provide such information to us</li> </ul> <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
<b>What sharing can I limit?</b>	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

<b>Contact Us</b>	If you have any questions about this privacy notice, please contact us at: _____,
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# CONDITIONS AND STIPULATIONS

## ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12/02/13)

### EXCLUSIONS

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

1. Governmental police power, and the existence or violation of any law or government regulation. This includes ordinances, laws and regulations 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 Risk 14 or 15.

3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in 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.

### 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:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16 (Subdivision Law Violation):	1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18 (Building Permit):	1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$10,000.00
Covered Risk 19 (Zoning):	1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21 (Encroachment of Boundary Walls or Fences):	1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$5,000.00



## 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

- 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. (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 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. 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 not shown by the public records.