



First American Title™

First American Title Insurance Company

777 Commercial Street SE, Suite 100
Salem, OR 97301
Phn - (800)742-2414
Fax - (866)849-3065

Order No.: 7000-4056496
April 19, 2023

FOR QUESTIONS REGARDING YOUR CLOSING, PLEASE CONTACT:

JOYCE JAMESON, Escrow Officer/Closer

Phone: (503)350-5005 - Fax: (866)656-1602- Email:jjameson@firstam.com

First American Title Insurance Company

5335 SW Meadows Road, Suite 100, Lake Oswego, OR 97035

FOR ALL QUESTIONS REGARDING THIS PRELIMINARY REPORT, PLEASE CONTACT:

Stefanie Garton, Sr.Title Officer

Phone: (971)273-4126 - Email: sgarton@firstam.com

Preliminary Title Report

This report is for the exclusive use of the parties herein shown and is preliminary to the issuance of a title insurance policy and shall become void unless a policy is issued, and the full premium paid.

Please be advised that any provision contained in this document, or in a document that is attached, linked or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.

County Tax Roll Situs Address: 3971 and 3771 Village Center Drive, Salem, OR

2021 ALTA Owners Standard Coverage	Liability \$	Premium \$	
2021 ALTA Owners Extended Coverage	Liability \$	Premium \$	
2021 ALTA Lenders Standard Coverage	Liability \$	Premium \$	TBD
2021 ALTA Lenders Extended Coverage	Liability \$	Premium \$	TBD
Endorsement 9.10, 22 & 8.1		Premium \$	
Govt Service Charge		Cost \$	
Other		Cost \$	

We are prepared to issue Title Insurance Policy or Policies of First American Title Insurance Company, a Nebraska Corporation in the form and amount shown above, insuring title to the following described land:

The land referred to in this report is described in Exhibit A attached hereto.

and as of April 12, 2023 at 8:00 a.m., title to the fee simple estate is vested in:

Stafford Homes & Land, LLC, an Oregon limited liability company

Subject to the exceptions, exclusions, and stipulations which are ordinarily part of such Policy form and the following:

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. 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 by making inquiry of persons in possession thereof.
3. Easements, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien, or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

The exceptions to coverage 1-5 inclusive as set forth above will remain on any subsequently issued Standard Coverage Title Insurance Policy.

In order to remove these exceptions to coverage in the issuance of an Extended Coverage Policy the following items are required to be furnished to the Company; additional exceptions to coverage may be added upon review of such information:

- A. Survey or alternative acceptable to the company
 - B. Affidavit regarding possession
 - C. Proof that there is no new construction or remodeling of any improvement located on the premises. In the event of new construction or remodeling the following is required:
 - i. Satisfactory evidence that no construction liens will be filed; or
 - ii. Adequate security to protect against actual or potential construction liens;
 - iii. Payment of additional premiums as required by the Industry Rate Filing approved by the Insurance Division of the State of Oregon
6. Water rights, claims to water or title to water, whether or not such rights are a matter of public record.
7. We are unable to report on unpaid taxes as the amounts are not available at this time. As soon as we receive said information we will advise you.
8. City liens, if any, of the City of Salem.
9. Easement, including terms and provisions contained therein:
Recording Information: August 04, 1988 as Reel 636, Page 48, Film Records
In Favor of: City of Salem, a municipal corporation
For: underground sanitary sewer, storm drain, open drainage channel, or water pipeline or pipelines and incidental purposes
10. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:
Recording Information: August 01, 2003 as Reel 2170, Page 69, Film Records

Corrective Amendment to The Statutory Bargain and Sale Deed Subject to Restrictive Covenants, and Reservation of Mineral Rights recorded August 11, 2004 as Reel 2361, Page 109, Film Records.

11. Mineral Reservation as contained in Deed recorded August 01, 2003 as Reel 2170, Page 69, Film Records from The State of Oregon, by and through its Department of Administrative Services to Sustainable Fairview Associates, LLC, an Oregon limited liability company.

Corrective Amendment to The Statutory Bargain and Sale Deed Subject to Restrictive Covenants, and Reservation of Mineral Rights recorded August 11, 2004 as Reel 2361, Page 109, Film Records

12. An easement reserved in a deed, including the terms and provisions thereof;
Recorded: August 01, 2003 as Reel 2170, Page 69, Film Records
From: The State of Oregon, by and through its Department of Administrative Services
To: Sustainable Fairview Associates, LLC, an Oregon limited liability company

Corrective Amendment to The Statutory Bargain and Sale Deed Subject to Restrictive Covenants, and Reservation of Mineral Rights recorded August 11, 2004 as Reel 2361, Page 109, Film Records.

13. Easement, including terms and provisions contained therein:
Recording Information: May 04, 2004 as Reel 2312, Page 104, Film Records
In Favor of: The State of Oregon, by and through the Department of Administrative Services
For: use of a paved road for vehicular and pedestrian ingress and egress and installation, maintenance and removal of underground telephone, water, sewer, electricity, natural gas, cable, data and other utility lines

14. Infrastructure Agreement, including terms and provisions thereof.

Recorded: September 22, 2005 as Reel 2540, Page 426, Film Records

Second Administrative Change to the Infrastructure Agreement recorded August 18, 2011 as Reel 3309, Page 210, Film Records

Third Administrative Change to the Infrastructure Agreement recorded August 19, 2014 as Reel 3628, Page 424, Film Records

15. Order Approving Formation of the Sustainable Fairview Development District, including terms and provisions thereof.

Recorded: October 14, 2005 as Reel 2552, Page 4, Film Records

16. City of Salem Planning Division Subdivision Review Committee Order, including terms and provisions thereof.

Recorded: October 12, 2006 as Reel 2719, Page 4, Film Records

17. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:
Recording Information: April 03, 2007 as Reel 2793, Page 295, Film Records

Modification and/or amendment by instrument:

Recording Information: January 29, 2021 as Reel 4442, Page 491, Film Records

18. Regulations and Assessments of Pringle Creek Community Association, as set forth in Declaration recorded April 03, 2007 as Reel 2793, Page 295, Film Records.

19. City of Salem Planning Division Administrative Order, including terms and provisions thereof.

Recorded: July 17, 2007 as Reel 2841, Page 39, Film Records

20. Easement as shown on the recorded plat/partition
For: Public utility purposes
Affects: See plat for exact location

21. Covenants, conditions, restrictions and/or easements; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes:

Recording Information: November 06, 2007 as Reel 2886, Page 148, Film Records

Modification and/or amendment by instrument:

Recording Information: February 09, 2015 as Reel 3671, Page 460, Film Records

Modification and/or amendment by instrument:

Recording Information: January 29, 2021 as Reel 4442, Page 491, Film Records

22. The By-Laws, including the terms and provisions thereof of Pringle Creek Community Association.

Recorded: November 06, 2007 as Reel 2886, Page 149, Film Records

Modification and/or amendment by instrument:

Recording Information: January 29, 2021 as Reel 4442, Page 491, Film Records

23. Final Acknowledgement of Assignment and Transfer of Declarant Rights for Pringle Creek Community, including terms and provisions thereof.

Recorded: July 09, 2020 as Reel 4356, Page 301, Film Records

24. Second Amended and Restated Declaration of Covenants, Conditions, and Restrictions for Pringle Creek Community including the terms and provisions thereof:

Dated: July 14, 2020

Recorded: July 15, 2020 as Reel 4359, Page 170, Film Records

Executed by: Stafford Development Company, LLC and Stafford Homes & Land, LLC

25. Deed of Trust and the terms and conditions thereof.

Grantor/Trustor: Stafford Homes & Land, LLC, an Oregon limited liability company

Grantee/Beneficiary: M&T Bank

Trustee: First American Title Insurance Company

Amount: \$825,000.00

Recorded: July 07, 2021

Recording Information: Reel 4512, Page 119, Film Records

(Affects said land and other Property)

Note: This Deed of Trust contains Line of Credit privileges. If the current balance owing on said obligation is to be paid in full in the forthcoming transaction, confirmation should be made that the beneficiary will issue a proper request for full reconveyance.

26. Any conveyance or encumbrance by Stafford Homes & Land LLC should be executed pursuant to their Operating Agreement, a copy of which should be submitted to this office for inspection.

- END OF EXCEPTIONS -

NOTE: We find no judgments against the vestee herein, unless shown as a numbered exception above.

NOTE: According to the public record, the following deed(s) affecting the property herein described have been recorded within 24 months of the effective date of this report: Statutory Bargain and Sale Deed recorded July 07, 2021 as Reel 4512, Page 118, Stafford Development Company, LLC to Stafford Land Company, LLC

THANK YOU FOR CHOOSING FIRST AMERICAN TITLE!
WE KNOW YOU HAVE A CHOICE!

RECORDING INFORMATION

Filing Address: **First American Title Recorder for Marion County**
777 Commercial St SE, Ste 100, Salem, OR 97301

Recording Fees: \$ **86.00** per document (most documents) (1st page)
\$ **5.00** per additional page
\$ **20.00** non-standard fee
\$ **5.00** each additional title
\$ **5.00** each additional reference

Exhibit "A"

Real property in the County of Marion, State of Oregon, described as follows:

PARCEL I:

THAT PORTION OF LOT 122 "PRINGLE COMMUNITY", A DULY RECORDED PLAT IN MARION COUNTY, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHWESTERLY RIGHT OF WAY LINE OF VILLAGE CENTER DRIVE SE WHICH BEARS N36°03'54"E, 23.48 FEET FROM THE MOST SOUTHERLY CORNER OF LOT 122 SAID "PRINGLE COMMUNITY"; THENCE LEAVING SAID RIGHT OF WAY LINE, N55°25'44"W A DISTANCE OF 134.26 FEET TO THE MOST WESTERLY CORNER OF SAID LOT 122; THENCE ALONG THE ALONG THE NORTHWESTERLY LINE OF SAID LOT 122, N34°34'16"E A DISTANCE OF 64.53 FEET TO THE MOST NORTHERLY CORNER OF SAID LOT 122; THENCE ALONG THE NORTHEASTERLY LINE OF SAID LOT 122, S55°25'44"E A DISTANCE OF 133.02 FEET TO THE MOST EASTERLY CORNER THEREOF, ALSO BEING A POINT ON THE NORTHWESTERLY RIGHT OF WAY LINE OF VILLAGE CENTER DRIVE SE; THENCE ALONG SAID RIGHT OF WAY LINE, 64.56 FEET ALONG THE ARC OF A 972.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 3°48'19" (THE CHORD OF WHICH BEARS S33°28'13"W A DISTANCE OF 64.54 FEET) TO THE POINT OF BEGINNING.

PARCEL II:

LOT 121 AND A PORTION OF LOT 122 "PRINGLE COMMUNITY", A DULY RECORDED PLAT IN MARION COUNTY, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHWESTERLY RIGHT OF WAY LINE OF VILLAGE CENTER DRIVE SE WHICH BEARS N36°03'54"E, 23.48 FEET FROM THE MOST SOUTHERLY CORNER OF LOT 122 SAID "PRINGLE COMMUNITY"; THENCE ALONG SAID RIGHT OF WAY LINE, 59.28 FEET ALONG THE ARC OF A 972.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 3°29'41" (THE CHORD OF WHICH BEARS S37°07'13"W A DISTANCE OF 59.28 FEET) TO A POINT OF COMPOUND CURVATURE; THENCE CONTINUING ALONG SAID RIGHT OF WAY, 14.96 FEET ALONG THE ARC OF A 10.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 85°42'12" (THE CHORD OF WHICH BEARS S81°43'10"W A DISTANCE OF 13.60 FEET) TO A POINT OF TANGENCY ON THE NORTHEASTERLY RIGHT OF WAY LINE OF AUDUBON AVENUE SE; THENCE ALONG SAID RIGHT OF WAY LINE, N55°25'44"W A DISTANCE OF 121.65 FEET TO THE MOST WESTERLY CORNER OF LOT 121 "PRINGLE COMMUNITY"; THENCE ALONG THE NORTHWESTERLY LINE OF SAID LOT 121, N34°34'16"E A DISTANCE OF 68.47 FEET TO THE MOST NORTHERLY CORNER THEREOF; THENCE ALONG THE NORTHEASTERLY LINE OF SAID LOT 121 AND THE SOUTHEASTERLY PROJECTION THEREOF, S55°25'44"E A DISTANCE OF 134.26 FEET TO THE POINT OF BEGINNING.



First American Title Insurance Company

SCHEDULE OF EXCLUSIONS FROM COVERAGE

ALTA LOAN POLICY (07/01/21)

The following matters are 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. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates 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 remediation or protection.
- b. any governmental forfeiture, police, regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser or encumbrancer had been given for the Insured Mortgage at the Date of Policy.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business law.
5. Invalidity or unenforceability of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury law or Consumer Protection Law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction creating the lien of the Insured Mortgage is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the Insured Mortgage is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 13.b.
7. Any claim of a PACA-PSA Trust. Exclusion 7 does not modify or limit the coverage provided under Covered Risk 8.
8. Any lien on the Title for real estate taxes or assessments imposed by a governmental authority and created or attaching between the Date of Policy and the date of recording of the Insured Mortgage in the Public Records. Exclusion 8 does not modify or limit the coverage provided under Covered Risk 2.b. or 11.b.
9. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

ALTA OWNER'S POLICY (07/01/21)

The following matters are 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. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
- b. any governmental forfeiture, police, regulatory, or national security power.
- c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by the Insured Claimant;
 - b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or
 - e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
 - a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

SCHEDULE OF STANDARD EXCEPTIONS

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. 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 by making inquiry of persons in possession thereof.
3. Easements, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien" or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

NOTE: A SPECIMEN COPY OF THE POLICY FORM (OR FORMS) WILL BE FURNISHED UPON REQUEST

Rev. 07-01-21



Privacy Notice

Effective: October 1, 2019

Notice Last Updated: January 1, 2022

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information with the exception that a subsidiary or affiliate has their own privacy policy, that policy governs. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit <https://www.firstam.com/privacy-policy/>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

What Type Of Information Do We Collect About You? We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Information? We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

How Do We Use Your Information? We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Share Your Information? We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Information? The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

How Long Do We Keep Your Information? We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

International Jurisdictions: Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

Contact Us dataprivacy@firstam.com or toll free at 1-866-718-0097.



For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097

Right of Deletion. You also have a right to request that we delete the personal information we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Verification Process. For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Notice of Sale. We do not sell California resident information, nor have we sold California resident information in the past 12 months. To the extent any First American affiliated entity has a different practice, it will be stated in the applicable privacy policy. We have no actual knowledge of selling the information of minors under the age of 16.

Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Notice of Collection. To learn more about the categories of personal information we have collected about California residents over the last 12 months, please see "What Information Do We Collect About You" in <https://www.firstam.com/privacy-policy>. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see "How Do We Collect Your Information", "How Do We Use Your Information", and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.

Notice of Sale. We have not sold the personal information of California residents in the past 12 months.

Notice of Disclosure. To learn more about the categories of personal information we may have disclosed about California residents in the past 12 months, please see "How Do We Use Your Information" and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.