



2550 Ventura Avenue
Santa Rosa, CA 95403

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Scott Orr
Director

Michelle Arellano
Administration

Nathan Quarles
Engineering and Construction

Cecily Condon
Planning

Steve Mosiurchak
Fire Marshal

May 11, 2026

To: Interested Agencies

The following application has been filed with the Sonoma County Permit and Resource Management Department.

File Number: UPE26-0022
Applicant Name: Kelly Ramsey
Owner Name: Elizabeth Pintar
Site Address: 5947 Dry Creek Rd., Healdsburg
APN: 090-230-015
Zoning: LIA B6 20 Z, OAK RC50/50 SR

Project Description: Use Permit to establish the Terra Amata Vineyards small scale winery producing less than 1,000 cases per year. The proposal includes on site tastings by appointment, operating 7 days a week from 10:00am to 5:00pm, within an existing 864 square-foot barn on a 20.17 acre parcel.

We are submitting the above application for your review and recommendation. Additional information is on file in this office.

Responses to referrals should include a combination of any or all of the following details:

- (1) Statement of any environmental concerns or uncertainties your agency may have with the project.
- (2) Comments you wish to make regarding the merits of the project.
- (3) Identification of any missing information or application submittals that will preclude you from providing conditions and mitigations for this project in the future.
- (4) Your proposed conditions of approval and/or mitigations for this project.

After reviewing this application, please respond to the planner with your *marked* response below:

- ☐ Conditions will be provided and no further information is necessary.
- ☐ Conditions will be provided and additional information is necessary.
- ☐ Comments and/or concerns.
- ☐ No comments or conditions.

Responsible agencies under CEQA are requested to indicate whether permits will be required for this project.

Your comments will be appreciated by May 26, 2026, and should be sent to the attention of:

UPE26-0022, Ken Compton (Ken.Compton@sonomacounty.gov). The Project Planner can also be reached at (707) 565-2829. **If no response is received by May 26, 2026, it will be assumed that no comments or conditions will be provided.**

Please send a copy of your comments to the applicant(s) or their representatives as indicated on the attached Planning Application.

- | | |
|--|---|
| ☒ Building Inspection | ☒ Local Fire District – Northern Sonoma County FPD |
| ☒ Fire Prevention | ☒ Recology Sonoma Marin (Disposal) |
| ☒ Health Specialist | ☒ State Parks and Recreation - Duncans Mills Office |
| ☒ Management Group | ☒ U.S. Fish and Wildlife |
| ☒ Natural Resources | ☒ Sonoma MOAG |
| ☒ Well & Septic | ☒ Tribal Notification |
| ☒ Ag Commissioner | ☒ Alexander Valley Association |
| ☒ Dist. 4 Director and Commissioners | ☒ Dry Creek Valley Association |
| ☒ Environmental Health | ☒ Dry Creek Valley Citizens Advisory Council |
| ☒ Regional Parks Dept | ☒ Geyserville Planning Advisory Board |
| ☒ Sheriff Community Service Officer | |
| ☒ SPI (DTPW), Land Development | |
| ☒ SPI (DTPW), Drainage | |
| ☒ Trans Authority/RCPA | |
| ☒ Transit/BPAC | |

Planning Application

PJR-001

Application Type(s):

- ☐ Admin Cert. Compliance
☐ Ag. or Timber Preserve/Contract
☐ Conditional Cert. of Compliance
☐ Cert. of Modification
☐ Coastal Permit
☐ Zoning Permit for: _____

- ☐ Design Review Admin.
☐ Design Review Full
☐ General Plan Amendment
☐ Lot Line Adjustment
☐ Major Subdivision

File # _____

- ☐ Minor Subdivision
☐ Voluntary Merger
☐ Ordinance Interpretation
☐ Second Unit Permit
☐ Specific/Area Plan Amendment

- ☒ Use Permit
☐ Variance
☐ Zone Change
☐ Other: _____

By placing my contact information (name, address, phone number, email address, etc.) on this application form and submitting it to Sonoma County PRMD, I understand and authorize PRMD to post this application to the internet for public information purposes, including my contact information.

PRINT CLEARLY									
APPLICANT					OWNER (IF OTHER THAN APPLICANT)				
Name <u>Kelly Ramsen</u>					Name <u>Elizabeth Pinter</u>				
Mailing Address <u>PO Box 172</u>					Mailing Address <u>P.O. Box 172</u>				
City <u>Tahoma</u>			State <u>CA</u>		City <u>Tahoma</u>			State <u>CA</u>	
Zip <u>96142</u>					Zip <u>96142</u>				
Day Ph <u>(707) 955-9166</u>		Email <u>grbuilders@gmail.com</u>			Day Ph <u>(530) 525-2295</u>		Email <u>Terra Amata Vineyards@gmail.com</u>		
Signature <u>[Signature]</u>			Date <u>4/19/26</u>		Signature <u>[Signature]</u>			Date <u>4/19/2026</u>	
Billing Responsible Party (At-Cost Only) ☐ Applicant ☐ Owner ☐ Other: _____									
OTHER PERSONS TO RECEIVE CORRESPONDENCE									
Name/Title _____					Name/Title _____				
Mailing Address _____					Mailing Address _____				
City _____			State _____		City _____			State _____	
Zip _____					Zip _____				
Day Ph () _____		Email _____			Day Ph () _____		Email _____		
PROJECT INFORMATION									
Address(es) <u>5947 Dry Creek Rd.</u>							City <u>Healdsburg</u>		
Assessor's Parcel Number(s) <u>090-230-015 and 090-230-022</u>									
Project Description <u>Turn existing barn into Production facility with secondary tasting room</u>									
Acreage <u>25</u>					Number of new lots proposed <u>N/A</u>				
Site Served by Public Water? ☐ Yes ☒ No					Site Served by Public Sewer? ☐ Yes ☒ No				
TO BE COMPLETED BY PRMD STAFF									
Planning Area _____		Supervisorial District _____		☐ Critical Habitat ☐ Urban Service ☐ NPDES ☐ Williamson Act		Groundwater ☐ 1 / 2			
Current Zoning _____						Availability ☐ 3 / 4			
General Plan Land Use _____				Specific/Area Plan _____		Subject to ☐ EX			
				Parcel Specific Policy _____		CEQA ☐ YES			
Application resolve planning violation? ☐ Yes ☐ No				Violation? ☐ Yes ☐ No		File No. _____			
Previous Files _____				Penalty application? ☐ Yes ☐ No					
Application accepted by _____				Date _____					
Approved by _____				Date _____					

Supplemental Application Information

PJR-126

Existing use of property: Vineyard 5 acres of old vine zinfandel and olive
orchard. Acreage: 25

Existing structures on property: 2 barns and a storage room.

Proximity to creeks, waterways and impoundment areas: Outside the riparian corridor

Vegetation on site: Ag use and natural mixed forest

General topography: Hilly, with a portion of bench land now in use as vineyards.

Surrounding uses to (Note: An adjoining road is not a use.) North: Vineyards and cannibus South: forest and vineyards
East: wild land West: vineyards and flower farm

New structures proposed (size, height, type): None

Number of employees: Full time: 0 Part time: 0 Seasonal: 0

Operating days: 3-5 days per week Hours of operation: 11-4

Number of vehicles per day: Passenger: <5 Trucks:

Water source: well Sewage disposal: septic

Provider, if applicable: Provider, if applicable:

New noise sources (compressors, power tools, music, etc.): Pumps, press, compressor.

Grading proposed: Amount of cut (cu. yds.): 0 Amount of fill (cu. yds.): Will more than one acre be disturbed by construction of access roads, site preparation and clearing, fill or excavation, building removal, building construction, equipment staging and maintenance, or other activities? Yes No no If Yes, indicate area of disturbance(acres):
Identify method of site drainage (sheet flow, storm drain, outflow to creek or ditch, detention area, etc.):

Vegetation to be removed: None

Will proposal require annexation to a district in order to obtain public services: Yes No X

Are there currently any hazardous materials (chemicals, oils, gasoline, etc.) stored, used or processed on this site? Yes No X

Will the use, storage, or processing of hazardous materials occur on this site in the future if this project is authorized? Yes No X

Fire safety information (existing/proposed water tanks, hydrants, emergency access and turnaround, building materials, etc.): Existing 5000 gallon water tank with connection (FSS-SEC 13-511) for fire

COUNTY ASSESSOR'S PARCEL MAP

TAX RATE AREA
97-016

090-

SCALE: 1"=500'



HUTTON & SPURR'S SURVEY TZABACO RANCHO

M. Bk. 8 Pg. 17 Rec. 6/26/1869

REVISED

11-06-96=54-I
10-05-04=BLA-
12-03-07=Ac.C
01-25-11=R/S
10-31-13=P/O
08-18-14=Ty-I

Community development is prohibited in this area.

Parcel Map 4036

Bk 208 Pg. 42 Rec. 6-5-74

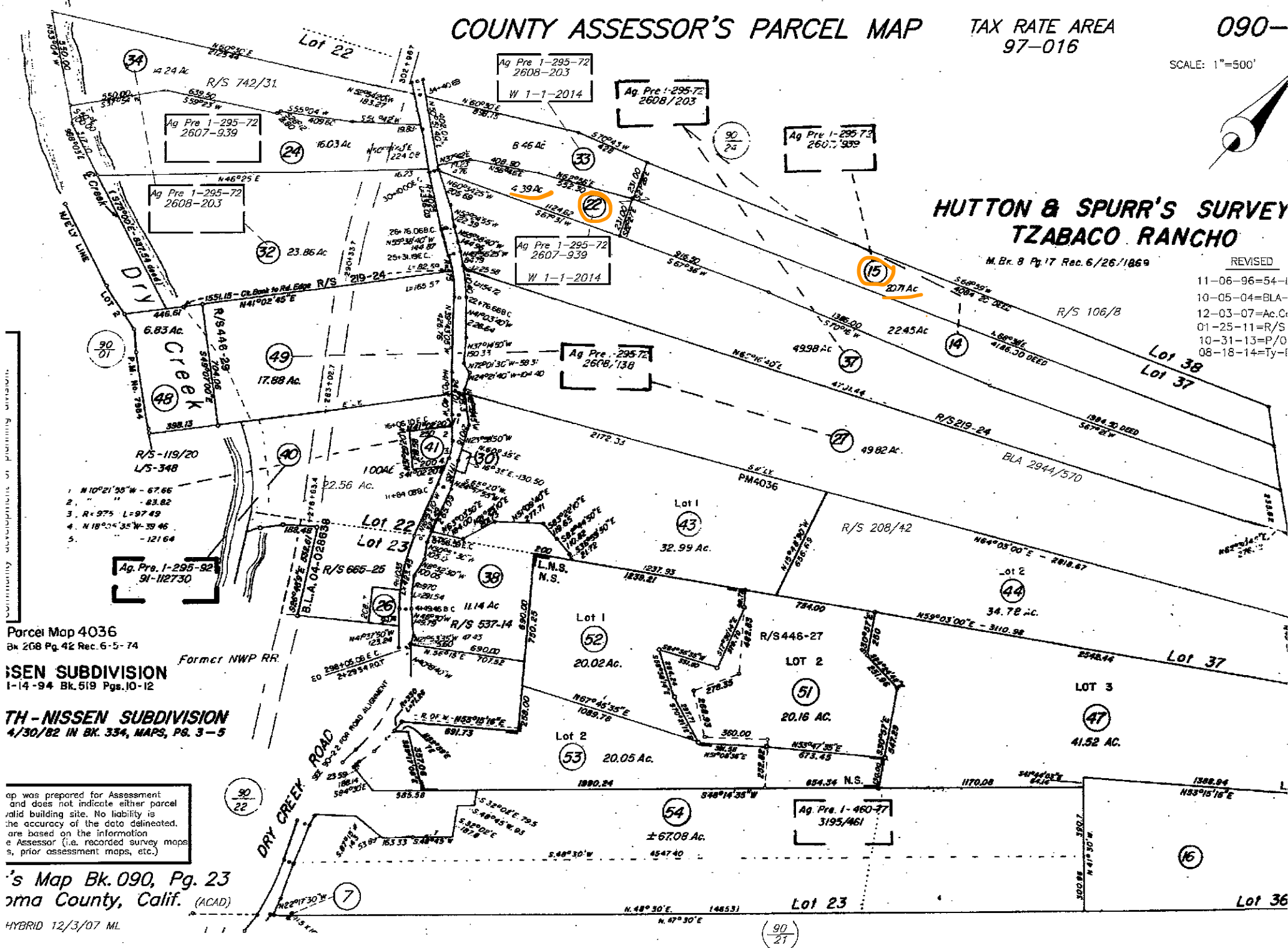
ISEN SUBDIVISION
1-14-94 Bk. 519 Pgs. 10-12

TH-NISSEN SUBDIVISION
4/30/82 IN Bk. 334, MAPS, Pg. 3-5

Map was prepared for Assessment
and does not indicate either parcel
valid building site. No liability is
the accuracy of the data delineated.
are based on the information
e Assessor (i.e. recorded survey maps
s, prior assessment maps, etc.)

's Map Bk. 090, Pg. 23
oma County, Calif. (ACAD)

HYBRID 12/3/07 ML



Terra Amata Vineyards – Use Permit

1. USE CONSISTENCY / PROJECT SCOPE

The use shall be limited to a small-scale agricultural winery with annual production not to exceed 1,000 cases per year. Winery production shall remain the primary use of the property. Wine tasting shall be limited to an accessory use subordinate to agricultural production and shall be conducted only as approved herein.

No expansion of use intensity, facilities, or operations beyond those approved shall be permitted without additional discretionary review.

2. WINERY PRODUCTION

Winery production shall occur only within the existing 864 square-foot barn, except for limited seasonal harvest activities permitted on the existing 13' x 24' concrete pad.

No additional winery buildings, structures, or production facilities shall be constructed or utilized without additional permit approval.

3. TASTING OPERATIONS (ACCESSORY USE LIMITATION)

Wine tasting is approved as an accessory use to agricultural production only.

Tasting shall be conducted by appointment only, up to seven (7) days per week, between the hours of 10:00 a.m. and 5:00 p.m.

Tasting operations shall remain subordinate in scale and intensity to winery production and shall not evolve into a primary hospitality or commercial visitor-serving use.

4. EVENTS LIMITATION

The project is limited to a maximum of two (2) agricultural promotional events per calendar year.

Events shall be subordinate to agricultural production and shall not include weddings, receptions, concerts, or other commercial private event uses.

No amplification of sound shall be permitted unless specifically approved under a separate permit.

5. TRAFFIC / INTENSITY LIMITATION

Total vehicle trips associated with the use shall remain consistent with rural agricultural levels and shall not exceed the trip generation analyzed in the project application materials without additional review and approval.

6. FOOD SERVICE PROHIBITION

No commercial kitchen, food preparation, or food service operations are permitted on-site as part of this use.

7. SEPTIC SYSTEM REQUIREMENT

Prior to commencement of winery or tasting operations, a septic system shall be installed and approved by Sonoma County Environmental Health.

The system shall be designed, constructed, and operated in accordance with all applicable County and State regulations.

8. WATER SUPPLY / AGRICULTURAL USE

Water supply shall be limited to existing on-site wells unless otherwise approved by Sonoma County.

The existing vineyard irrigation system shall remain in agricultural use and shall not be expanded in a manner inconsistent with approved project operations.

9. FIRE PROTECTION

The project shall maintain an on-site fire protection water supply consisting of a minimum 5,000-gallon storage tank and hydrant system, or equivalent as approved by the local fire authority.

Fire protection facilities shall be maintained in operational condition at all times.

10. SITE DEVELOPMENT LIMITATION

No expansion of the existing barn or construction of additional winery, tasting, or event-related structures shall occur without prior discretionary review and approval.

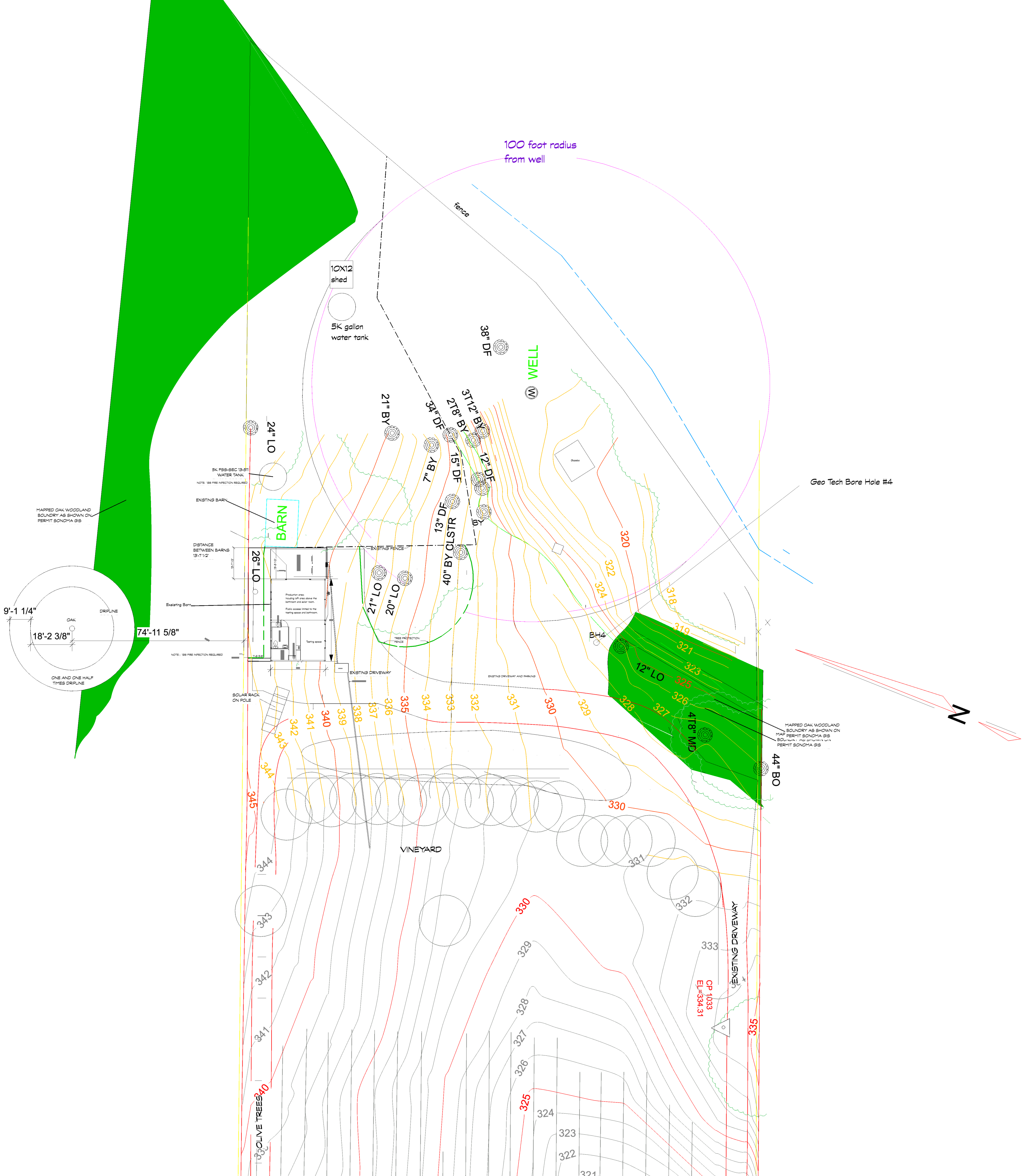
All operations shall remain within the footprint and infrastructure described in the approved project plans.

11. NO INTENSIFICATION CLAUSE (IMPORTANT PLANNING LANGUAGE)

The approved use shall not be intensified beyond the scope analyzed in the approved project description, including but not limited to increases in production, visitation, events, or operational hours, without additional discretionary approval.

12. COMPLIANCE MONITORING

The applicant shall comply with all applicable Sonoma County Code requirements and all conditions of approval herein. Any violation of these conditions may result in enforcement action, modification, or revocation of the permit.



LEGEND

APPROXIMATE PROPERTY LINE

DIRT ROAD EDGE

FENCE

VINEROWS

TOP OF EMBANKMENT

TOE OF EMBANKMENT

STRUCTURES AS NOTED

SURVEY CONTROL POINT

TREE LOCATION, NUMBER OF TRUNKS, AVERAGE TRUNK DIA. AND SPECIES AS BELOW

LIVE OAK

BAY TREE

CLUSTER

DOUGLAS FIR

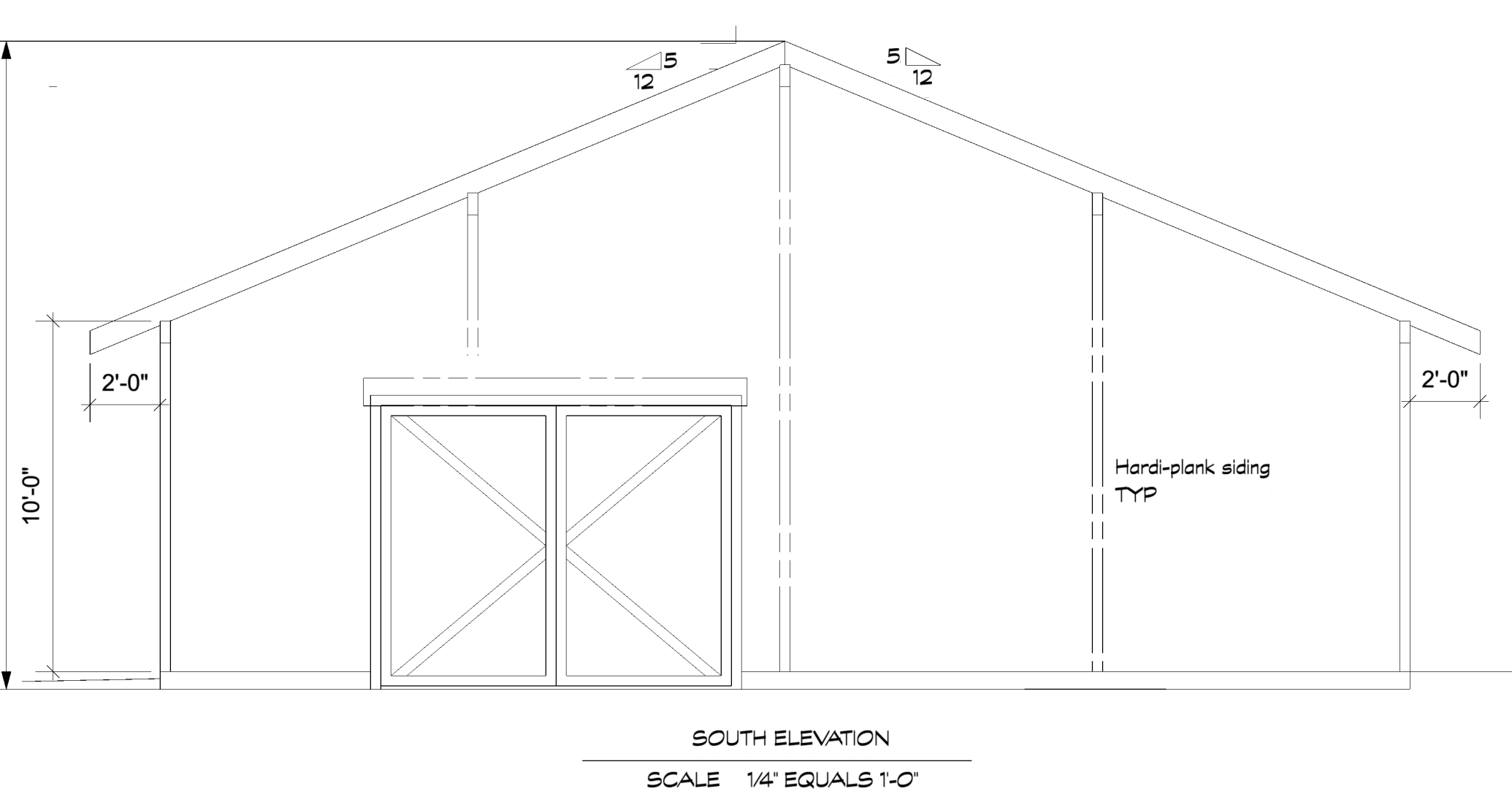
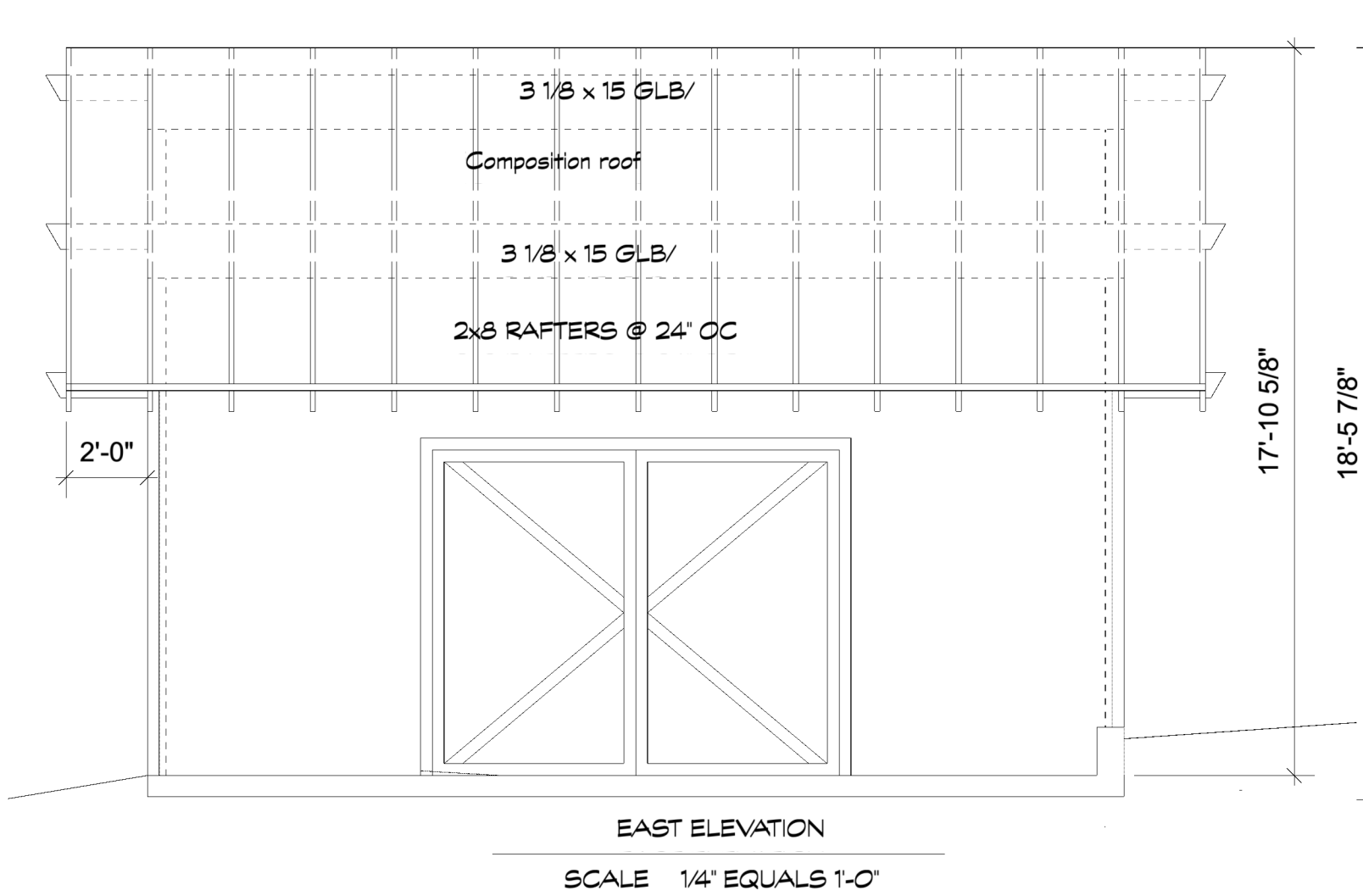
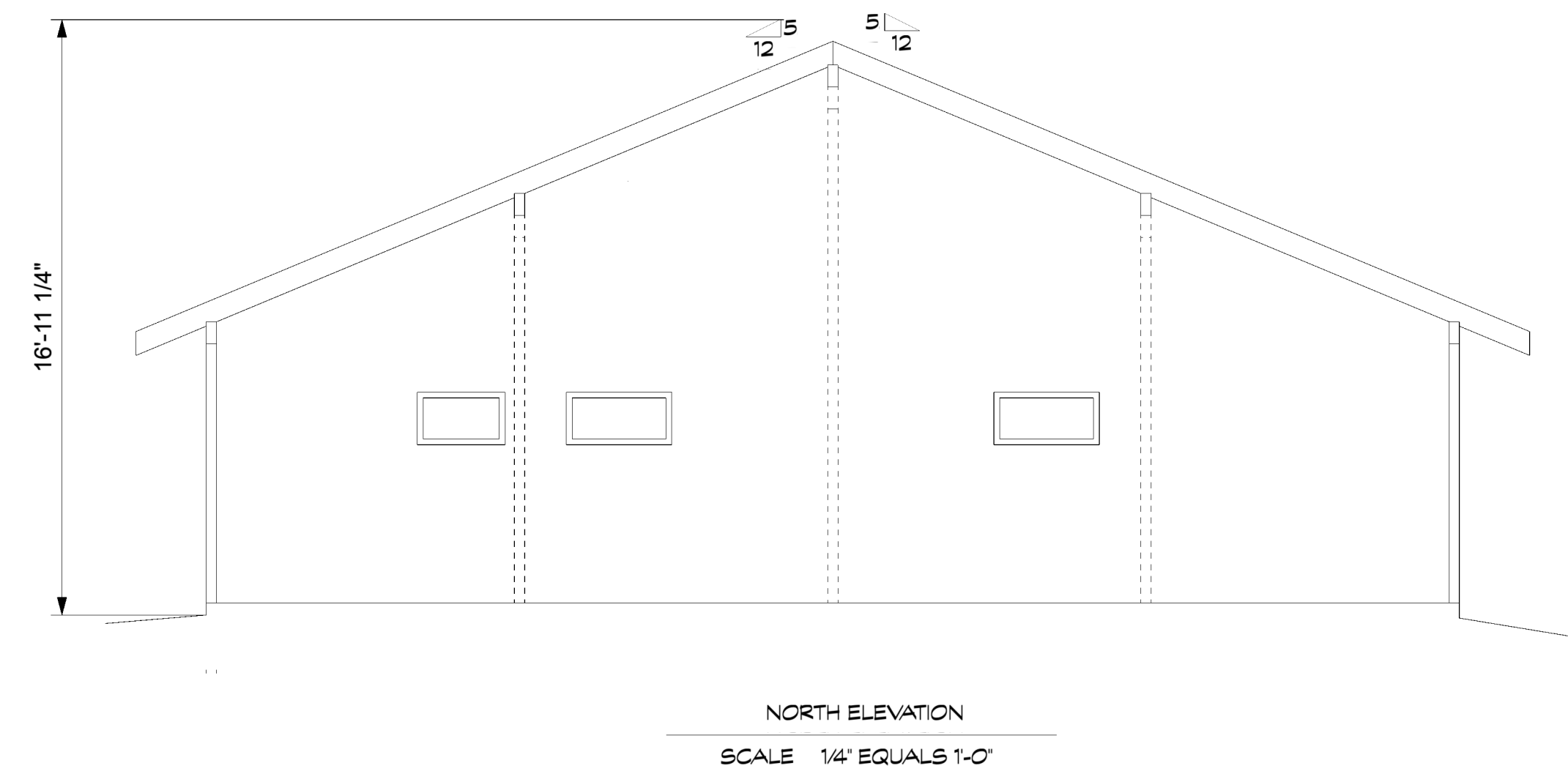
MADRONE

BLACK OAK

APPROXIMATE DRIPLINE OF TREES

NOTE: PROFILE PITS ARE PER SEV 11-0357 ON
SITE AT THE SONOMA COUNTY PERMIT &
RESOURCE MANAGEMENT DEPARTMENT.

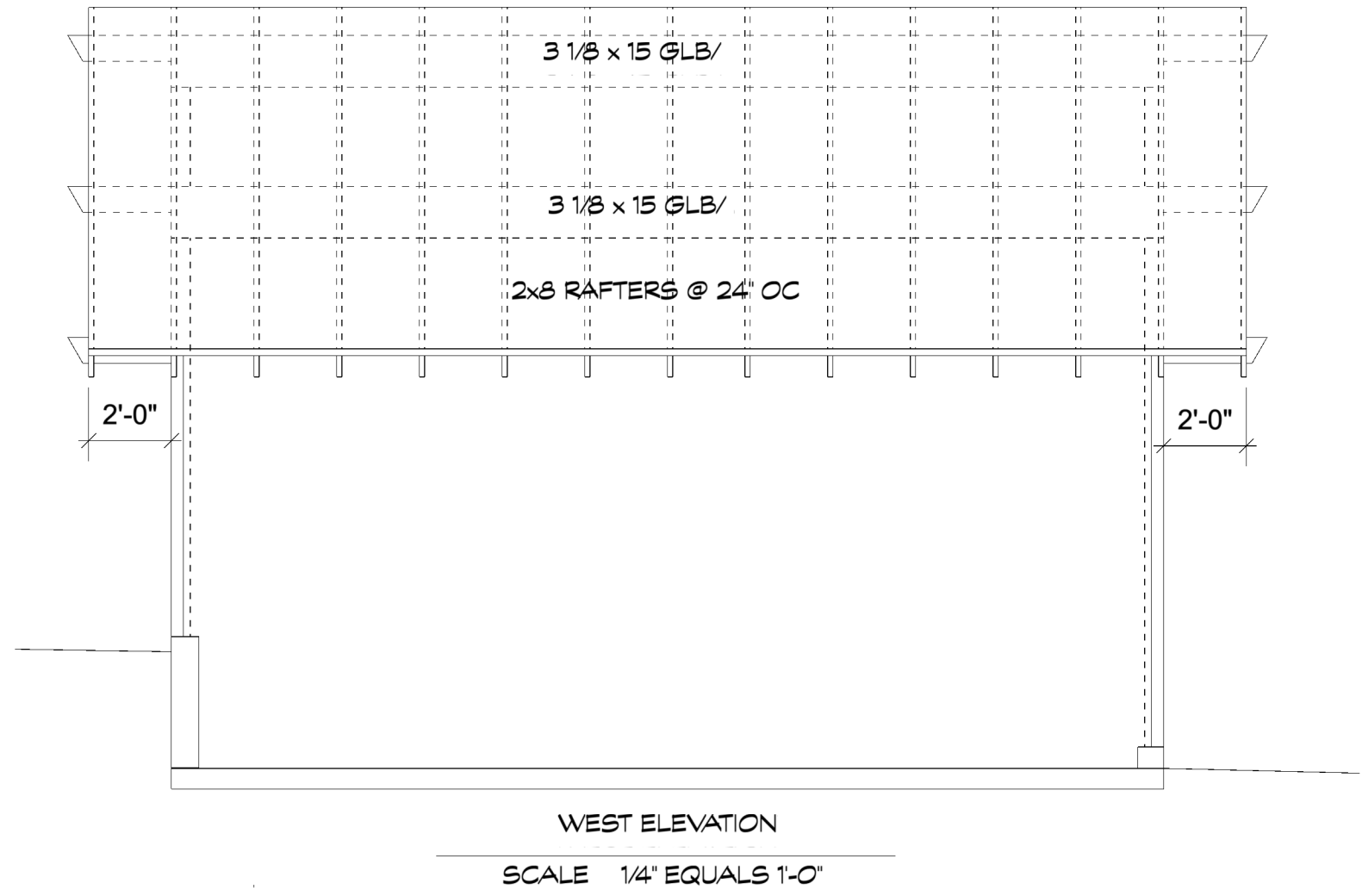
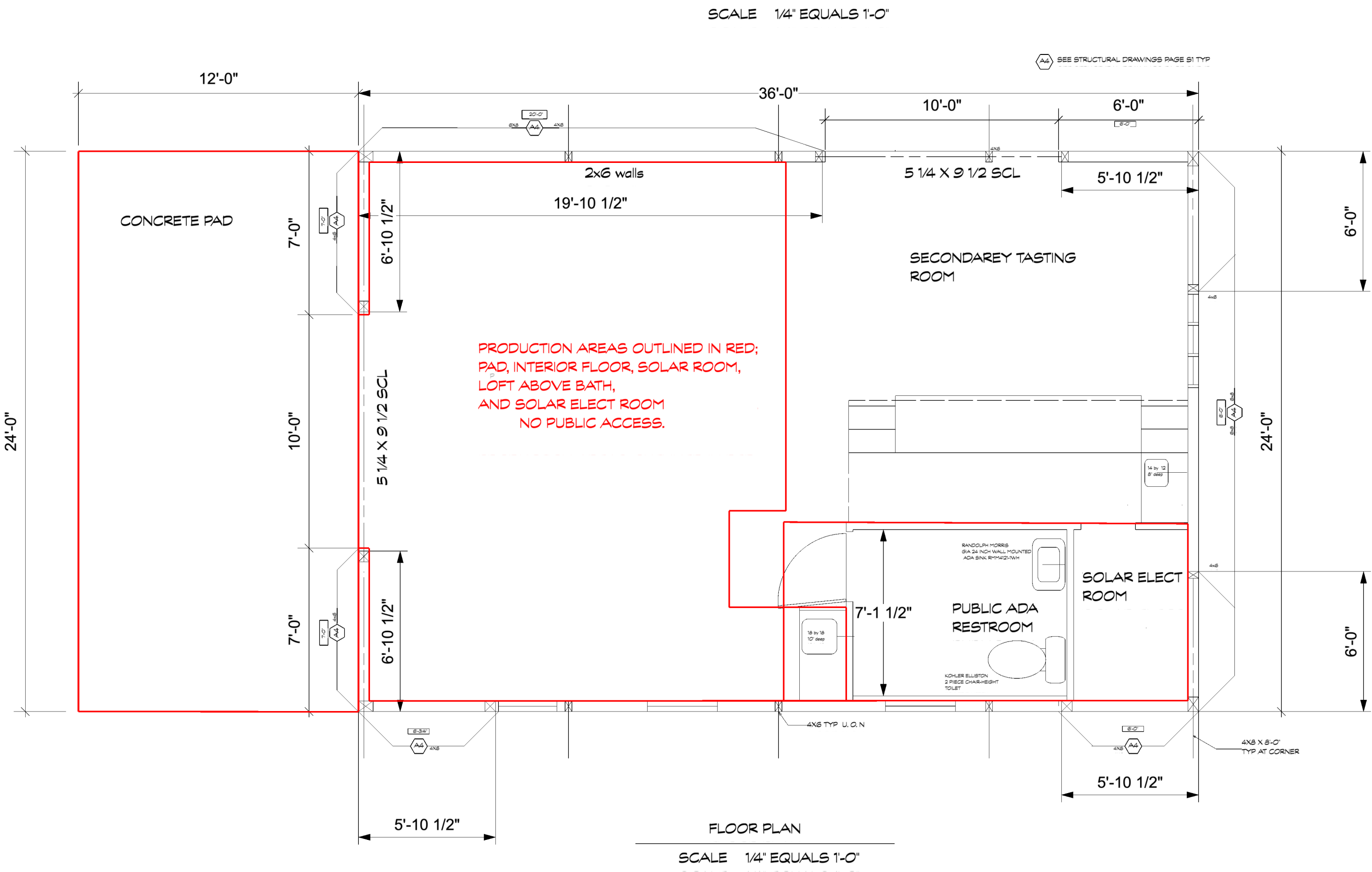
SITE PLAN	RAMSEY BARN		SCALE: 1/4" INCH = 1 FOOT
DESIGN BY KELLY RAMSEY			DRAWN BY KELLY RAMSEY
23 MARCH 2024	RAMSEY DESIGN & CUSTOM HOMES 495 SUNRISE COURT TAHOCA CA 96142 707 955-9166		PROJECT: 5947 DRY CREEK ROAD HEADSBURG CA 95446
			A 5.0



BARN	SCALE: 1/4" INCH = 1 FOOT
	DRAWN BY KELLY RAMSEY
23 MARCH 2024	PROJECT: 5947 DRY CREEK ROAD HEALDSBURG CA 95448
	A 1.0

RAMSEY BARN	
RAMSEY DESIGN & CUSTOM HOMES 495 SUNRISE COURT TAHOMA, CA 95442 707 955-9166	

DESIGN BY KELLY RAMSEY	



864 square foot barn



PRELIMINARY REPORT

*In response to the application for a policy of title insurance referenced herein, **Fidelity National Title Company** hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions 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 Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the 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 Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

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.

The policy(ies) of title insurance to be issued hereunder will be policy(ies) of Fidelity National Title Insurance Company, a Florida corporation.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One 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.

Fidelity National Title Insurance Company

By:

Michael J. Nolan, President

Attest:

Marjorie Nemzura, Secretary

Countersigned By:

Jennifer Hall
Authorized Officer or Agent



Visit Us on our Website: www.fntic.com



Fidelity National Title Company

ISSUING OFFICE: 11320 Trade Center Drive, Ste C, Rancho Cordova, CA 95742

FOR SETTLEMENT INQUIRIES, CONTACT:

Fidelity National Title Company
1201 Vine Street, Ste. 101 • Healdsburg, CA 95448
(707)433-5440 • FAX (707)433-1307

***Another Prompt Delivery From Fidelity National Title Company Title Department
Where Local Experience And Expertise Make A Difference***

PRELIMINARY REPORT

Title Officer: Cathy Clark
Email: Cathy.Clark@fnf.com
Title No.: FSNX-9042600221-CC

Escrow Officer: Pam Stanfill
Email: Pam.Stanfill@fnf.com
Escrow No.: FSNX-9042600221 -PS

TO: Kelly J Ramsey and Elizabeth L Pintar
5947 Dry Creek Road
Healdsburg, CA 95448
Attn: Kelly J Ramsey

PROPERTY ADDRESS(ES): 5947 Dry Creek Road, Healdsburg, CA

EFFECTIVE DATE: April 7, 2026 at 07:30 AM

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

ALTA Homeowner's Policy of Title Insurance 2021

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

A Fee as to Parcel(s) One and Two

Easement(s) more fully described below as to Parcel(s) Three, Four, Five and Six

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

Kelly J Ramsey and Elizabeth L Pintar, husband and wife as joint tenants

3. THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT "A"
Legal Description

For APN/Parcel ID(s): 090-230-015-000 and 090-230-022-000

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE UNINCORPORATED AREA IN THE COUNTY OF SONOMA, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

PARCEL ONE:

PART OF THE PROPERTY OF ROSE R. PORTER SITUATED EASTERLY FROM DRY CREEK, WITHIN LOT 37, OF THE TZABACO RANCHO, SONOMA COUNTY, CALIFORNIA.

COMMENCING AT A POINT MARKED BY AN IRON PIPE DRIVEN ON THE SOUTHWESTERLY SIDE OF THE COUNTY ROAD KNOWN AS THE EAST SIDE DRY CREEK ROAD, LEADING FROM HEALDSBURG TO SKAGGS SPRINGS SAID POINT OF BEGINNING BEING THE POINT OF BEGINNING OF THE TRACT OF LAND DESCRIBED IN QUITCLAIM DEED FROM ROSE R. PORTER TO ALBERT R. HART, ET UX., DATED MAY 26, 1942 AND RECORDED MAY 27, 1942 IN BOOK 547 OF OFFICIAL RECORDS, PAGE 445, SONOMA COUNTY RECORDS, AND FROM WHICH POINT OF BEGINNING THE CENTER OF A LARGE PEPPERWOOD TREE BEARS SOUTH 11° 0' WEST, 123.5 FEET DISTANT; THENCE NORTH 66° 39' EAST, 1286.2 FEET TO A POINT MARKED BY AN IRON PIPE, THE TRUE POINT OF BEGINNING OF THE TRACT OF LAND TO BE HEREIN DESCRIBED; THENCE NORTH 68° 38' EAST, 4186.0 FEET TO A POINT MARKED BY AN IRON PIPE, SAID POINT BEING ON HUTTON'S BASE LINE; THENCE ALONG SAID BASE LINE NORTH 47° 48' WEST, 229.7 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE SOUTH 68° 59' WEST, 4084.2 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE SOUTH 21° 26' EAST, 231.0 FEET TO THE TRUE POINT OF BEGINNING.

AND DESCRIBED IN THAT CERTIFICATE OF COMPLIANCE RECORDED JUNE 14, 1991 AS INSTRUMENT NO. 1991-57012, OF OFFICIAL RECORDS.

PARCEL TWO:

PART OF THE PROPERTY OF ROSE R. PORTER SITUATED EASTERLY FROM DRY CREEK WITHIN LOTS 22 AND 37 OF THE TZABACO RANCHO, SONOMA COUNTY, CALIFORNIA.

BEGINNING AT A POINT MARKED BY AN IRON PIPE DRIVEN ON THE SOUTHWESTERLY SIDE OF THE COUNTY ROAD KNOWN AS THE EAST SIDE DRY CREEK ROAD, LEADING FROM HEALDSBURG TO SKAGGS SPRINGS, SAID POINT OF BEGINNING BEING THE POINT OF BEGINNING OF THE TRACT OF LAND DESCRIBED IN QUITCLAIM DEED FROM ROSE R. PORTER TO ALBERT R. HART, ET UX., DATED MAY 26, 1942 AND RECORDED MAY 27, 1942, IN BOOK 547 OF OFFICIAL RECORDS, PAGE 445, SONOMA COUNTY RECORDS AND FROM WHICH POINT OF BEGINNING THE CENTER OF A LARGE PEPPERWOOD TREE BEARS SOUTH 11° 0' WEST, 123.5 FEET DISTANT; THENCE SOUTH 59° 48' EAST 242.2 FEET TO A POINT MARKED BY AN IRON PIPE DRIVEN ON THE NORTHEASTERLY SIDE OF THE COUNTY ROAD, THE TRUE POINT OF BEGINNING OF THE TRACT OF LAND TO BE HEREIN DESCRIBED; THENCE NORTH 37° 42' EAST, 212.8 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE NORTH 58° 46' EAST, 408.9 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE NORTH 62° 56' EAST, 552.3 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE SOUTH 22° 27' EAST, 231.0 FEET TO A POINT MARKED BY AN IRON PIPE; THENCE SOUTH 67° 31' WEST, 1129.4 FEET TO A POINT MARKED BY AN IRON PIPE DRIVEN ON THE NORTHEASTERLY SIDE OF THE COUNTY ROAD; THENCE NORTH 49° 54' WEST, 21.2 FEET TO THE POINT OF BEGINNING.

AND DESCRIBED IN THAT CERTAIN CERTIFICATE OF COMPLIANCE RECORDED JUNE 14, 1991 AS INSTRUMENT NO. 1991-57011, OF OFFICIAL RECORDS.

SAID PARCEL ONE AND PARCEL TWO BEING ONE LEGAL LOT PURSUANT TO THAT CERTAIN NOTICE OF VOLUNTARY MERGER, RECORDED APRIL 2, 2014, INSTRUMENT NO. 2014022125, OF OFFICIAL

EXHIBIT "A"
Legal Description
(continued)

RECORDS.

PARCEL THREE:

A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS AS MORE PARTICULARLY SET FORTH IN THAT CERTAIN DOCUMENT ENTITLED "RIGHT OF WAY AGREEMENT" RECORDED MAY 27, 1942 IN BOOK 551, PAGE 436 OF OFFICIAL RECORDS.

NOTE: PARCELS FOUR, FIVE AND SIX HEREAFTER DESCRIBED ARE ONLY INCLUDED SO AS TO AVOID THE COMPANY BEING THE CAUSE OF EXCLUDING IT FROM DEEDS OR ENCUMBRANCES, BUT NO INSURANCE IS TO BE PROVIDED AS TO SAID PARCELS.

ANYTHING TO THE CONTRARY IN THE POLICY OR ENDORSEMENTS THERETO NOTWITHSTANDING, SAID PARCELS AREA NOT INSURED EVEN THOUGH IT MAY BE INCLUDED AS PART OF THE DESCRIPTION OF THE LAND DESCRIBED OR REFLECTED TO IN THE POLICY.

PARCEL FOUR:

AN EASEMENT FOR AN UNDERGROUND WATERLINE ACROSS THE LANDS OF FRANK J. LEWIS AND ELVA H. LEWIS AS DESCRIBED IN THE DEED RECORDED AS DOCUMENT NO. 86000082 OF OFFICIAL RECORDS, SONOMA COUNTY RECORDS, THAT IS INCLUDED WITHIN A STRIP OF LAND 5.00 FEET WIDE, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS:

COMMENCING AT A FOUND 3/4" IRON PIPE, STAMPED "C.S.S.C." BEING A POINT ON THE SOUTHWESTERLY RIGHT OF WAY LINE OF DRY CREEK ROAD AND ALSO MARKING THE MOST EASTERLY CORNER OF PARCEL ONE OF THE SAID LANDS OF LEWIS AS SHOWN ON THE RECORD OF SURVEY FILED IN BOOK 219 OF MAPS AT PAGE 24, SONOMA COUNTY RECORDS; THENCE NORTH 50° 51' 40" WEST, 2.52 FEET ALONG SAID SOUTHWESTERLY RIGHT OF WAY LINE TO THE TRUE POINT OF BEGINNING; THENCE ALONG AN EXISTING WATERLINE THE FOLLOWING COURSES: SOUTH 49° 13' 04" WEST, 77.34 FEET; THENCE SOUTH 46° 07' 13" WEST, 189.74 FEET; THENCE SOUTH 47° 06' 04" WEST, 460.98 FEET; THENCE SOUTH 46° 31' 52" WEST, 822.54 FEET; THENCE NORTH 87° 22' 14" WEST, 209.01 FEET TO AN EXISTING WELL, HERINAFTER CALLED POINT "A" AND THE TERMINUS OF THE HEREIN DESCRIBED WATERLINE EASEMENT.

THE SIDELINES OF SAID STRIP ARE TO BE PROLONGED OR SHORTENED TO TERMINATE NORTHEASTERLY IN SAID SOUTHWESTERLY RIGHT OF WAY LINE OF DRY CREEK ROAD.

PARCEL FIVE:

AN EASEMENT FOR A WELL SITE ACROSS THE LANDS OF FRANK J. LEWIS AND ELVA H. LEWIS AS DESCRIBED IN THE DEED RECORDED AS DOCUMENT NUMBER 86000082 OF OFFICIAL RECORDS, SONOMA COUNTY RECORDS, DESCRIBED AS FOLLOWS:
AN AREA ENCOMPASSED BY A CIRCLE HAVING A RADIUS OF 10.00 FEET WHOSE RADIUS IS POINT "A" DESCRIBED IN PARCEL "A" ABOVE.

PARCEL SIX:

AN EASEMENT FOR A LINE OF POLES AND AERIAL POWERLINES ACROSS THE LANDS OF FRANK J. LEWIS AND ELVA H. LEWIS AS DESCRIBED IN THE DEED RECORDED AS DOCUMENT NUMBER 86000082 OF OFFICIAL RECORDS, SONOMA COUNTY RECORDS, THAT IS INCLUDED WITHIN A STRIP OF LAND 10.00 FEET WIDE, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS:

EXHIBIT "A"
Legal Description
(continued)

BEGINNING AT SAID POINT "A" OF PARCEL "A" AS DESCRIBED ABOVE:

THENCE ALONG AN EXISTING LINE OF POLES AND AERIAL POWERLINES NORTH 74° 09' 08" WEST, 27.57 FEET; THENCE NORTH 75° 36' 20" WEST, 102.92 FEET; THENCE NORTH 48° 16' 19" WEST, 143.67 FEET MORE OR LESS TO THE NORTHWESTERLY LINE OF SAID LANDS OF LEWIS.

THE SIDELINES OF SAID STRIP ARE TO BE PROLONGED OR SHORTENED TO TERMINATE NORTHWESTERLY IN THE NORTHWESTERLY LINE OF SAID LANDS OF LEWIS.

AT THE DATE HEREOF, EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS 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 2026-2027.
2. Property taxes, including any personal property taxes and any assessments collected with taxes are as follows:

Code Area:	097-016
Tax Id No:	090-230-015-000
Fiscal Year:	2025-2026
1st Installment:	\$451.11 Paid
2nd Installment:	\$451.11 Open
Exemption:	\$0.00
Land:	\$60,926.00
Improvements:	\$1,060.00
Personal Property:	\$0.00
Fixtures:	\$1,399.00

Prior to close of escrow, please contact the Tax Collector's Office to confirm all amounts owing, including current fiscal year taxes, supplemental taxes, escaped assessments and any delinquencies.

3. Property taxes, including any personal property taxes and any assessments collected with taxes are as follows:

Code Area:	097-016
Tax ID No.:	090-230-022-000
Fiscal Year:	2025-2026
1st Installment:	\$664.33, Paid
2nd Installment:	\$664.33, Open
Exemption:	\$0.00
Land:	\$100,814.00
Improvements:	\$0.00
Personal Property:	\$0.00

Prior to close of escrow, please contact the Tax Collector's Office to confirm all amounts owing, including current fiscal year taxes, supplemental taxes, escaped assessments and any delinquencies.

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 occurring prior to Date of Policy.

EXCEPTIONS

(continued)

5. All taxes or assessments approved, levied or enacted by the State, County, Municipality, Township or similar taxing authority, which are not yet due and payable, including but not limited to any retroactive increases in taxes or assessments resulting from any retroactive increase in the valuation of the land by the State, County, Municipality, Township, or other taxing authority.
- Any possible charges or assessments for water bills, public utilities, code enforcement and sanitary bills which may exist, but have not yet been recorded and/or filed.
6. Water rights, claims or title to water, whether or not disclosed by the public records.
7. No assurance or insurance is afforded hereunder as to Parcels Three, Four and Five herein. They are included for conveyance purposes only.
8. Rights of the public in and to that portion of the land lying within any road, street or highway.
- Also private easement(s) for ingress, egress and utilities in favor of other owners utilizing any road(s) traversing said property.
9. Any easement(s) and/or right(s) of water course, drainage or use thereof within any creek(s) traversing said property.
10. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:
- Granted to: California Telephone and Light Company
 Purpose: Electrical facilities and communication facilities
 Recording Date: September 28, 1923
 Recording No.: Book 54, Page 230, of Official Records
- The exact location and extent of said easement is not disclosed of record.
11. Easement(s) for the purpose(s) shown below and rights incidental thereto as set forth in a document:
- Purpose: Right of way
 Recording Date: May 27, 1942
 Recording No.: Book 551, Page 436, of Official Records
12. Covenants and restrictions imposed by a Land Conservation Contract executed pursuant to Section 51200 et seq. California Government Code (Williamson Act) authorizing the establishment of agricultural preserves. The use of the land within the preserve may be restricted by the contract to agricultural, recreational, open-space, and other approved compatible uses.
- Dated: February 14, 1972
 Executed by: Frank J. Lewis, et ux. and the County of Sonoma
 Recording Date: March 1, 1972
 Recording No.: Book 2607, Page 939, of Official Records
- Affects: The herein described Land and other land.

EXCEPTIONS
(continued)

Said contract is subject to the following document:

Entitled: Notice of Non-Renewal of Land Conservation Contract
Recording Date: July 18, 2013
Recording No.: 2013074030, of Official Records

This document is subject to the review and approval of the Company's Corporate Underwriting Department. The Company reserves the right to add additional items and/or make further requirements after such review.

Affects: Parcel Two

13. The effect of and matters disclosed by Record of Survey, filed April 4, 1975, Book 219, Page 24, of Maps.
14. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Pacific Gas and Electric Company, a California corporation
Purpose: Electrical facilities and communication facilities, together with ingress and egress
Recording Date: June 28, 2011
Recording No.: 2011054758, of Official Records
Affects: As defined therein

Limitations on the use, by the owners of said Land, of the easement area as set forth in the easement document shown hereinabove.

Reference is hereby made to said document for full particulars.

15. Matters contained in that certain document

Entitled: Notice of Voluntary Merger
Executed by: Charles Silver, Jennifer Silver and the County of Sonoma
Recording Date: April 2, 2014
Recording No.: 2014022125, of Official Records

Reference is hereby made to said document for full particulars.

16. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.
17. Any rights of the parties in possession of a portion of, or all of, said Land, which rights are not disclosed by the public records.

The Company will require, for review, a full and complete copy of any unrecorded agreement, contract, license and/or lease, together with all supplements, assignments and amendments thereto, before issuing any policy of title insurance without excepting this item from coverage.

The Company reserves the right to except additional items and/or make additional requirements after reviewing said documents.

EXCEPTIONS

(continued)

18. If a work of improvement was recently completed or will be completed prior to the close of this transaction, the Company will require that a valid Notice of Completion be recorded. This notice must be signed by an owner of the property and must be recorded within 15 days of the actual completion date.
19. Information has been provided to the Company which discloses that a work of improvement is contemplated, in progress or recently completed. To assist the Company in determining if it can give the priority coverage contained within the policy contemplated by this report, please provide the following:
 - a. Current Financial Statement and/or Current Loan Application.
 - b. Project Cost Breakdown.
 - c. Completed Loss of Priority Questionnaire. (This form furnished by the Company.)
 - d. A fully executed Indemnity Agreement. (This form furnished by the Company.)
 - e. If work has commenced prior to the recordation of the Construction Deed of Trust, there will be further requirements and the closing of the transaction could be delayed.
 - f. Copy of current appraisal
 - g. Copy of loan agreement and disbursement schedules
 - h. Name of Fund Control/Disbursement Agent

Work may include, among other things, any preparation of the site for the planned construction, delivery of construction materials or equipment and any labor furnished.

The Company reserves the right to add additional items and/or make further requirements after review of the requested documentation.

20. Any claims for mechanics' or materialman's liens that may be recorded by reason of a recent work of improvement under construction and/or completed at the date hereof.
21. The transaction contemplated in connection with this Report is subject to the review and approval of the Company's Corporate Underwriting Department. The Company reserves the right to add additional items or make further requirements after such review.
22. Prior to the close of escrow and the issuance of an ALTA Coverage Policy, an inspection of the property will be required.

END OF EXCEPTIONS

NOTES

- Note 1.** Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- Note 2.** Pursuant to Government Code Section 27388.1, as amended and effective as of 1-1-2018, a Documentary Transfer Tax (DTT) Affidavit may be required to be completed and submitted with each document when DTT is being paid or when an exemption is being claimed from paying the tax. If a governmental agency is a party to the document, the form will not be required. DTT Affidavits may be available at a Tax Assessor-County Clerk-Recorder.
- Note 3.** Note: The name(s) of the proposed insured(s) furnished with this application for title insurance is/are:

No names were furnished with the application. Please provide the name(s) of the buyers as soon as possible.
- Note 4.** Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.
- Note 5.** If a county recorder, title insurance company, escrow company, real estate agent or association provides a copy of the 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 faced typed 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.
- Note 6.** The application for title insurance was placed by reference to only a street address or tax identification number. The proposed Insured must confirm that the legal description in this report covers the parcel(s) of Land requested to be insured. If the legal description is incorrect, the proposed Insured must notify the Company and/or the settlement company in order to prevent errors and to be certain that the legal description for the intended parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.
- Note 7.** Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirements cannot be met, please call the company at the number provided in this report.

NOTES
(continued)

- Note 8.** The following Exclusion(s) are added to preliminary reports, commitments and will be included as an endorsement in the following policies
- A. 2006 ALTA Owner's Policy (06-17-06).
 - 6. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the Public Records but that would be disclosed by an examination of any records maintained by or on behalf of a Tribe or on behalf of its members.
 - B. 2006 ALTA Loan Policy (06-17-06).
 - 8. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the Public Records but that would be disclosed by an examination of any records maintained by or on behalf of a Tribe or on behalf of its members.
 - 9. Any claim of invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage based on the application of a Tribe's law resulting from the failure of the Insured Mortgage to specify State law as the governing law with respect to the lien of the Insured Mortgage.
 - C. ALTA Homeowner's Policy of Title Insurance (12-02-13) and CLTA Homeowner's Policy of Title Insurance (12-02-13).
 - 10. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the Public Records but that would be disclosed by an examination of any records maintained by or on behalf of a Tribe or on behalf of its members.
 - D. ALTA Expanded Coverage Residential Loan Policy - Assessments Priority (04-02-15).
 - 12. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the Public Records but that would be disclosed by an examination of any records maintained by or on behalf of a Tribe or on behalf of its members.
 - 13. Any claim of invalidity, unenforceability, or lack of priority of the lien of the Insured Mortgage based on the application of a Tribe's law resulting from the failure of the Insured Mortgage to specify State law as the governing law with respect to the lien of the Insured Mortgage.
 - E. ALTA Expanded Coverage Residential Loan Policy - Assessments Priority (04-02-15).
 - 7. Defects, liens, encumbrances, adverse claims, notices, or other matters not appearing in the public records but that would be disclosed by an examination of any records maintained by or on behalf of a tribe or on behalf of its members.
 - 8. Any claim of invalidity, unenforceability, or lack of priority of the lien of the insured mortgage based on the application of a tribe's law resulting from the failure of the insured mortgage to specify state law as the governing law with respect to the lien of the insured mortgage.

END OF NOTES



Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:

<http://www.fbi.gov>

Internet Crime Complaint Center:

<http://www.ic3.gov>

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g., Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g., loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link [Privacy Request](#), or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquies@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:

Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Tigor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Tigor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and

Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent to this Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's [Privacy Request](#) website or contact us by phone at (888) 714-2710, by email at privacy@fnf.com, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

ATTACHMENT ONE

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 or 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.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART II

(Variable exceptions such as taxes, easements, CC&R's, etc., are inserted here)

ATTACHMENT ONE (CONTINUED)

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE OWNER'S POLICY (02-04-22)

EXCLUSIONS FROM COVERAGE

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. a. 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.

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

PART I

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

PART II

(Variable exceptions such as taxes, easements, CC&R's, etc., are inserted here)

ATTACHMENT ONE (CONTINUED)

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21) EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) 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, or 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 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
 3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by You;
 - b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
 - c. resulting in no loss or damage to You;
 - d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
 - e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
 4. Lack of a right:
 - a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
 - b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
 5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
 6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You 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 30.
 7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
 8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
 9. Any lien on Your 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 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
 10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

ATTACHMENT ONE (CONTINUED)

CLTA/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 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:

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$ 5,000.00

ATTACHMENT ONE (CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

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. a. 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.

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE (CONTINUED)

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.

EXCEPTIONS FROM COVERAGE

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

Notice of Available Discounts

Pursuant to Section 2355.3 in Title 10 of the California Code of Regulations Fidelity National Financial, Inc. and its subsidiaries ("FNF") must deliver a notice of each discount available under our current rate filing along with the delivery of escrow instructions, a preliminary report or commitment. Please be aware that the provision of this notice does not constitute a waiver of the consumer's right to be charged the filed rate. As such, your transaction may not qualify for the below discounts.

You are encouraged to discuss the applicability of one or more of the below discounts with a Company representative. These discounts are generally described below; consult the rate manual for a full description of the terms, conditions and requirements for such discount. These discounts only apply to transactions involving services rendered by the FNF Family of Companies. This notice only applies to transactions involving property improved with a one-to-four family residential dwelling.

Not all discounts are offered by every FNF Company. The discount will only be applicable to the FNF Company as indicated by the named discount.

FNF Underwritten Title Companies

CTC - Chicago Title Company
CLTC - Commonwealth Land Title Company
FNTC - Fidelity National Title Company
FNTCCA - Fidelity National Title Company of California
TICOR - Ticor Title Company of California
LTC - Lawyer's Title Company
SLTC - ServiceLink Title Company

Underwritten by FNF Underwriters

CTIC - Chicago Title Insurance Company
CLTIC - Commonwealth Land Title Insurance Co.
FNTIC - Fidelity National Title Insurance Co.
NTINY - National Title Insurance of New York

Available Discounts

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS (CTIC, CLTIC, FNTIC, NTINY)

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities, provided said charge is normally the church's obligation the charge for an owner's policy shall be fifty percent (50%) to seventy percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. The charge for a lender's policy shall be forty percent (40%) to fifty percent (50%) of the appropriate title insurance rate, depending on the type of coverage selected.

DISASTER AREA TRANSACTIONS (CTIC, CLTIC, FNTIC, NTINY)

This rate is available for individuals or entities that were victims of a national or state disaster. The rate can be used for a Lender's Policy (Standard or Extended), or an Owner's Policy (Standard or Homeowners coverage). To qualify for this rate, the applicant must, prior to the closing of the applicable transaction, make a written request, including a statement meeting the following criteria:

- A. The subject property is in a disaster area declared by the government of the United States or the State of California.
- B. The subject property was substantially or totally destroyed in the declared disaster.
- C. The subject property ownership has not changed since the time of the disaster.

The rate will be fifty percent (50%) of the applicable rate, and the transaction must be completed within sixty (60) months of the date of the declaration of the disaster.

Notice of Available Discounts

(continued)

DISASTER AREA ESCROWS (CTC, CLTC, FNTC, TICOR, LTC)

This rate is available for individuals or entities that were victims of a national or state disaster. The rate can be used for a loan or a sale escrow transaction. To qualify for this rate, the applicant must, prior to the closing of the applicable transaction, make a written request, including a statement meeting the following criteria:

- A. The subject property is in a disaster area declared by the government of the United States or the State of California.
- B. The subject property was substantially or totally destroyed in the declared disaster.
- C. The subject property ownership has not changed since the time of the disaster.

The rate will be fifty percent (50%) of the applicable rate, and the transaction must be completed within sixty (60) months of the date of the declaration of the disaster. Standard minimum charge applies based upon property type. No other discounts or special rates, or combination of discounts or special rates, shall be applicable. Applies to a single transaction per property.

This rate is applicable to the following Zones/Counties:

Zone 1.A: Orange County

Zone 1.B: Riverside and San Bernardino Counties

Zone 2: Los Angeles County

Zone 3: Ventura County

Zone 10: San Diego County

Zone 12: Imperial County

If used for a sale transaction, the application of this rate assumes the charge for the Residential Sale Escrow Services (RSES) fee will be split evenly between buyer and seller. As such and regardless of how the calculated applicable RSES will be split between the disaster victim and the other principal, the rate will be applied only to one half (1/2) of the calculated applicable RSES fee, regardless of whether the disaster victim is paying half (1/2) of the RSES fee (as is customary) or paying the entire fee. The rate under this provision will be fifty percent (50%) of disaster victims' one half (1/2) portion only and shall not apply to any portion paid by non-disaster victim. Additional services will be charged at the normal rates.

MILITARY DISCOUNT RATE (CTIC, CLTIC, FNTIC)

Upon the Company being advised in writing and prior to the closing of the transaction that an active duty, honorably separated, or retired member of the United States Military or Military Reserves or National Guard is acquiring or selling an owner occupied one-to-four family property, the selling owner or acquiring buyer, as applicable, will be entitled to a discount equal to fifteen percent (15%) of the otherwise applicable rates such party would be charged for title insurance policies. Minimum charge: Four Hundred Twenty-Five And No/100 Dollars (\$425.00)

The Company may require proof of eligibility from the parties to the transaction verifying they are entitled to the discount as described. No other discounts or special rates, or combination of discounts or special rates, shall be applicable.



AT COST PROJECT REIMBURSEMENT PJR-095

Project File: _____; request for Use Permit _____.

I, Kelly Ramsey, the undersigned, hereby authorize the County of Sonoma to process the above referenced permit request in accordance with the Sonoma County Code. I am depositing \$ 10000.00 as a *minimum* deposit to pay for County staff review, coordination and processing costs related to my permit request based on actual staff time expended and other direct costs. **In making this deposit, I acknowledge and understand that the deposit may only cover a portion of the total processing costs. Actual costs for staff time are based on hourly rates adopted by the Board of Supervisors in the most current Sonoma County fee schedule. I also understand and agree that I am responsible for paying these costs even if the application is withdrawn or not approved.**

I understand and agree to the following terms and conditions of this Reimbursement Agreement:

1. Time spent by County of Sonoma staff in processing my application and any direct costs will be billed against the available deposit. **"Staff time" includes, but is not limited to, time spent reviewing application materials, site visits, responding by phone or correspondence to inquiries from the applicant, the applicant's representatives, neighbors and/or interested parties, attendance and participation at meetings and public hearings, preparation of staff reports and other correspondence, processing of any appeals, responding to public records act requests or responding to any legal challenges related to the application. "Staff" includes any employee of the Permit and Resource Management Department (PRMD), the Department of Transportation and Public Works and/or the Office of the County Counsel.**
2. Staff will review the application for completeness and provide me with a good faith estimate of the full cost of processing the permit. This good faith estimate will be included in an At-Cost Fee Agreement. The At-Cost Fee Agreement shall be signed by the party responsible for payment of fees, and the requested additional deposit shall be submitted to PRMD to allow continued processing of the project.
3. If processing costs exceed the available deposit, I will receive quarterly invoices payable within 30 days of billing.
4. I understand that the County desires to avoid incurring permit processing costs without having sufficient funds on deposit. If staff determines that inadequate funds are on deposit for continued processing, staff shall notify me in writing and request an additional deposit amount estimated necessary to complete processing of my application. I agree to submit sufficient funds as requested by staff to process the project through the hearing process within 30 days of the request.
5. If the final cost is less than any additional deposits requested by the County (deposits that exceed the initial minimum deposit described above), the unused portion of the additional deposit will be refunded to me within 60 days of final project action.
6. If the final cost is more than the available deposit, I agree to pay the difference within 30 days of billing.
7. If I fail to pay any invoices or requests for additional deposits within 30 days, the County may either stop processing my permit application, or after conducting a hearing, deny my permit application. If I fail to pay any invoices after my application is approved, I understand that my permit may not vest and may expire, or may be subject to revocation.

8. If the County determines that any study submitted by the applicant requires a County-contracted consultant peer review, I will pay the actual cost of the consultant review. This cost may vary depending on the complexity of the analysis. Selection of any consultant for a peer review shall be at the sole discretion of the PRMD Director or his designee. The estimated cost of the peer review shall be paid prior to the County initiating any peer review by consultant.
9. I agree to pay the actual cost of any public notices for the project as required by State Law and Local Ordinance.
10. I may, in writing, request a further breakdown or itemization of invoices, but such a request does not alter my obligation to pay any invoices in accordance with the terms of this agreement.
11. I agree to pay all costs related to permit condition compliance as specified in any conditions of approval for my permit/entitlement.

Note: This agreement does not include other agency review fees or the County Clerk Environmental Document filing fees.

Name of Property Owner or Corporate Principal Responsible or Appointed Designee for Payment of all County Processing Fees (*Please Print*):

Name of Company or Corporation (*if applicable*):

Mailing Address of the Property Owner or Corporation/Company responsible for paying processing fees:

If a Corporation, please attach a list of the names and titles of Corporate officers authorized to act on behalf of the Corporation

Signature 
4/20/2026

Date

kjrbuilders@gmail.com

Email Address

707 955-9166

Phone Number

***ATTENTION - The property owner (or Corporate principal) will be held responsible for all charges.**