2801 Townsgate Road, Suite 121, Westlake Village, CA 91361
Tel: (805) 495-7200 Fax: (800) 948-3915

As Agent For: Title Resources Guaranty Company

ORDER NO.: 26-14299-KBJ

Title Officer:
Kyle B. Johnson
Email: TitleUnit@ctccal.com
Phone: (805) 495-7200
Fax: (805) 495-1774

Compass - Beverly Hills (Wilshire)
9454 Wilshire Boulevard, 1st & 4th Floor
Beverly Hills, CA 90212
John Snyder

Your No.:

PROPERTY: Vacant Land, Malibu, CA 90265

PRELIMINARY REPORT

In response to the above referenced application for a policy of title insurance, this company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Exhibit A attached. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit A. Copies of the policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit A of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a binder or commitment should be requested.

SCHEDULE “A”

EFFECTIVE DATE: September 15, 2026 at 7:30 AM

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

ALTA Owner's Policy

ALTA Loan Policy

A specific request should be made if another form or additional coverage is desired.

The estate or interest in the land hereinafter described or referred to that is covered by this Report is:

Fee Simple

Title to said estate or interest at the date hereof is vested in:

[redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022, subject to Item No. 23

The land referred to in this Report is described as follows: Situated in the County of Los Angeles, State of California, as per the attached Exhibit “A”.

EXHIBIT “A”

26-14299-KBJ

A PROPERTY LOCATED IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 1:

THE WESTERLY 330 FEET OF THE NORTHERLY 528.00 FEET OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 1 SOUTH, RANGE 19 WEST, SAN BERNARDINO BASE AND MERIDIAN.

EXCEPT THEREFROM THE NORTHERLY 132 FEET.

PARCEL 2:

THE WEST 330 FEET OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 1 SOUTH, RANGE 19 WEST; IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, EXCEPTING THE NORTH 528 FEET OF SAID LAND, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND FILED IN THE DISTRICT LAND OFFICE.

PARCEL 3:

THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 1 SOUTH, RANGE 19 WEST IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA ACCORDING TO THE OFFICIAL PLAT OF SAID LAND, FILED IN THE DISTRICT LAND OFFICE ON APRIL 10, 1900.

EXCEPT THEREFROM THE NORTHERLY 528 FEET THEREOF.
ALSO EXCEPT THEREFROM THE WESTERLY 330 THEREOF.

PARCEL 3A:

AN EASEMENT FOR ROAD PURPOSES, UTILITIES, PIPE LINES AND DRAINAGE AS DESCRIBED IN DOCUMENTS RECORDED NOVEMBER 9, 1992 AS INSTRUMENT NO. 92-2079012 AND NOVEMBER 9, 1992 AS INSTRUMENT NO. 92-2079014 OF OFFICIAL RECORDS IN THE OFFICE OF THE LOS ANGELES COUNTY RECORDER, STATE OF CALIFORNIA.

APN: 4472-025-011, 4472-025-022, 4472-025-023

SCHEDULE "B"

AT THE DATE HEREOF, EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS CONTAINED IN SAID POLICY OR POLICIES WOULD BE AS FOLLOWS:

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

   Code Area: 08632
   Tax Identification No.: 4472-025-011
   Fiscal Year: 2026-2027
   1st Installment: $607.48, Unpaid, Delinquent After 12/10/2026
   2nd Installment: $607.46, Unpaid, Delinquent After 04/10/2027
   Exemption: Not set out
   Land: $42,642.00
   Improvements: Not set out

   Affects: Parcel 1

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

   Code Area: 08632
   Tax Identification No.: 4472-025-022
   Fiscal Year: 2026-2027
   1st Installment: $419.25, Unpaid, Delinquent After 12/10/2026
   2nd Installment: $419.23, Unpaid, Delinquent After 04/10/2027
   Exemption: Not set out
   Land: $14,207.00
   Improvements: Not set out

   Affects: Parcel 2

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

   Code Area: 08632
   Tax Identification No.: 4472-025-023
   Fiscal Year: 2026-2027
   1st Installment: $2,416.80, Unpaid, Delinquent After 12/10/2026
   2nd Installment: $2,416.79, Unpaid, Delinquent After 04/10/2027
   Exemption: Not set out
   Land: $120,571.00
   Improvements: Not set out

   Affects: Parcel 3

4. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 3.5 (Commencing with Section 75) of the Revenue and Taxation Code of the State of California.

5. Water rights, claims or title to water, whether or not disclosed by the Public Records.

   The following matter affects Parcel 1 & 2

6. Easement(s) for the purpose(s) shown below and rights incidental thereto as reserved in a document:

   Reserved by: Christal Roth and Franklin Roth
   Purpose: Ingress and Egress
   Recording Date: August 8, 1963
   Recording No: 2425 of Official Records
   Affects: a portion of said land

7. The terms and provisions contained in the document entitled "Conditional Certificate of Compliance" recorded July 16, 1985 as Instrument No. 85-817259 of Official Records.

   Affects: Parcel 1.

8. The terms and provisions contained in the document entitled "Conditional Certificate of Compliance" recorded July 16, 1985 as Instrument No. 85-817260 of Official Records.

   Affects: Parcel 2.

9. The lack of a right of access to and from the land.

   The following matters affect Parcel 3

10. Intentionally Deleted

11. Intentionally Deleted

12. Intentionally Deleted

13. An oil and gas lease for the term therein provided with certain covenants, conditions and provisions, together with easements, if any, as set forth therein.

    Lessor: John Wesley Killinger and Christal P. Killinger, husband and wife
    Lessee: Keans, Springmann, and Stipek, Incorporated
    Recording Date: July 20, 1964
    Recording No: 2747 in Book 15110 Page 380 of Official Records

    Said lease affects that portion of said Land lying below a depth of 550 feet from the surface thereof.

    Said lease provides for no right of surface entry.

14. Intentionally Deleted

15. Easement(s) for the purpose(s) shown below and rights incidental thereto as set forth in a document:

    Granted to: Salim and Fouziah Niksefat, husband and wife; and Clyde Gillette, a single man
    Purpose: Road, utilities, pipes, drainage
    Recording Date: August 16, 1991
    Recording No: 91-1292930 of Official Records
    Affects: a portion of said land

16. Any facts, rights, interests or claims that may exist or arise by reason of matters, if any, disclosed by that certain Record of Survey filed in Book 125, Page 25 .

17. Furnish the original deed referenced below for re-recording for the reason stated:

    Dated: January 24, 2022
    Grantor: [redacted] and [redacted]
    Grantee: [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022
    Recording Date: February 11, 2022
    Recording No: 20220174718 of Official Records
    Reason: to add the legal description

    Affects: Parcel 1

18. Furnish the original deed referenced below for re-recording for the reason stated:

    Dated: January 24, 2022
    Grantor: [redacted] and [redacted]
    Grantee: [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022

Recording Date: February 11, 2022
Recording No: 20220174719 of Official Records
Reason: to add the legal description

Affects: Parcel 2

19. Furnish the original deed referenced below for re-recording for the reason stated:

    Dated: January 28, 2022
    Grantor: [redacted]
    Grantee: [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022
    Recording Date: February 11, 2022
    Recording No: 20220174720 of Official Records
    Reason: to add the legal description

    Affects: Parcel 3

20. The requirement that an Attestation ---(2025-11-05).pdf), as described in California Civil Code Section 2079.26 and signed by the buyer and the seller, affirming that the purchase agreement between the buyer and the seller was not entered into as a result of an unsolicited offer to purchase by the buyer, be attached to the deed or conveyance document of the Land.

21. Our examination of the record title to the herein described land does not disclose any existing loans. We hereby reserve the right to make additional requirements after our review of the completed and signed Owners Affidavit. If anyone should have knowledge of any outstanding obligation, please contact your title officer immediately for further review.

22. Due to the rapid increase in amount of fraudulent Vacant Land Transfers, this Company will require that any documents executed by the Sellers in this transaction be Notarized in person at the Escrow Office or by a Notary known by the Escrow Company or Title Company. No RON notaries will be accepted for Sellers who may be out of the Country.

23. Any invalidity or defect in the title of the [redacted] 2022 Family Trust dated January 24, 2022 in the event that the trust referred to herein is invalid or fails to grant sufficient powers to the trustee(s) or in the event there is a lack of compliance with the terms and provisions of the trust instrument.

    This Company will require a "Trust Certification .pdf)" pursuant to California Probate Code Section 18100.5. The Company reserves the right to except additional items and/or make additional requirements after reviewing said documents.

    In the event ANY of the original Trustees are incapacitated or are deceased, we will require COPIES OF DEATH CERTIFICATES, the Trust Certification, along with a FULL COPY of the Trust Agreement and any Amendments thereto, Doctor Letters, Original Death Certificates, and applicable Affidavits for recording.

24. Unrecorded matters which may be disclosed by an Owner's Affidavit or Declaration . A form of the Owner's Affidavit/Declaration is attached to this Preliminary Report/Commitment. This Affidavit/Declaration is to be completed by the record owner of the land and submitted for review prior to the closing of this transaction. Your prompt attention to this requirement will help avoid delays in the closing of this transaction. Thank you.

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

25. This company will require the Seller(s) to Sign and Date the attached "Affiliated Business Arrangement Disclosure Statement" (linked here) prior to closing.

26. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective March 1, 2026. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person (settlement agent), as defined in the RRE Rule, prior to closing.

27. The Company requires a Statement of Information .pdf) from the parties named below in order to complete this report, based on the effect of documents, proceedings, liens, decrees, or other matters which do not specifically describe said Land, but which, if any do exist, may affect the title or impose liens or encumbrances thereon. After review of the requested Statement(s) of Information, the Company may have additional requirements before the issuance of any policy of title insurance.

Name(s): **All parties**

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

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

***END OF EXCEPTIONS**

NOTES

The Company is not aware of any matters which would cause it to decline to attach the CLTA Endorsement Form 116 indicating that there is located on said Land: Vacant Land

Known as: Vacant Land, Malibu, CA 90265

In the: City of Area of Malibu
County of Los Angeles
State of CA

to an Extended Coverage Loan Policy.

None of the items shown in this report will cause the Company to decline to attach CLTA Endorsement Form 100 to an Extended Coverage Loan Policy, when issued.

There are NO conveyances affecting said land recorded within twenty-four (24) months of the date of this report.

1. [redacted] and [redacted] to [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022 by quitclaim deed dated 01/24/2022 and recorded on 02/11/2022 as Instrument Number 20220174718 in the Official Records of the Los Angeles County Recorder's Office, as to Parcel 1.

2. [redacted] and [redacted] to [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022 by quitclaim deed dated 01/24/2022 and recorded on 02/11/2022 as Instrument Number 20220174719 in the Official Records of the Los Angeles County Recorder's Office, as to Parcel 2.

3. [redacted] to [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022 by quitclaim deed dated 01/28/2022 and recorded on 02/11/2022 as Instrument Number 20220174720 in the Official Records of the Los Angeles County Recorder's Office, as to Parcel 3.

The current vesting was derived from the following document(s):

A Deed

Dated: January 24, 2022
Grantor: [redacted] and [redacted]
Grantee: [redacted] and [redacted], Trustees of the [redacted] 2022 Family Trust dated January 24, 2022
Recorded: February 11, 2022 Document No. 20220174718 of the Official Records.

For informational purposes only: The Agent's percentage of the premium is 90% and the Underwriter's percentage is 10%.

INFORMATIONAL NOTES

Note: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable 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. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

The map attached, if any, may or may not be a survey of the land depicted hereon. Title Resources Guaranty Company expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

NOTICE

Section 12413.1 of the California Insurance Code, effective January 1, 1990, requires that any title insurance company, underwritten title company, or controlled escrow company handling funds in an escrow or sub-escrow capacity, wait a specified number of days after depositing funds, before recording any documents in connection with the transaction or disbursing funds. This statute allows for funds deposited by wire transfer to be disbursed the same day as deposit. In the case of cashier's checks or certified checks, funds may be disbursed the next day after deposit. In order to avoid unnecessary delays of three to seven days, or more, please use wire transfer, cashier's checks, or certified checks whenever possible.

If you have any questions about the effect of this new law, please contact your Consumer's Title office for more details.

EXHIBIT A

LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS (BY POLICY TYPE)

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (02-03-10)
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.

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.

Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16: 1% of Policy Amount or $2,500.00 (whichever is less)	$10,000.00
Covered Risk 18: 1% of Policy Amount or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 19: 1% of Policy Amount or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 21: 1% of Policy Amount or $2,500.00 (whichever is less)	$5,000.00

ALTA RESIDENTIAL TITLE INSURANCE POLICY (6-1-87)
EXCLUSIONS

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

1. Governmental police power, and the existence or violation of any law or government regulation. This includes building and zoning ordinances and also laws and regulations concerning:
   (a) and use
   (b) improvements on the land
   (c) and division
   (d) environmental protection

   This exclusion does not apply to violations or the enforcement of these matters which appear in the public records at Policy Date.
   This exclusion does not limit the zoning coverage described in Items 12 and 13 of Covered Title Risks.
2. The right to take the land by condemning it, unless:
   (a) a notice of exercising the right appears in the public records on the Policy Date
   (b) the taking happened prior to the Policy Date and is binding on you if you bought the land without knowing of the taking
3. Title Risks:
   (a) that are created, allowed, or agreed to by you
   (b) that are known to you, but not to us, on the Policy Date -- unless they appeared in the public records
   (c) that result in no loss to you
   (d) that first affect your title after the Policy Date -- this does not limit the labor and material lien coverage in Item 8 of Covered Title Risks
4. Failure to pay value for your title.
5. Lack of a right:
   (a) to any land outside the area specifically described and referred to in Item 3 of Schedule A OR
   (b) in streets, alleys, or waterways that touch your land

This exclusion does not limit the access coverage in Item 5 of Covered Title Risks.

2006 ALTA LOAN POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE

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

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land; (iii) the subdivision of land; or
   (iv) environmental protection;
   or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
   (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
   (a) created, suffered, assumed, or agreed to by the Insured Claimant;
   (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
   (c) resulting in no loss or damage to the Insured Claimant;
   (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
   (a) a fraudulent conveyance or fraudulent transfer, or
   (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

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

EXCEPTIONS FROM COVERAGE

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

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

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 or 10); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
   (a) a fraudulent conveyance or fraudulent transfer, or
   (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

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

EXCEPTIONS FROM COVERAGE

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

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (07-26-10)
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, 6, 13(c), 13(d), 14 or 16.
   (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
   (a) created, suffered, assumed, or agreed to by the Insured Claimant;
   (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
   (c) resulting in no loss or damage to the Insured Claimant;
   (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
   (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.

9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
(a) a fraudulent conveyance or fraudulent transfer, or
(b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990
Schedule B
EXCEPTIONS FROM COVERAGE

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

1. 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 notice of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interest, 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, which are 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 not shown by the public records.

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 and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or 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 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.
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 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 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 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 their policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state of insolvency or similar creditors' rights Laws.

FACTS	WHAT DOES **CONSUMER'S TITLE COMPANY OF CALIFORNIA, INC.** DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

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

- Social Security number and Address
- Account Balances and Payment History
- Loan Information and Information Concerning Real Estate Contracts

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

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Consumer's Title Co. of CA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Consumer's Title Co. of CA share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't' share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 877.363.5935 or go to info@ctccal.com

Page 2

Who we are	
Who is providing this notice?	Consumer's Title Company of California, Inc.

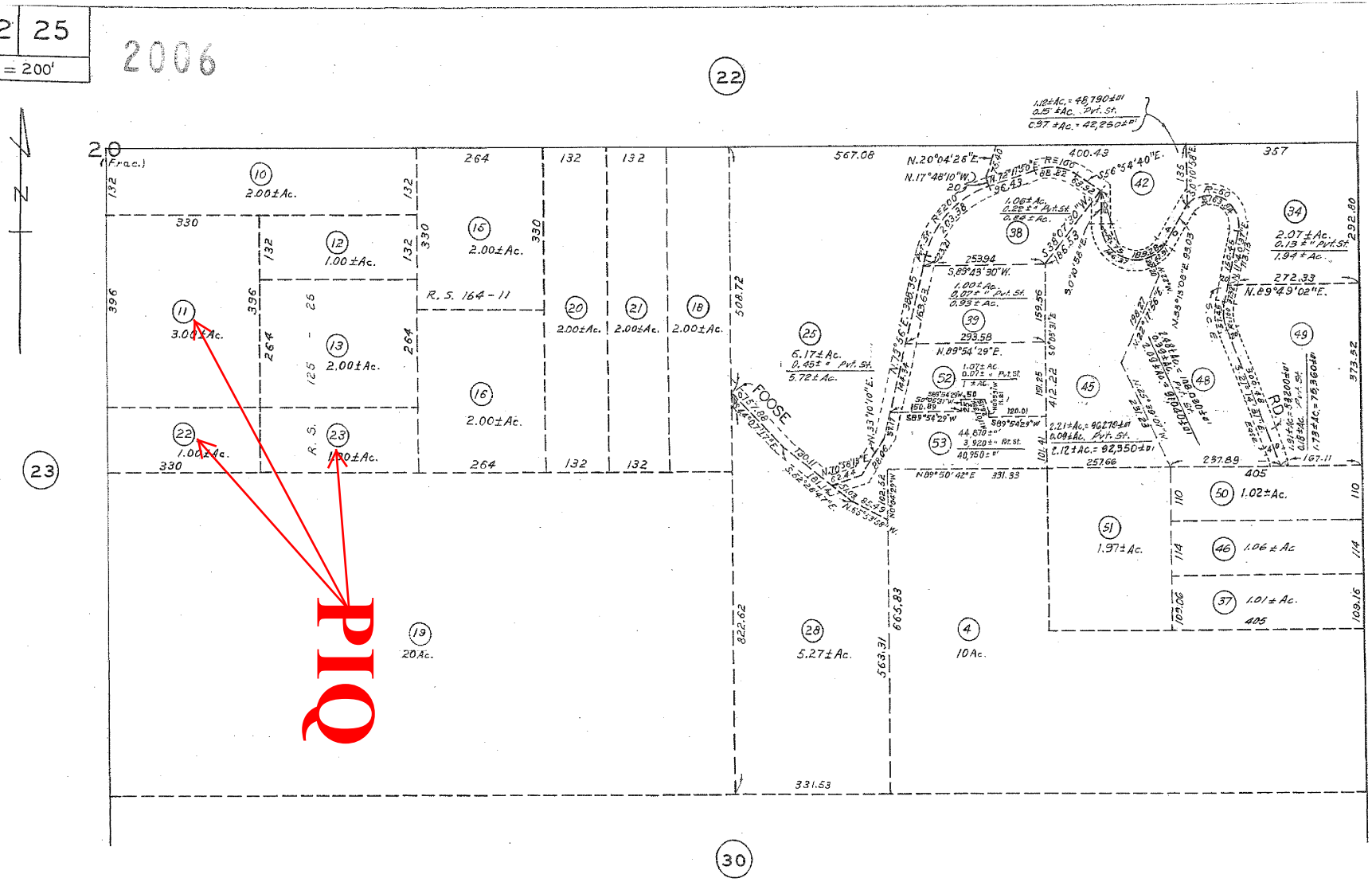
What we do	
How does Consumer's Title Co of CA protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Consumer's Title Co of CA collect my personal information?	We collect your personal information, for example, when you • provide contact information or a government ID • provide it to an agent or lender for your transaction • request disbursement of funds We also collect your personal information from others, such as credit bureaus and real estate agents.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include entities with the Compass Inc. name including Compass Integrated Services Management (CISM) and other title and escrow or real estate-related service providers.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • May include financial service providers (such as consumer banks, insurance companies) or non-financial service providers (such as technology, legal, media and communications service providers).
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • We do not have joint venture marketing agreements

Other important information
Residents of California: In accordance with California law, we will not share information that we collect about you with non-affiliated third parties, except as permitted by law.

Order: 26-14299-KBJ
Doc: CALOSA.MASS 4472-00025

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ASSESSOR'S MAP
COUNTY OF LOS ANGELES, CALIF.

Public Record
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