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)

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:

- 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
 - i. 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

- 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)

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:

- 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.
- 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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
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

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.
- 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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
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

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:

- 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:
 - 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:

- (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.
- 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.

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:

- (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:

- (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.

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.

Notice of Available Discounts

(continued)

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.

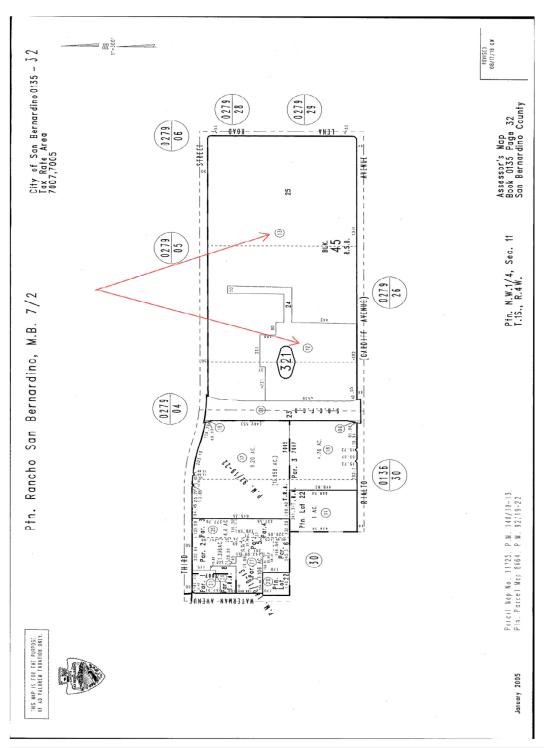
MILITARY DISCOUNT RATE (CTIC, CLTIC, FNTIC)

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.

MILITARY RATE (SLTC)

A discount of twenty percent (20%) off the purchase transaction closing and settlement fee or a discount of One Hundred And No/100 Dollars (\$100.00) off the refinance closing and settlement fee, will be applied when the loan is guaranteed by the United States Veterans Administration and the escrow fee is being paid by the consumer and is listed as paid by borrower on the Closing Disclosure and final Settlement Statement.



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

OWNER'S DECLARATION



Escrow No.: 932503531

Property: 210 North Lena Road, San Bernardino, CA 92408

The undersigned hereby declares as follows:

	5
(Fil	l in the applicable paragraph and strike the other)
A.	Declarant ("Owner") is the owner or lessee, as the case may be, of certain premises located at 210 North Lena Road, San Bernardino, CA 92408, further described as follows: See Preliminary Report/Commitment No. 932503531 for full legal description (the "Land").
B.	Declarant is the of ("Owner"), which is the owner or lessee, as the case may be, of certain premises located at 210 North Lena Road, San Bernardino, CA 92408, further described as follows: See Preliminary Report/Commitment No. 932503531 for full legal description (the "Land").
(Fil	l in the applicable paragraph and strike the other)
A.	During the period of six (6) months immediately preceding the date of this declaration no work has been done, no surveys or architectural or engineering plans have been prepared, and no materials have been furnished in connection with the erection, equipment, repair, protection or removal of any building or other structure on the Land or in connection with the improvement of the Land in any manner whatsoever.
B.	During the period of six (6) months immediately preceding the date of this declaration certain work has been done and materials furnished in connection with upon the Land in the approximate total sum of \$, but no work whatsoever remains to be done and no materials remain to be furnished to complete the construction in full compliance with the plans and specifications, nor are there any unpaid bills incurred for labor and materials used in making such improvements or repairs upon the Land, or for the services of architects, surveyors or engineers, except as follows: Owner, by the undersigned Declarant, agrees to and does hereby indemnify and hold harmless Commonwealth Land Title Insurance Company against any and all claims arising therefrom.
par	ner has not previously conveyed the Land; is not a debtor in bankruptcy (and if a partnership, the general tner thereof is not a debtor in bankruptcy); and has not received notice of any pending court action affecting title to the Land.
mo ass or t rec	cept as shown in the above referenced Preliminary Report/Commitment, there are no unpaid or unsatisfied rtgages, deeds of trust, Uniform Commercial Code financing statements, regular assessments, special sessments, periodic assessments or any assessment from any source, claims of lien, special assessments, axes that constitute a lien against the Land or that affect the Land but have not been recorded in the public ords. There are no violations of the covenants, conditions and restrictions as shown in the above erenced Preliminary Report/Commitment.
The	e Land is currently in use as;;;;;;;;;;;;;
	ere are no other persons or entities that assert an ownership interest in the Land, nor are there unrecorded sements, claims of easement, or boundary disputes that affect the Land.
The	ere are no outstanding options to purchase or rights of first refusal affecting the Land.
	A. B. Owparthe Excension of tree references. The east

8. Between the most recent Effective Date of the above referenced Preliminary Report/Commitment and the date of recording of the Insured Instrument(s), Owner has not taken or allowed, and will not take or allow, any

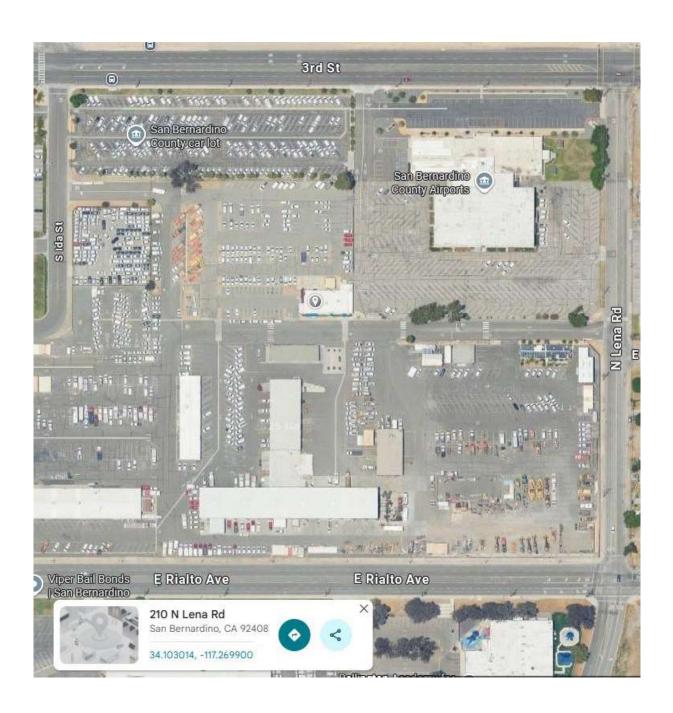
action or inaction to encumber or otherwise affect title to the Land.

OWNER'S DECLARATION

(continued)

10	restrictions, if any, affecting the Land. That there are no outstanding unpaid sellers or suppliers of PACA/PASA commodities or products incurred by
10.	the Lessee, except:
11.	That no notices of claim or notices of intent to preserve claim rights have been received by the Company from PACA/PASA sellers or suppliers of the Lessee, except:
and the exp Ow bety the	s declaration is made with the intention that Commonwealth Land Title Insurance Company (the "Company") its policy issuing agents will rely upon it in issuing their title insurance policies and endorsements. Owner, by undersigned Declarant, agrees to indemnify the Company against loss or damage (including attorneys' fees, senses, and costs) incurred by the Company as a result of any untrue statement made herein. Additionally, ner, by the undersigned Declarant, agrees to indemnify and hold the Company harmless during the gap period ween the last title examination of the Land that was conducted by, for and/or on behalf of the Company, and time when the deed, assignments and any other documents creating priority of title are recorded in connection in the sale and/or transfer of the Land.
	eclare under penalty of perjury that the foregoing is true and correct and that this declaration was executed on e 3, 2025 at 07:06 PM.
Cou	unty Of San Bernardino
BY:	

AERIAL MAP OF SITE LOCATION



SITE PLAN/BLUE PRINTS



EV CHARGER SITE BLUE PRINT - 210 N. LENA ROAD PART A - BEHIND THE EXISTING METER

SHEET: 1 OF 2 DATE: 10/22/25



EV CHARGING PROJECT SUMMARY									
SITE TYPE	EXISTING FLEET DEPOT								
RECOMMENDED SCOPE	(6) DCFC CHARGE PORTS								
TOTAL PROJECT COST ESTIMATE	\$572,804								
ESTIMATED REBATE	\$280,000								
ESTIMATED NET COST TO COUNTY	\$292,804								



STANDARD EV CHARGING STALL, 9' TYP VAN ACCESSIBLE EV CHARGING STALL, 12'X18' TYP NEW ACCESS AISLE, 5' WIDE TYP AMBULATORY STALL, 10'X18' TYP STANDARD ACCESSIBLE EV CHARGING STALL, 9'X18' TYP POWER CABINET SINGLE PORT DCFC EV CHARGING DISPENSER PROTECTIVE BOLLARD, 4" DIAMETER STEEL TYP UTILITY SERVICE FEED, APPROX. 235' TO POWER SOURCE EXISTING METER

PROPOSED PATH OF TRAVEL

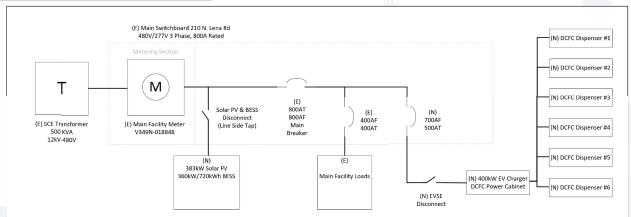
INGRESS/EGRESS

EV CHARGER SITE BLUE PRINT - 210 N. LENA ROAD PART A - BEHIND THE EXISTING METER

SHEET: 2 OF 2 DATE: 10/22/25

	CITE DETAIL C						
	SITE DETAILS	,					
SITE NAME / IDENT	IFIFD	PART A - BEHIND THE EXISTING					
one mount , ibert		METER					
ADDRESS	STREET	210 N LENA ROAD					
ADDRESS	CITY, STATE, ZIP	SAN BERNARDINO, CA 92408					
PARKING CONFIGU	RATION	SURFACE LOT					
EXISTING PARKING	SPACES	182					
ELECTRICAL UTILITY	r	SOUTHERN CALIFORNIA EDISON					
	CHARGER DESIGN DE	TAILS					
EVSE/CHARGE	EVSE	1					
PORTS							
PROPOSED:	PORTS	6					
EVSE TYPE		DCFC					
MAX POWER REQUIREMENT		400 KW					
NEW OR EXISTING	ELECTICAL SERVICE	EXISTING					
ROM ENGINEERING	& CONSTRUCTION ESTIMATE*	\$572,804					
	SOFT COSTS/ PERMITTING &						
	DESIGN	\$34,623					
	TRENCHING/CIVIL	\$98,457					
	ELECTRICAL	\$89,503					
	EV CHARGERS	\$254,753					
	CONTINGENCY 20%	\$95,467					

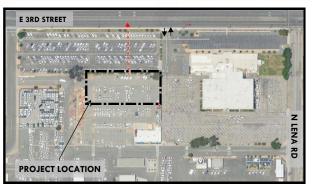
SINGLE LINE DIAGRAM



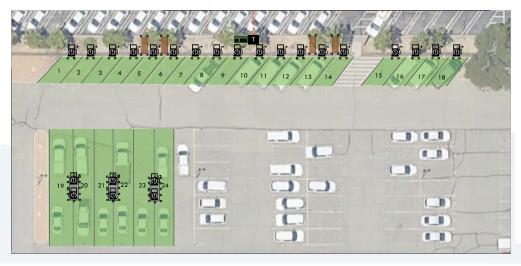


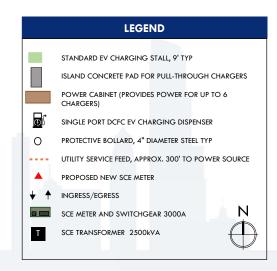
EV CHARGER SITE BLUE PRINT - 210 N. LENA ROAD PART B - NEW METER SERVICE

SHEET: 1 OF 2 DATE: 10/22/25



EV CHARGING PROJECT SUMMARY									
SITE TYPE	EXISTING FLEET DEPOT								
RECOMMENDED SCOPE	(24) DCFC CHARGE PORTS								
ESTIMATED TOTAL PROJECT COST	\$1,827,777								
ESTIMATED REBATE	\$1,120,000								
NET COST TO COUNTY	\$707,777								







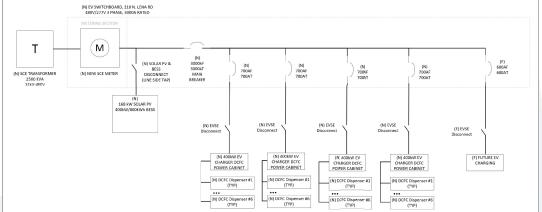
EV CHARGER SITE BLUE PRINT - 210 N. LENA ROAD PART B - NEW METER SERVICE

SHEET: 2 OF 2 DATE: 10/22/25

	SITE DETAILS	5				
SITE NAME / IDE	ITIFIER	PART A - BEHIND THE EXISTING METER				
ADDRESS	STREET	210 N LENA ROAD				
ADDRESS	CITY, STATE, ZIP	SAN BERNARDINO, CA 92408				
PARKING CONFI	SURATION	SURFACE LOT				
EXISTING PARKI	IG SPACES	182				
ELECTRICAL UTIL	ITY	SOUTHERN CALIFORNIA EDISON				
	CHARGER DESIGN [DETAILS				
EVSE/CHARGE	EVSE	4				
PORTS PROPOSED:	PORTS	24				
EVSE TYPE		DCFC				
MAX POWER REC	UIREMENT	1.6 MW				
NEW OR EXISTIN	S ELECTICAL SERVICE	NEW				
ROM ENGINEERII	IG & CONSTRUCTION ESTIMATE*	\$1,827,777				
	SOFT COSTS/ PERMITTING &					
	DESIGN	\$34,623				
TRENCHING/CIVIL		\$291,786				
	ELECTRICAL	\$208,206				
	EV CHARGERS	\$988,533				
	CONTINGENCY 20%	\$304,629				

BUSS RATING:					IIIE IVAINE	COUNTY						DEDICATE	D EV METER						
BUSS RATING:							PROPO		WITCH										
				PHASE:			NEMA:					SURFACE				L		PARKING LOT	
MAIN BREAKER:	3000			VOLTAGE:	480/277		WIRE:	4			MODEL	: LINCOLN I	ELECTRIC OF	REQUAL			STATUS:	PROPOSED	
	STATUS		1	VOLT-AMPS			IP CKT L		L2		L3 СКТ		VOLT-AMP		LT-AMPS			LOAD DESCRIPTION	
LOAD DESCRIPTION	STATUS	LCL	L1	L2	L3 BKR TRIP	LI		11 12	L3	BRK TRIP		LI	L2	L3		STATUS	LOAD DESCRIPTION		
		Υ	133333.3				1				2		133333.3			Y			
DCFC 1 400kW	NEW	Υ		133333		700A/3P	3				4	700A/3P		133333.3		Y	NEW	DCFC 2 400kW	
		Υ			133333.3		5				6				133333.3	Y			
		Υ	133333.3				7				8		133333.3			Y			
DCFC 3 400kW	NEW	Υ		133333		700A/3P	9		•		10	700A/3P		133333.3		Y	NEW	DCFC 4 400kW	
		Υ			133333.3		11				12				133333.3	Y	1		
							13				14		138666.7			N			
							15				16	600A/3P		138666.7		N		L2 CHARGER FEED 416kV (FUTURE)	
							17				18				138666.7	N			
							19				20								
							21				22								
							23				24								
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							39				40			-					
							41				42								
CONNECT	ED LOAD >		200000.7	200007	200000.7		-71	EST.	TOTA		-12		405333.3	405333.3	405333.3		< CONN	IECTED LOAD	
			400000		LI		L2				L3		REMARKS: TO THE METER INFRASTRUCTURE TO BE PRO				LICTURE TO BE PROVIDED		
toxb (tot)		-	+ OTHER =	0		6720	00		57200	1		72000		BY SCE RULE 29.					
Tr	OTAL CONT		US LOAD =			07 20	-		016.0		- 0	2000							

SINGLE LINE DIAGRAM



INFRASTRUCTURE PROJECT DETAILS

Infrastructure Project Details

The County of San Bernardino's Department of Fleet Management is requesting funds from INVEST Clean's Heavy Duty Charging Infrastructure Program Measure 1 (PA#2026-03) at 210 N. Lena Road. This site is located in an SB535 Designated Disadvantaged Community (or DAC) census tract, making it a priority area for greenhouse gas and air pollution reduction efforts for the state. The project is envisioned in two parts comprising the overall EV charging project for goods movement. "Part A" leverages the existing infrastructure on site to cost effectively install DC Fast Charging using spare site capacity, whereas "Part B" installs a dedicated new SCE meter to provide the additional DC Fast Charging capacity needed for the County's Class 4-8 fleet. Part A would consist of six DC Fast Charging single "plugs" or dispensers, and Part B would consist of 24 DC Fast Charging single dispensers. To provide further decarbonization benefits to this project, as well as bill savings, the County has planned to install solar PV and Battery Energy Storage (BESS) in addition to the DC Fast Charging at their Lena Road Complex. This site functions as part of San Bernardino County's government facilities complex and supports the Fleet Management Department, Fire Department Garage, and Public Works as an existing fleet depot, with a majority of their 2470 vehicles passing through or parking overnight at this depot. The County Fleet includes 438 class 4-8 vehicles that support goods movement in and around the 20,105 square mile county, the largest county in the contiguous United States. Goods movement for County purposes

includes the transport of medical and emergency supplies, fuel and maintenance materials, construction and infrastructure materials, parks and facilities equipment, public safety and law enforcement gear, and administrative and program related cargo which are critical to the County's ability to provide services to the public, If electrified, it is estimated that the County's Class 4-8 vehicles would consume 5.2 GWh of electricity, reducing fuel-related emissions by almost 3,800 metric tons of COZe on an annual basis. Despite the recent relaxing of California Air Resources Board's Advanced Clean Fleet (ACF) regulation, the County has demonstrated an unwavering commitment towards decarbonization and fleet electrification by adhering to their original compliance plan deadlines. However, there exists a significant funding gap for installing the EV charging infrastructure necessary to support an electrified goods movement fleet, INVEST CLEAN funding for this charging infrastructure project is crucial to the decarbonization of the County's goods movement fleet and will allow for a more aggressive zero emission fleet transition plan. Proposed project "Part A - Behind the Existing Meter" includes the installation of one Kempower 400kW distributed charging station system with one power cabinet and six single port dispensers at 210 N. Lena Road. Each dispenser has a maximum charging power of up to 400 kW. This project would be installed behind the existing San Bernardino County Fleet Management electrical meter leveraging spare site capacity and thus would not require a site power upgrade. These initial 6 DCFC ports are the most cost-effective solution for goods movement fleet charging for San Bernardino County. This project also envisions solar PV and BESS to offset both EV charging cand facility costs while generating carbon free electricity and controlling grid facing demand. This solution provides for a 400kW fast opportunity charging for vehicles passing through the Lena Rd. depot which need to return to service quickly and, using the same infrastructure, is also able to leverage dynamic power management to charge multiple connected vehicles at 25-400kW according to the requests of the individual vehicles and other factors, such as power availability and cost. Proposed project "Part B - New Meter" includes the installation of four Kempower 400kW distributed charging station systems with a total of four power cabinets and 24 single port charging dispensers at 210 N.

includes the transport of medical and emergency supplies, fuel and maintenance materials, construction and infrastructure materials, parks and facilities equipment, public safety and law enforcement gear, and administrative and program related cargo which are critical to the County's ability to provide services to the public, If electrified, it is estimated that the County's Class 4-8 vehicles would consume 5.2 GWh of electricity, reducing fuel-related emissions by almost 3,800 metric tons of CO2e on an annual basis. Desnite the recent relaxing of California Air Resources Board's Advanced Clean Fleet (ACF) regulation, the County has demonstrated an unwavering commitment towards decarbonization and fleet electrification by adhering to their original compliance plan deadlines. However, there exists a significant funding gap for installing the EV charging infrastructure necessary to support an electrified goods movement fleet, INVEST CLEAN funding for this charging infrastructure project is crucial to the decarbonization of the County's goods movement fleet and will allow for a more aggressive zero emission fleet transition plan. Proposed project "Part A - Behind the Existing Meter includes the installation of one Kempower 400kW distributed charging station system with one power cabinet and six single port dispensers at 210 N. Lena Road. Each dispenser has a maximum charging power of up to 400 kW. This project would be installed behind the existing San Bernardino County Fleet Management electrical meter leveraging spare site capacity and thus would not require a site power upgrade. These initial 6 DCFC ports are the most cost-effective solution for goods movement fleet charging for San Bernardino County. This project also envisions solar PV and BESS to offset both EV charging cand facility costs while generating carbon free electricity and controlling grid facing demand. This solution provides for a 400kW fast opportunity charging for vehicles passing through the Lena Rd. depot which need to return to service quickly and, using the same infrastructure, is also able to leverage dynamic power management to charge multiple connected vehicles at 25-400kW according to the requests of the individual vehicles and other factors, such as power availability and cost. Proposed project "Part B - New Meter" includes the installation of four Kempower 400kW distributed charging station systems with a total of four power cabinets and 24 single port charging dispensers at 210 N.

Lena Road drawing a maximum of 1600kW in total. Each dispenser has a maximum charging power of up to 400 kW. This project would be installed behind a new Southern California Edison Meter which provides the additional charging capacity needed to facilitate the remainder of the County's class 4-8 vehicles This project also envisions solar PV and BESS to offset both EV charging cand facility costs while generating carbon free electricity and controlling grid facing demand. This solution provides for 400kW fast opportunity charging for vehicles passing through the Lena Rd. depot which need to return to service quickly and, using the same infrastructure, is also able to leverage dynamic power management to charge multiple connected vehicles at 25-400kW according to the requests of the individual vehicles and other factors such as power availability and cost.

Does the project site require upgrades to bring additional power?

Yes

Brief Description of Project