

Lawyers Title - Inland Empire 3480 Vine Street, Suite 300 Riverside, CA 92507

Phone: 951.774.0825

Title Report

COUNTY OF SAN BERNARDINO 385 NORTH ARROWHEAD AVENUE 3RD FLOOR SAN BERNARDINO, CA 92415

Attn: MICHELE COHN

Property Address: (Vacant Land) County of San Bernardino, California

Title Officer: Peggy Jones--So Email: tu67@ltic.com

Phone No.: (951) 774-0825 x 617

File No.: 619676445



Key Features of your LiveLOOK Prelim Report













Linked Documents

Mobile Friendly

Flaged Items

24/7 real-time access to all information related to a title insurance transaction.



Effortless, Efficient, Compliant, and Accessible



Lawyers Title Company 3480 Vine Street Suite 300 Riverside, CA 92507 Phone: (951) 774-0825

Fax: ()

COUNTY OF SAN BERNARDINO 385 NORTH ARROWHEAD AVENUE 3RD FLOOR SAN BERNARDINO, CA 92415

Attn: MICHELE COHN

Title Officer: Peggy Jones--So

email: tu67@ltic.com

Phone No.: (951) 774-0825 x 617

Fax No.: (866) 657-1033 File No.: 619676445

Your Reference No:

Property Address: (Vacant Land) County of San Bernardino, California

PRELIMINARY REPORT

Dated as of November 5, 2019 at 7:30 a.m.

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

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

The policy(s) of title insurance to be issued hereunder will be policy(s) of **Commonwealth Land Title Insurance Company.**

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered. It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

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

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

A Preliminary Report

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

A FEE

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

County of San Bernardino, a body corporate and politic

The land referred to herein is situated in the County of San Bernardino, State of California, and is described as follows:

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

EXHIBIT "A"

All that certain real property situated in the County of San Bernardino, State of California, described as follows:

PARCEL 1A: (APN 337-202-07, PORTION)

ALL THAT PORTION OF THE SOUTHWEST ONE-QUARTER OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF LAKE GREGORY DRIVE, OR THE SOUTHERLY PROLONGATION THEREOF, AS SHOWN ON MAP OF TRACT NO. 2872 AS RECORDED IN BOOK 41, PAGES 18 AND 19 OF MAPS, RECORDS OF SAN BERNARDINO COUNTY, CALIFORNIA AND THE NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP AS DEEDED TO THE CREST FOREST COUNTY WATER DISTRICT, PER DEED RECORDED IN BOOK 1180, PAGE 274, OFFICIAL RECORDS OF THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA; THENCE NORTH 12° 40' 40" EAST, ALONG SAID EASTERLY LINE OF LAKE GREGORY DRIVE TO THE BEGINNING OF A CURVE AT THE INTERSECTION OF SAID EASTERLY LINE OF LAKE GREGORY DRIVE AND THE SOUTHERLY LINE OF HUSTON FLAT ROAD, AS PER SAID TRACT NO. 2872, (HUSTON FLAT ROAD NOW BEING KNOWN AS GREGORY LAKE DRIVE); THENCE CURVING TO THE RIGHT WITH A RADIUS OF 20 FEET THROUGH A CENTRAL ANGLE OF 90° 00', A DISTANCE OF 31.42 FEET TO A POINT IN SAID SOUTHERLY LINE OF HUSTON FLAT ROAD;

THENCE SOUTH 77° 19' 20" EAST ALONG SAID SOUTHERLY LINE OF HUSTON FLAT ROAD TO THE INTERSECTION OF SAID SOUTHERLY LINE OF HUSTON FLAT ROAD, OR THE EASTERLY PROLONGATION THEREOF, AND SAID NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP; THENCE IN A WESTERLY DIRECTION ALONG SAID NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP TO THE POINT OF BEGINNING.

PARCEL 1B: (APN 337-202-07, PORTION)

ALL THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT TOWNSHIP PLAT DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE EASTERLY LINE OF LAKE GREGORY DRIVE (OR ROAD), 60.00 FEET WIDE, AS SHOWN ON THE MAP OF TRACT NO. 2872, RECORDED IN <u>BOOK 41 OF MAPS, PAGES 18</u> AND 19, RECORDS OF SAID COUNTY, THAT BEARS SOUTH 77° 19' 20" EAST, 60.00 FEET FROM THE SOUTHEAST CORNER OF LOT 10 OF SAID TRACT NO. 2872;

THENCE ALONG SAID EASTERLY LINE NORTH 12° 40' 40" EAST, 50.00 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 20.00 FEET THROUGH A CENTRAL ANGLE OF 90° 00' 00", A DISTANCE OF 31.42 FEET TO A POINT OF TANGENCY WITH THE SOUTHERLY LINE OF GREGORY LAKE ROAD, 60.00 FEET WIDE, AS SHOWN ON THE MAP OF SAID TRACT NO. 2872;

THENCE ALONG SAID SOUTHERLY LINE, SOUTH 77° 19' 20" EAST, 230.00 FEET;

THENCE ALONG THE SOUTHERLY LINE OF GREGORY LAKE ROAD (FORMERLY KNOWN AS HUSTON FLAT ROAD) AS SHOWN ON THE MAP OF TRACT NO. 3107; RECORDED IN <u>BOOK 44 OF MAPS</u>, <u>PAGES</u> 34 THROUGH 37, INCLUSIVE, RECORDS OF SAID COUNTY; AND ON MAP OF TRACT NO. 3685, RECORDED IN BOOK 48 OF MAPS, PAGES 99 THROUGH 101, INCLUSIVE, RECORDS OF SAID COUNTY, THE FOLLOWING COURSES AND DISTANCES;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 330.00 FEET THROUGH A CENTRAL ANGLE OF 18° 12' 40", A DISTANCE OF 104.89 FEET;

THENCE NORTH 84° 28' 00" EAST, 465.09 FEET;

THENCE ON A TANGENT CURVE TO THE LEFT WITH A RADIUS OF 229.86 FEET THROUGH A CENTRAL ANGLE OF 24° 56' 20", A DISTANCE OF 100.05 FEET;

THENCE CURVING TO THE RIGHT FROM AN INITIAL TANGENT THAT BEARS NORTH 59° 31' 40" EAST, WITH A RADIUS OF 169.86 FEET; THROUGH A CENTRAL ANGLE OF 47° 05' 00", A DISTANCE OF 139.58 FEET;

THENCE SOUTH 73° 23' 20" EAST, 144.95 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 230.00 FEET THROUGH A CENTRAL ANGLE OF 43° 48' 00", A DISTANCE OF 175.82 FEET;

THENCE NORTH 62° 48' 40" EAST, 38.28 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 61.05 FEET THROUGH A CENTRAL ANGLE OF 59° 10' 00", A DISTANCE OF 63.04 FEET;

THENCE CURVING TO THE LEFT FROM AN INITIAL TANGENT THAT BEARS SOUTH 58° 01' 20" EAST WITH A RADIUS OF 170.00 FEET THROUGH A CENTRAL ANGLE OF 23° 39' 30", A DISTANCE OF 70.20 FEET;

THENCE SOUTH 81° 40' 50" EAST, 78.09 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 60.00 FEET THROUGH A CENTRAL ANGLE OF 130° 15' 00", A DISTANCE OF 136.40 FEET;

THENCE NORTH 31° 55' 50" WEST, 163.00 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 169.75 FEET

THROUGH A CENTRAL ANGLE OF 90° 48' 00", A DISTANCE OF 269.01 FEET;

THENCE NORTH 58° 52' 10" EAST, 100.68 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 539.25 FEET THROUGH A CENTRAL ANGLE OF 10° 10' 00", A DISTANCE OF 95.69 FEET;

THENCE NORTH 48° 42' 10" EAST, 197.07 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 2030.00 FEET

THROUGH A CENTRAL ANGLE OF 4° 45′ 00″, A DISTANCE OF 168.29 FEET; THENCE CONTINUING ALONG THE SOUTHERLY LINE OF SAID GREGORY LAKE ROAD, AS

DESCRIBED IN THE DEED FROM DANIEL M. HUNSAKER AND OTHERS, TO THE COUNTY OF SAN BERNARDINO, RECORDED MAY 3, 1940 IN BOOK 1419, PAGE 14, OFFICIAL RECORDS; AND AS DESCRIBED IN THE DEED BY CREST FOREST COUNTY WATER DISTRICT AND OTHERS, TO THE COUNTY OF SAN BERNARDINO, RECORDED JANUARY 21, 1943 IN BOOK 2398, PAGE 175, OFFICIAL RECORDS; NORTH 43° 57' 10" EAST, 139.27 FEET;

THENCE CONTINUING ALONG SAID GREGORY LAKE ROAD, AS DESCRIBED IN THE DEED LAST ABOVE REFERRED TO, THE FOLLOWING COURSES AND DISTANCES:

CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 770.00 FEET THROUGH A CENTRAL ANGLE OF 5° 47' 00", A DISTANCE OF 77.72FEET;

THENCE NORTH 49° 44' 10" EAST, 104.28 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 830.00 FEET THROUGH A CENTRAL ANGLE OF 11° 21' 00", A DISTANCE OF 164.42 FEET;

THENCE NORTH 38° 23' 10" EAST, 512.62 FEET;

THENCE CONTINUING ALONG SAID GREGORY LAKE ROAD, AS DESCRIBED IN THE DEED LAST ABOVE REFERRED TO AND AS DELINEATED ON THE MAP OF TRACT NO. 2736, RECORDED IN BOOK 38 OF MAPS, PAGES 34 THROUGH 36, INCLUSIVE, AS AROSA DRIVE COUNTY ROAD, AND ON THE MAP OF TRACT NO. 2727, RECORDED IN BOOK 38 OF MAPS, PAGES 19 THROUGH 21, INCLUSIVE, AS AROSA DRIVE COUNTY ROAD, THE FOLLOWING COURSES AND DISTANCES:

CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 80.18 FEET THROUGH A CENTRAL ANGLE OF 72° 02' 30", A DISTANCE OF 100.82 FEET;

THENCE SOUTH 69° 34' 20" EAST, 218.46 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 80.18 FEET THROUGH A CENTRAL ANGLE OF 82° 40′ 30″, A DISTANCE OF 115.70 FEET;

THENCE SOUTH 13° 16' 10" WEST, 160.15 FEET;

THENCE SOUTH 10' 59' 10" WEST, 396.07 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 220.99 FEET THROUGH A CENTRAL ANGLE OF 36° 52' 00", A DISTANCE OF 142.19 FEET;

THENCE SOUTH 25° 52' 50" EAST, 129.17 FEET;

THENCE LEAVING THE SOUTHERLY LINE OF SAID GREGORY LAKE ROAD, AND CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 20 FEET THROUGH A CENTRAL ANGLE OF 60° 58' 00", A DISTANCE OF 21.28 FEET TO A POINT OF TANGENCY WITH THE WESTERLY LINE OF A ROAD EASEMENT, 40.00 FEET WIDE, AS GRANTED BY CREST FOREST COUNTY WATER DISTRICT TO THE LAKE GREGORY LAND AND WATER COMPANY, A CORPORATION, BY DEED RECORDED DECEMBER 18, 1950 IN BOOK 2689, PAGE 502, OFFICIAL RECORDS;

THENCE ALONG THE WESTERLY LINE OF SAID EASEMENT, THE FOLLOWING COURSES AND DISTANCES:

CURVING TO THE LEFT FROM AN INITIAL TANGENT THAT BEARS SOUTH 35° 05' 40" WEST, WITH A RADIUS OF 83.03 FEET THROUGH A CENTRAL ANGLE OF 60° 58' 00", A DISTANCE OF 88.35 FEET;

THENCE CURVING TO THE LEFT FROM AN INITIAL TANGENT THAT BEARS SOUTH 25° 52' 50" EAST, WITH A RADIUS OF 465.00 FEET THROUGH A CENTRAL ANGLE OF 30° 11' 50", A DISTANCE OF 245.07 FEET;

THENCE SOUTH 56° 04' 40" EAST, 223.47 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 130.00 FEET THROUGH A CENTRAL ANGLE OF 77° 53′ 15″, A DISTANCE OF 176.72 FEET;

THENCE CURVING TO THE LEFT FROM AN INITIAL TANGENT THAT BEARS SOUTH 21° 48' 35" WEST, WITH A RADIUS OF 371.98 FEET THROUGH A CENTRAL ANGLE OF 17° 09' 55", A DISTANCE OF 111.44 FEET;

THENCE CURVING TO THE RIGHT FROM AN INITIAL TANGENT THAT BEARS SOUTH 4° 38' 40" WEST WITH A RADIUS OF 540.23 FEET THROUGH A CENTRAL ANGLE OF 11° 03' 30", A DISTANCE OF 104.27 FEET:

THENCE LEAVING THE WESTERLY LINE OF SAID EASEMENT, CURVING TO THE RIGHT FROM AN INITIAL TANGENT THAT BEARS SOUTH 15° 42' 10" WEST WITH A RADIUS OF 230.00 FEET THROUGH A CENTRAL ANGLE OF 32° 02' 30", A DISTANCE OF 128.62 FEET;

THENCE CURVING TO THE LEFT FROM AN INTIIAL TANGENT THAT BEARS SOUTH 47° 44' 40" WEST, WITH A RADIUS OF 270.00 FEET THROUGH A CENTRAL ANGLE OF 65° 03' 30", A DISTANCE OF 306.58 FEET;

THENCE SOUTH 17° 18' 50" EAST, 160.06 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 250.00 FEET THROUGH A CENTRAL ANGLE OF 43° 14' 20", A DISTANCE OF 188.67 FEET;

THENCE SOUTH 60° 33' 10" EAST, 75.00 FEET;

THENCE SOUTH 8° 13' 40" EAST, 167.67 FEET TO A POINT IN THE NORTHERLY LINE OF SAN MORITZ DRIVE, 60.00 FEET WIDE, AS SHOWN ON MAP OF TRACT NO. 2616, RECORDED IN BOOK 37 OF MAPS, PAGES 42 THROUGH 45, INCLUSIVE, RECORDS OF SAID COUNTY;

THENCE ALONG SAID NORTHERLY LINE CURVING TO THE LEFT FROM AN INITIAL TANGENT THAT BEARS SOUTH 81° 46' 20" WEST, WITH A RADIUS OF 140.20 FEET THROUGH A CENTRAL ANGLE OF 100° 21' 30', A DISTANCE OF 245.57 FEET, AND SOUTH 18° 35' 10" EAST, 241.52 FEET; THENCE SOUTH 67° 37' 30" WEST, 392.09 FEET TO A POINT IN THE NORTHEASTERLY LINE OF THE PARCEL OF LAND GRANTED BY CREST FOREST COUNTY WATER DISTRICT, TO LAKE GREGORY LAND AND WATER COMPANY, BY DEED RECORDED FEBRUARY 2, 1951 IN BOOK 2712, PAGE 387, OFFICIAL RECORDS;

THENCE ALONG THE BOUNDARY LINE OF SAID PROPERTY AS DESCRIBED IN THE LAST ABOVE MENTIONED DEED, NORTH 52° 53' 40" WEST, 258.99 FEET, AND SOUTH 76° 38' 50" WEST, 96.55 FEET TO THE MOST WESTERLY CORNER THEREOF, SAID CORNER BEING A POINT IN THE NORTHEASTERLY LINE OF 60.00 FOOT COUNTY ROAD KNOWN AS SAN MORTIZ DRIVE, AS GRANTED BY REDLANDS SECURITY COMPANY, ET AL., TO THE COUNTY OF SAN BERNARDINO; BY DEED RECORDED NOVEMBER 10, 1950 IN BOOK 2670, PAGE 327, OFFICIAL RECORDS; THENCE ALONG SAID NORTHERLY LINE, AND THE NORTHEASTERLY LINE OF THE 60.00 FOOT COUNTY ROAD, AS GRANTED BY REDLANDS SECURITY COMPANY, TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED DECEMBER 29, 1937 IN BOOK 1247, PAGE 389, OFFICIAL RECORDS; NORTH 13° 21' 10" WEST, 422.23 FEET;

THENCE ALONG THE NORTHEASTERLY AND NORTHERLY LINE OF SAID ROAD, AS DESCRIBED IN THE DEED LAST ABOVE REFERRED TO, THE FOLLOWING COURSES AND DISTANCES;

CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 316.13 FEET THROUGH A CENTRAL ANGLE OF 41° 11' 00", A DISTANCE OF 227.23 FEET; NORTH 54° 21' 30" WEST, 4.42

FEET; CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 162.00 FEET THROUGH A CENTRAL ANGLE OF 40° 43' 10", A DISTANCE OF 115.13 FEET; NORTH 13° 38' 20" WEST, 17.89 FEET; CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 173.20 FEET THROUGH A CENTRAL ANGLE OF 111° 54' 00", A DISTANCE OF 338.26 FEET;

THENCE SOUTH 54° 27' 40" WEST, 82.09 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 543.05 FEET THROUGH A CENTRAL ANGLE OF 24° 06' 50", A DISTANCE OF 228.55 FEET;

THENCE SOUTH 78° 34' 30" WEST, 4.04 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 221.75 FEET THROUGH A CENTRAL ANGLE OF 55° 56' 00", A DISTANCE OF 216.48 FEET;

THENCE SOUTH 22° 38' 30" WEST 103.72 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 140.00 FEET THROUGH A CENTRAL ANGLE OF 61° 38' 50", A DISTANCE OF 150.63 FEET;

THENCE SOUTH 84° 17' 20" WEST, 143.26 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 170.00 FEET

THROUGH A CENTRAL ANGLE OF 30° 54' 40", A DISTANCE OF 91.72 FEET;

THENCE NORTH 64° 48' 00" WEST, 154.44 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 430.00 FEET THROUGH A CENTRAL ANGLE OF 15° 33' 10", A DISTANCE OF 116.72 FEET;

THENCE NORTH 80° 21' 10" WEST, 280.21 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 170.00 FEET

THROUGH A CENTRAL ANGLE OF 25° 22' 40", A DISTANCE OF 75.30 FEET;

THENCE NORTH 54° 58' 30" WEST, 52.21 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 160.00 FEET THROUGH A CENTRAL ANGLE OF 48° 40' 10", A DISTANCE OF 135.91 FEET;

THENCE NORTH 13° 49' 20" WEST, 57.05 FEET TO A POINT IN THE SOUTHEASTERLY LINE OF THAT CERTAIN PARCEL OF LAND AS DEED TO BESSIE L. CATHCART, BY DEEDS RECORDED MARCH 28, 1949 IN BOOK 2379, PAGES 389 AND 393, OFFICIAL RECORDS, (SAID POINT BEING HEREIN DESIGNATED AS POINT "A");

THENCE ALONG SAID SOUTHEASTERLY LINE OF SAID CATHCART LAND NORTH 55° 49' 10" EAST, 70.42 FEET TO THE MOST EASTERLY CORNER THEREOF;

THENCE ALONG THE NORTHEASTERLY LINE OF SAID CATHCART PARCEL NORTH 50° 25' 50" WEST, 237.95 FEET TO THE MOST NORTHERLY CORNER THEREOF;

THENCE ALONG THE NORTHWESTERLY LINE OF SAID CATHCART PARCEL, SOUTH 78° 02' 10" WEST, 103.07 FEET TO THE NORTHWEST CORNER THEREOF;

THENCE ALONG THE WEST LINE OF SAID CATHCART PARCEL, SOUTH 6° 16' 10" WEST, 145.00 FEET TO THE SOUTHWEST CORNER THEREOF;

THENCE SOUTH 47° 03' 50" WEST, 18.18 FEET;

THENCE NORTH 42° 45' 30" WEST, 14.86 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 150.00 FEET THROUGH A CENTRAL ANGLE OF 58° 15' 00", A DISTANCE OF 152.50 FEET;

THENCE SOUTH 78° 59' 30" WEST, 68.20 FEET;

THENCE CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 230.00 FEET THROUGH A CENTRAL ANGLE OF 15° 33' 00", A DISTANCE OF 62.42 FEET;

THENCE SOUTH 63° 26' 30" WEST, 85.67 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 70.00 FEET THROUGH A CENTRAL ANGLE OF 47° 42' 40", A DISTANCE OF 58.29 FEET;

THENCE NORTH 68° 50' 50" WEST, 71.86 FEET;

THENCE CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 20.00 FEET THROUGH A CENTRAL ANGLE OF 67° 17' 30", A DISTANCE OF 23.49 FEET TO A POINT OF TANGENCY IN THE EASTERLY LINE OF LAKE GREGORY DRIVE (OR ROAD) 100.00 FEET WIDE, AS GRANTED BY CREST FOREST COUNTY WATER DISTRICT, ET AL., TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED MAY 19, 1949 IN BOOK 2405, PAGE 377, OFFICIAL RECORDS; THENCE ALONG THE EASTERLY LINE OF LAKE GREGORY DRIVE (OR ROAD) AS DESCRIBED IN THE LAST ABOVE MENTIONED DEED AND IN THE DEED BY CREST FOREST COUNTY WATER DISTRICT, TO THE COUNTY OF SAN BERNARDINO, RECORDED MAY 5, 1949 IN BOOK 2398, PAGE 175, OFFICIAL RECORDS; THE FOLLOWING COURSES AND DISTANCES:

NORTH 1° 44' 00" WEST, 273.75 FEET; CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 450.00 FEET THROUGH A CENTRAL ANGLE OF 28° 34' 00", A DISTANCE OF 224.36 FEET; NORTH 26° 50' 00" EAST, 138.94 FEET;

CURVING TO THE LEFT ON A TANGENT CURVE WITH A RADIUS OF 350.00 FEET THROUGH A CENTRAL ANGLE OF 14° 09' 20", A DISTANCE OF 86.47 FEET; NORTH 12° 40' 40" EAST, 50.00 FEET:

THENCE NORTH 77° 19' 20" WEST, 20.00 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM ALL THAT PORTION OF THE SOUTHWEST ONE-QUARTER OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF LAKE GREGORY DRIVE, OR THE SOUTHERLY PROLONGATION THEREOF, AS SHOWN ON MAP OF TRACT NO. 2872 AS RECORDED IN BOOK 41, PAGES 18 AND 19 OF MAPS, RECORDS OF SAN BERNARDINO COUNTY, CALIFORNIA AND THE NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP AS DEEDED TO THE CREST FOREST COUNTY WATER DISTRICT, PER DEED RECORDED IN BOOK 1180, PAGE 274, OFFICIAL RECORDS OF THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA; THENCE NORTH 12° 40' 40" EAST, ALONG SAID EASTERLY LINE OF LAKE GREGORY DRIVE TO THE BEGINNING OF A CURVE AT THE INTERSECTION OF SAID EASTERLY LINE OF LAKE GREGORY DRIVE AND THE SOUTHERLY LINE OF HUSTON FLAT ROAD, AS PER SAID TRACT NO. 2872, (HUSTON FLAT ROAD NOW BEING KNOWN AS GREGORY LAKE DRIVE); THENCE CURVING TO THE RIGHT WITH A RADIUS OF 20 FEET THROUGH A CENTRAL ANGLE OF 90° 00', A DISTANCE OF 31.42 FEET TO A POINT IN SAID SOUTHERLY LINE OF HUSTON FLAT ROAD;

THENCE SOUTH 77° 19' 20" EAST ALONG SAID SOUTHERLY LINE OF HUSTON FLAT ROAD TO THE INTERSECTION OF SAID SOUTHERLY LINE OF HUSTON FLAT ROAD, OR THE EASTERLY PROLONGATION THEREOF, AND SAID NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP; THENCE IN A WESTERLY DIRECTION ALONG SAID NORTHERLY LINE OF THE 175 FOOT MARGINAL STRIP TO THE POINT OF BEGINNING.

PARCEL 2: (APN 337-202-09; 340-032-01; 340-032-02; 340-032-04)

THAT PORTION OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT THEREOF, DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON THE CENTER LINE OF A 60 FOOT ROAD DEDICATION, AS PER DEED RECORDED IN BOOK 2670, PAGE 327, OFFICIAL RECORDS OF THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, SAID POINT IS FURTHER QUALIFIED AS BEING STATION 49, AND 37.60 AS SHOWN ON COUNTY SURVEYOR'S MAP NO. 3299; THENCE SOUTH 13°30'00" EAST, ALONG SAID CENTER LINE, A DISTANCE OF 417.48 FEET; THENCE LEAVING SAID CENTER LINE NORTH 76°30'00" EAST, 30.00 FEET TO A POINT IN THE EASTERLY LINE OF SAID 60 FOOT ROAD DEDICATION, SAID POINT BEING THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH 76°30'00" EAST 96.55 FEET; THENCE SOUTH 53°02'30" EAST, 258.99 FEET; THENCE NORTH 67°28'40" EAST, A DISTANCE OF 392.09 FEET TO A POINT IN THE WESTERLY LINE OF SAID 60 FOOT ROAD DEDICATION; THENCE SOUTHERLY, WESTERLY AND NORTHERLY ALONG THE WESTERLY, NORTHERLY, AND EASTERLY LINES OF SAID 60 FOOT ROAD DEDICATION THE FOLLOWING COURSE AND DISTANCES; SOUTH 18°44'00" EAST, (RECORDED SOUTH 17°49'00" EAST, AS PER TRACT 2616 RECORDED IN BOOK 37 OF MAPS, PAGES 42-45, RECORDS OF SAID COUNTY), A DISTANCE OF 210.5 FEET TO THE BEGINNING OF A CURVE CONCAVE WESTERLY HAVING A RADIUS OF 50 FEET; THENCE SOUTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 28°35'10", TO THE BEGINNING OF A COMPOUND CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 170 FEET; THENCE SOUTHERLY AND WESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 116°35'35"; THENCE NORTH 53°33'15" WEST ALONG THE EASTERLY LINE OF SAID 60 FOOT ROAD DEDICATION, 261.83 FEET TO THE BEGINNING OF A CURVE CONCAVE NORTHEASTERLY AND HAVING A RADIUS OF 720 FEET; THENCE NORTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 40°03'15"; THENCE NORTH 13°30′00" WEST, 4.14 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 3: (APN 339-012-11)

ALL THAT PORTION OF THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT TOWNSHIP PLAT THEREOF, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF LOT NO. 168, TRACT NO. 2736, AS PER MAP RECORDED IN BOOK 38 OF MAPS, PAGES 34 THROUGH 37, RECORDS OF SAID COUNTY; THENCE ALONG THE SOUTHERLY LINE OF SAID LOT NO. 168, NORTH 76°03'10" EAST, 49.90 FEET AND SOUTH 76°23'50" EAST, 77.22 FEET TO THE COMMON CORNER BETWEEN LOTS 168, 174 AND 175 OF SAID TRACT NO. 2736; THENCE ALONG THE SOUTHERLY LINE OF LOTS 175, 176, 177 ABOVE DESCRIBED 178 OF SAID TRACT NO. 2736, SOUTH 60°41'50" EAST, 93.66 FEET, SOUTH 59°33'50" EAST, 122.30 FEET, AND SOUTH 65°33'50" EAST, 41.63 FEET TO THE WESTERLY LINE OF A 20.00 FOOT WIDE WALKWAY, AS SHOWN ON THE MAP OF SAID TRACT NO. 2736; THENCE ALONG THE WESTERLY LINE THEREOF, SOUTH 20°25'40" WEST, 67.32 FEET TO A POINT IN THE NORTHERLY LINE OF GREGORY LAKE ROD (FORMERLY AROSA DRIVE), 60 FEET WIDE, AS DESCRIBED IN THE DEED TO THE COUNTY OF SAN BERNARDINO, RECORDED JANUARY 21, 1943 IN BOOK 1619, PAGE 20, OFFICIAL RECORDS; THENCE ALONG SAID NORTHERLY LINE, NORTH 69°34'20" WEST, 229.55 FEET T ITS INTERSECTION WITH EDELWEISS DRIVE (UNDEDICATED) AS SHOWN BY BROKEN LINE ON THE MAP OF SAID TRACT N. 2736; THENCE ALONG THE EASTERLY LINE OF SAID EDELWEISS DRIVE ON A TANGENT CURVE TO THE RIGHT WITH A RADIUS OF 182.97 FEET THROUGH A CENTRAL ANGLE OF 51°37'30", A DISTANCE OF 164.86 FEET TO THE POINT OF BEGINNING.

PARCEL 4: (APN 337-151-07; 337-202-15)

ALL THAT PORTION OF THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT TOWNSHIP PLAT THEREOF, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE WESTERLY LINE OF EDELWEISS DRIVE, 40 FEET WIDE, THAT BEARS SOUTH 76° 03' 10" WEST, 40.10 FEET FROM THE SOUTHWEST CORNER OF LOT NO. 168, TRACT NO. 2736, AS PER MAP RECORDED IN BOOK 38 OF HAPS, PAGES 34 THROUGH 37, RECORDS OF SAID COUNTY; THENCE ALONG THE WESTERLY LINE OF SAID EDELWEISS DRIVE (UNDEDICATED) AS SHOWN BY BROKEN LINE ON THE MAP OF SAID TRACT NO. 2736, SOUTH 17° 56' 50" EAST, 58.21 FEET AND CURVING TO THE RIGHT ON A TANGENT CURVE WITH A RADIUS OF 104.70 FEET THROUGH A CENTRAL ANGLE OF 56° 20' 00", A DISTANCE OF 103.04 FEET TO A POINT OF TANGENCY WITH THE NORTHERLY LINE OF GREGORY LAKE ROAD, AS GRANTED TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED JANUARY 21, 1943 IN BOOK 1619, PAGE 20, OFFICIAL RECORDS; THENCE ALONG THE NORTHERLY LINE OF GREGORY LAKE ROAD, SOUTH 38° 23' 10" WEST, 534.20 FEET; THENCE CURVING TO THE RIGHT ALONG SAID ROAD ON A TANGENT CURVE WITH A RADIUS OF 270.00 FEET THROUGH A CENTRAL ANGLE OF 27° 42' 00", A DISTANCE OF 130.53 FEET; THENCE CONTINUING ALONG SAID ROAD, SOUTH 66° 05' 16" WEST, 49.30 FEET TO ITS INTERSECTION WITH THE EASTERLY LINE OF THAT CERTAIN RIGHT OF WAY, 60.00 FEET WIDE, GRANTED TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED OCTOBER 16, 1950 IN BOOK 2655, PAGE 589, OFFICIAL RECORDS; THENCE ALONG THE EASTERLY LINE OF SAID RIGHT OF WAY, NORTH 3° 03' 10" EAST, 11.89 FEET; NORTH 5° 08'50" WEST, 67.93 FEET, AND NORTH 26° 57' 50" WEST, 103.20 FEET TO A POINT IN THE WEST LINE OF SAID NORTHEAST 1/4; THENCE ALONG SAID WEST LINE, NORTH 0° 56' 50" WEST, 303.22 FEET TO A POINT IN THE SOUTHERLY LINE OF THE LAND DEEDED TO J. W. HIBBEN AND ETHEL B. HIBBEN, BY PEED RECORDED MAY 26, 1947 IN BOOK 2051, PAGE 415, OFFICIAL RECORDS; THENCE ALONG THE BOUNDARY OF SAID HIBBEN LAND, THE FOLLOWING COURSES AND DISTANCES:

SOUTH 55°56′50″ EAST, 37.83 FEET; NORTH 89°03′10″ EAST, 147.00 FEET; NORTH 69°43′10″ EAST, 75.00 FEET; NORTH 6°16′50″ WEST, 160.00 FEET; NORTH 89°43′10″ EAST, 191.00 FEET; NORTH 76°03′10″ EAST, 120.00 FEET; TO THE POINT OF BEGINNING.

TOGETHER WITH THAT PORTION OF THE REAL PROPERTY GRANTED TO CREST NO. 1 COUNTY FIRE PROTECTION DISTRICT BY DEED RECORDED DECEMBER 23, 1955 IN BOOK 3818, PAGE 349 OFFICIAL RECORDS OF SAID COUNTY, DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, WITH THE NORTHERLY RIGHT OF WAY LINE OF LAKE DRIVE AS SAME IS SHOWN ON THE RECORD OF SURVEY RECORDED IN BOOK 40 OF RECORD OF SURVEYS, PAGE 68, RECORDS OF SAID COUNTY; THENCE ALONG SAID NORTHERLY RIGHT OF WAY LINE, NORTH 66°04′09″ EAST, 103.11 FEET TO THE BEGINNING OF A TANGENT CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 270.00 FEET; THENCE NORTHEASTERLY ALONG SAID CURVE, THROUGH AN ANGLE OF 27°42′40″, A DISTANCE OF 130.59 FEET; THENCE NORTH 38°21′20″ EAST, 172.28 FEET TO THE MOST EASTERLY CORNER OF SAID CREST NO. 1 COUNTY FIRE PROTECTION DISTRICT LAND, BEING THE TRUE POINT OF BEGINNING; THENCE ALONG THE BOUNDARY OF SAID LAND NORTH 51°38′31″ WEST, 60.00 FEET; THENCE SOUTH 68°21′29″ WEST, 18.08 FEET; THENCE LEAVING SAID BOUNDARY SOUTH 51°38′31″ EAST, 69.04 FEET TO THE NORTHERLY RIGHT OF WAY LINE OF SAID LAKE DRIVE; THENCE NORTH 38°21′29″ EAST, 15.66 FEET ALONG SAID NORTHERLY RIGHT OF WAY LINE TO THE TRUE POINT OF BEGINNING.

EXCEPTING THEREFROM THAT PORTION CONVEYED TO CREST NO. 1 COUNTY FIRE PROTECTION DISTRICT, BY DEED RECORDED DECEMBER 23, 1955 IN BOOK 3818, PAGE 349 OF OFFICIAL RECORDS OF SAID COUNTY, DESCRIBED AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF SAID NORTHEAST ONE-QUARTER WITH THE NORTHERLY RIGHT OF WAY LINE OF GREGORY LAKE ROAD AS SAME, IS SHOWN ON SAN BERNARDINO COUNTY SURVEYOR'S MAP NO. 3299; THENCE ALONG SAID NORTHERLY RIGHT OF WAY LINE NORTH 65° 58' EAST 102.96 FEET; THENCE ALONG A TANGENT CURVE TO THE LEFT WITH A RADIUS OF 270.00 FEET THROUGH A CENTRAL ANGLE OF 27° 42', A DISTANCE OF 130.53 FEET; THENCE NORTH 38° 16' EAST 52.28 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH 38° 16' EAST 120.00 FEET; THENCE LEAVING SAID NORTHERLY RIGHT OF WAY LINE NORTH 51° 44' WEST 60.00 FEET; THENCE SOUTH 68° 16' WEST 60.00 FEET; THENCE SOUTH 38° 16' WEST 16.08 FEET; THENCE SOUTH 21° 44' EAST 103.92 FEET TO THE TRUE POINT OF BEGINNING.

ALSO EXCEPTING THEREFROM THAT PORTION CONVEYED TO CRESTLINE SANITATION DISTRICT BY DEED RECORDED FEBRUARY 18, 1982 AS INSTRUMENT NO. 82-32646 OF OFFICIAL RECORDS.

ALSO EXCEPTING THEREFROM THAT PORTION CONVEYED TO CREST FOREST FIRE PROTECTION DISTRICT BY DEED RECORDED APRIL 2, 182 AS INSTRUMENT NO. 82-64897 OF OFFICIAL RECORDS.

ALSO EXCEPTING THEREFROM THAT PORTION CONVEYED TO CRESTLINE SANITATION DISTRICT, A SPECIAL DISTRICT BY DEED RECORDED MARCH 19, 2002 AS INSTRUMENT NO. 2002-134645 OF OFFICIAL RECORDS.

PARCEL 5: (APN 0337-151-02)

ALL THAT PORTION OF THE NORTH 1/2 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO UNITED STATES GOVERNMENT TOWNSHIP PLAT THEREOF, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF THE SAID NORTHEAST 1/4 SECTION 23; THENCE NORTH 1°04′ WEST, 608.61 FEET; THENCE NORTH 38°16′ EAST 950.81 FEET; THENCE NORTH 18°04′ WEST 137 FEET; THENCE SOUTH 75°56′ WEST 20.05 FEET TO THE TRUE POINT OF

BEGINNING ON THE WESTERLY EDGE OF A 40 FOOT ROAD; THENCE FROM THE TRUE POINT OF BEGINNING SOUTH 75°56′ WEST, 120 FEET; THENCE SOUTH 89°36′ WEST, 191 FEET; THENCE SOUTH 7°24′ EAST, 160 FEET; THENCE SOUTH 69°36′ WEST, 75 FEET; THENCE SOUTH 88°56′ WEST, 147 FEET; THENCE NORTH 56°04′ WEST, 63 FEET; THENCE NORTH 5°04′ WEST, 305 FEET; THENCE NORTH 84°06′ EAST, 448 FEET TO A POINT ON A CURVE CONCAVE TO THE LEFT ON THE NORTHWESTERLY LINE OF A 40 FOOT ROAD WHOSE RADIUS IS 65.73 FEET AND WHOSE INITIAL TANGENT BEARS SOUTH 47°36′ WEST; THENCE ALONG THE ARC OF SAID CURVE IN A SOUTHERLY DIRECTION A DISTANCE OF 166.34 FEET THROUGH AN ANGLE OF 145°00′; THENCE NORTH 82°36′ EAST 32.08 FEET TO A CURVE CONCAVE TO THE RIGHT WHOSE RADIS IS 40 FEET; THENCE ALONG THE ARC OF SAID CURVE IN A SOUTHEASTERLY DIRECTION A DISTANCE OF 55.39 FEET THROUGH AN ANGLE OF 79°20′; THENCE SOUTH 18°04′ EAST 33.25 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM THE MOBILEHOME LOCATED THEREON.

PARCEL 6: (APN 0337-151-04)

THAT PORTION OF THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND APPROVED BY THE SURVEYOR GENERAL, DATED JUNE 11, 1886, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEASTERLY CORNER OF THE PROPERTY CONVEYED TO EARL F. SILVA, ET UX., BY DEED RECORDED MARCH 30, 1966, IN BOOK 6597, PAGE 850, OFFICIAL RECORDS. SAID POINT ALSO BEING ON THE WESTERLY LINE OF EDELWEISS DRIVE, 40 FEET WIDE AS SHOWN ON THE MAP OF TRACT NO. 2736, AS PER PLAT RECORDED IN BOOK 38 OF MAPS, PAGES 34 TO 37 INCLUSIVE, RECORDS OF SAID COUNTY; THENCE SOUTHWESTERLY ALONG THE NORTHERLY LINE OF SAID SILVA PROPERTY, SOUTH 84°06' WEST 407.52 FEET TO A POINT ON THE WEST LINE OF NORTHEAST 1/4 OF SAID SECTION 23; THENCE NORTHERLY ALONG THE WEST LINE OF THE NORTHEAST 1/4 OF SAID SECTION 23, 200.84 FEET; THENCE NORTHEASTERLY ALONG A LINE PARALLEL TO AND 200 FEET DISTANT NORTHERLY FROM THE NORTHERLY LINE OF SAID SILVA PROPERTY AS MEASURED AT RIGHT ANGLES NORTH 84°06' EAST 591.11 FEET TO A POINT ON THE WESTERLY LINE OF THE AFOREMENTIONED EDELWEISS DRIVE, FROM WHICH POINT A RADIAL LINE BEARS SOUTH 30°55'25" EAST; THENCE IN A SOUTHWESTERLY DIRECTION ALONG SAID WESTERLY LINE OF EDELWEISS DRIVE ALONG THE ARC OF A CURVE CONCAVE SOUTHEASTERLY WITH A RADIUS OF 141.08 FEET, THROUGH A CENTRAL ANGLE OF 45°20'35" A DISTANCE OF 111.65 FEET TO A POINT OF REVERSE CURVATURE; THENCE CURVING TO THE RIGHT WITH A RADIUS OF 127.71 FEET, THROUGH A CENTRAL ANGLE OF 33°57' A DISTANCE OF 75.67 FEET TO THE END OF A CURVE; THENCE CONTINUING ALONG THE NORTHWESTERLY LINE OF SAID EDELWEISS DRIVE, SOUTH 47°40'58" WEST 102.96 FEET (RECORD SOUTH 40°33' WEST 103.08 FEET), TO THE POINT OF BEGINNING.

PARCEL 7: (APN 0337-141-09)

THAT PORTION OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND APPROVED BY THE SURVEYOR GENERAL, DATED JUNE 11, 1886, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 106, TRACT NO. 4311, AS PER PLAT RECORDED IN BOOK 55 OF MAPS, PAGES 48 TO 50 INCLUSIVE, RECORDS OF SAID COUNTY; THENCE SOUTH 8°34′10″ WEST ALONG THE EASTERLY LINE OF LOTS 106, 107 AND 108 IN SAID TRACT NO. 4311, 176.10 FEET TO A POINT IN THE NORTH LINE OF LOT 109 IN SAID TRACT NO. 4311; THENCE NORTH 84°27′30″ EAST ALONG THE NORTHERLY LINE OF LOT 109 AND LOT 110 IN SAID TRACT NO. 4311, 109.42 FEET TO THE WESTERLY LINE OF THAT CERTAIN STRIP OF LAND 60 FEET WIDE, AS CONVEYED TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED OCTOBER 16, 1950, IN BOOK 2655, PAGE 589, OFFICIAL RECORDS, KNOWN AS ACCESS ROAD; THENCE NORTHERLY ALONG THE WESTERLY LINE OF SAID ACCESS ROAD THE FOLLOWING COURSES AND DISTANCES:

NORTH 18°57' EAST 124.36 FEET TO AN ANGLE POINT THEREIN; THENCE NORTH 35°57' EAST 79.23 FEET TO AN ANGLE POINT THEREIN; THENCE NORTH 8°46' WEST 25.30 FEET TO A POINT THEREIN, SAID POINT BEING ON THE SOUTHERLY LINE OF THE LAND CONVEYED TO TRI-CITY ROCK-FONTANA, A PARTNERSHIP, BY DEED RECORDED APRIL 9, 1964, IN BOOK 6124, PAGE 677, OFFICIAL RECORDS; THENCE SOUTHWESTERLY ALONG THE SOUTHERLY LINE OF SAID TRI-CITY ROCK-FONTANA PROPERTY, SOUTH 75°00'54" WEST 178.20 FEET TO THE POINT OF BEGINNING.

PARCEL 8: (APN 0337-141-10)

THAT PORTION OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND APPROVED BY THE SURVEYOR GENERAL, DATED JUNE 11, 1886, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWESTERLY CORNER OF THE PROPERTY CONVEYED TO EARL F. SILVA, ET UX., BY DEED RECORDED MARCH 30, 1966, IN BOOK 6597, PAGE 850, OFFICIAL RECORDS; THENCE SOUTHEASTERLY ALONG THE WESTERLY LINE OF SAID SILVA PROPERTY, SOUTH 5° 04' WEST 305 FEET; THENCE SOUTH 56° 04' EAST ALONG THE WESTERLY LINE OF SAID SILVA PROPERTY 23 FEET, MORE OR LESS, TO A POINT ON THE EAST LINE OF THE NORTHWEST 1/4 OF SAID SECTION 23; THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID NORTHWEST 1/4 OF SAID SECTION 23, 300 FEET, MORE OR LESS, TO THE NORTHERLY LINE OF THAT CERTAIN STRIP OF LAND 60 FEET WIDE CONVEYED TO THE COUNTY OF SAN BERNARDINO, BY DEED RECORDED OCTOBER 16, 1950, IN BOOK 2655, PAGE 589, OFFICIAL RECORDS, KNOWN AS ACCESS ROAD; THENCE NORTHWESTERLY ALONG THE NORTHERLY LINE OF SAID ACCESS ROAD NORTH 77° 17' WEST 266.85 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE NORTHEASTERLY LINE OF SAID ACCESS ROAD NORTH 50° 18' WEST 93.62 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE NORTHEASTERLY LINE OF SAID ACCESS ROAD, NORTH 24° 05' WEST 148.95 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE NORTHEASTERLY LINE OF SAID ACCESS ROAD 64°08' WEST 123.38 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE SOUTHEASTERLY LINE OF SAID ACCESS ROAD, NORTH 18° 57' EAST 74.97 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE SOUTHEASTERLY LINE OF SAID ACCESS ROAD, NORTH 35° 57' EAST 84.77 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE SOUTHEASTERLY LINE OF SAID ACCESS ROAD, NORTH 8° 46' EAST 60.70 FEET TO AN ANGLE POINT THEREIN; THENCE CONTINUING ALONG THE NORTHEASTERLY LINE OF SAID ACCESS ROAD, NORTH 29° 38' WEST 7.87 FEET TO A POINT SITUATED IN A DIRECT LINE BETWEEN THE POINT OF BEGINNING AND THE NORTHEAST CORNER OF LOT 106, TRACT NO. 4311, AS PER PLAT RECORDED IN BOOK 55 OF MAPS, PAGES 48 TO 50 INCLUSIVE, RECORDS OF SAID COUNTY, SAID POINT ALSO BEING ON THE SOUTHERLY LINE OF THE LAND CONVEYED TO TRI-CITY ROCK-FONTANA, A PARTNERSHIP, BY DEED RECORDED APRIL 9, 1964, IN BOOK 6124, PAGE 677, OFFICIAL RECORDS; THENCE NORTHWESTERLY ALONG THE SOUTHERLY LINE OF SAID TRI-CITY ROCK-FONTANA PROPERTY, NORTH 57° 00' 54" EAST 383.42 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM THAT PORTION DESCRIBED AS FOLLOWS:

BEGINNING AT THE MOST SOUTHWESTERLY CORNER OF THAT PROPERTY CONVEYED TO EARL F. SILVA, ET UX., BY DEED RECORDED MARCH 30, 1966, IN BOOK 6597, PAGE 850, OFFICIAL RECORDS; THENCE SOUTH 55°56′50″ EAST 23 FEET, MORE OR LESS, TO THE EASTERLY LINE OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN; THENCE SOUTH 52°04′50″ WEST 192.68 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 37°55′10″ WEST 20.00 FEET; THENCE SOUTH 52°04′50″ WEST 40.00 FEET; THENCE SOUTH 37°55′10″ EAST 40.00 FEET; THENCE NORTH 37°55′10″ WEST 20.00 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL 9: (APN 0377-141-11)

THAT PORTION OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN, IN THE COUNTY OF SAN BERNARDINO, STATE OF

CALIFORNIA, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND APPROVED BY THE SURVEYOR GENERAL, DATED JUNE 11, 1886, DESCRIBED AS FOLLOWS:

BEGINNING AT THE MOST SOUTHWESTERLY CORNER OF THAT PROPERTY CONVEYED TO EARL F. SILVA, ET UX., BY DEED RECORDED MARCH 30, 1966, IN <u>BOOK 6597, PAGE 850</u>, OFFICIAL RECORDS; THENCE SOUTH 55°56′50″ EAST, 23 FEET, MORE OR LESS, TO THE EASTERLY LINE OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 2 NORTH, RANGE 4 WEST, SAN BERNARDINO BASE AND MERIDIAN; THENCE SOUTH 52°04′50″ WEST, 192.68 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 37°55′10″ WEST, 20.00 FEET; THENCE SOUTH 52°04′50″ EAST, 40.00 FEET; THENCE NORTH 52°04′50″ EAST, 40.00 FEET; THENCE NORTH 37°55′10″ WEST, 20.00 FEET TO THE TRUE POINT OF BEGINNING.

SCHEDULE B

At the date hereof Exceptions to coverage in addition to the printed exceptions and exclusions in said policy form would be as follows:

- A. There were no taxes levied for the fiscal year 2019-2020 as the property was vested in a public entity.
- B. Any liens or other assessments, bonds, or special district liens including without limitation, Community Facility Districts, that arise by reason of any local, City, Municipal or County Project or Special District.
- C. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A; or as a result of changes in ownership or new construction occurring prior to date of policy.
- 1. Water rights, claims or title to water, whether or not disclosed by the public records.

THE FOLLOWING MATTERS AFFECT PARCEL 1:

2. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, citizenship, immigration status, primary language, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date: December 22, 1946

Recording No: <u>Book 1173, Page 354</u> of Official Records

Said instrument provides or establishes: A right of way for four private docks and other

structures

Note: said covenants were also set out in a deed confirming conveyance of said land recorded January 5, 1937 in Book 1180, Page 274 of Official Records.

3. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Associated Telephone Company, Ltd. and Southern California

Edison Company

Purpose: Public utilities
Recording Date: Public utilities
March 29, 1950

Recording No: <u>Book 2553, Page 129</u> of Official Records
Affects: Said land more particularly described therein

4. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Sewer lines

Recording Date: November 10, 1950

Recording No: Book 2670, Page 296 of Official Records
Affects: Said land more particularly described therein

5. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California

Purpose: Public utilities Recording Date: Public utilities February 9, 1953

Recording No: <u>Book 3103, Page 430</u> of Official Records
Affects: Said land more particularly described therein

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

Granted to: Crestline Sanitation District

Purpose: Sewers

Recording Date: August 29, 1967

Recording No: <u>Book 6881, Page 257</u> of Official Records
Affects: Said land more particularly described therein

- 7. Rights of ways for road purposes or public utilities which may be reserved in vacations for Lake Gregory Drive.
- 8. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Sewers

Recording Date: September 6, 1967

Recording No: <u>Book 6885, Page 219</u> of Official Records
Affects: Said land more particularly described therein

THE FOLLOWING MATTERS AFFECT PARCEL 2:

9. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Southern California Edison Company

Purpose: Public utilities
Recording Date: October 1, 1929

Recording No: Book 549, Page 88 of Official Records

The exact location and extent of said easement is not disclosed of record.

10. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, citizenship, immigration status, primary language, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date: December 22, 1936

Recording No: <u>Book 1173, Page 354</u> of Official Records

11. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Lake Gregory Water Company

Purpose: Pipe lines

Recording Date: September 23, 1941

Recording No: <u>Book 1499, Page 216</u> of Official Records
Affects: Said land more particularly described therein

12. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Sewer lines

Recording Date: November 10, 1950

Recording No: Book 2670, Page 296 of Official Records
Affects: Said land more particularly described therein

13. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Southern California Edison Company

Purpose: Public utilities

Recording No: <u>Book 3938, Page 525</u> of Official Records
Affects: Said land more particularly described therein

14. An easement for the hereinafter set forth specific purposes and incidental purposes as disclosed by Judgment of the Superior Court of the County of San Bernardino, Case No. 158298, recorded December 28, 1978 in Book 9589, Page 2458 of Official Records, and by stipulation thereof recorded March 23, 1979 in Book 9649, Page 2120, of Official Records.

Said easement is for the use, possession and enjoyment of easements over, upon and across the lands described herein, together with the use of the clubhouse and other improvements and recreational facilities thereon for the purpose of conducting sports and other recreational uses thereon and the rights of ingress and egress thereto for social, picnics, sports and other recreational purposes, subject to the terms and conditions contained therein.

- 15. Recital in conveyances to the County of San Bernardino, recorded October 28, 1982 as <u>Instrument No. 82-215952</u> and 82-215953 of Official Records, recites as follows:
 - (A) All persons who were charter members of the Club San Moritz owner of a lot in the Club San Moritz Tracts or their successors in interest, will receive a gate pass, (without charge) to the Lake Gregory Grounds owned by the County, until January 1, 2010, at which time all such rights will automatically terminate.
 - (B) All other persons who presently own a lot in the Club San Moritz Tracts will receive a gate pass (without charge) to the Lake Gregory Grounds owned by the County until January 1, 1990, at which time all rights will automatically terminate.

THE FOLLOWING MATTERS AFFECT PARCELS 3 AND 4:

16. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: County of San Bernardino Purpose: Highway and sewer Recording Date: October 16, 1950

Recording No: <u>Book 2655, Page 589</u> of Official Records
Affects: Said land more particularly described therein

17. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation
Purpose: Transmission of electric energy for communication purposes

Recording Date: November 12, 1953

Recording No: <u>Book 3275, Page 108</u> of Official Records
Affects: Said land more particularly described therein

18. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation Purpose: Transmission of electric energy for communication and other

purposes

Recording Date: January 29, 1963

Recording No: <u>Book 5842, Page 745</u> of Official Records
Affects: Said land more particularly described therein

19. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation
Purpose: Transmission of electric energy for communication and other

purposes

Recording Date: February 14, 1963

Recording No: <u>Book 5852, Page 898</u> of Official Records
Affects: Said land more particularly described therein

20. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Southern California Gas Company

Purpose: Pipe lines

Recording Date: January 25, 1966

Recording No: 584, Book 6558, Page 450 of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 3

21. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Sewers

Recording Date: September 28, 1967

Recording No: <u>Book 6897, Page 888</u> of Official Records
Affects: Said land more particularly described therein

22. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Access

Recording Date: March 19, 2002

Recording No: 2002-0134644 of Official Records

Affects: Said land more particularly described therein

Affects: Parcel 4

23. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Jeffrey E. Silva, successor trustee f the Silva 1984 Revocable Trust

Purpose: Paved roadway for ingress and egress

Recording Date: July 13, 2015

Recording No: 2015-0297316 of Official Records

Affects: Said land more particularly described therein

Affects: Parcel 4

THE FOLLOWING MATTERS AFFECT PARCELS 5, 6, 7, 8 AND 9:

24. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, citizenship, immigration status, primary language, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date: May 26, 1947

Recording No: Book 2051, Page 415 of Official Records

Said covenants, conditions and restrictions provide that a violation thereof shall not defeat the lien of any mortgage or deed of trust made in good faith and for value.

Affects: Parcel 5

25. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Southern California Edison Company Ltd., a Corporation

Purpose: Poles and wires Recording Date: July 25, 1951

Recording No: <u>Book 2799, Page 440</u> of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 6

26. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Southern California Edison Company

Purpose: Poles and wires Recording Date: August 29, 1951

Recording No: <u>Book 2816, Page 419</u> of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 5

27. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation

Purpose: The transmission of electric energy for communication purposes

Recording Date: November 12, 1953

Recording No: <u>Book 3275, Page 108</u> of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 5

28. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation

Purpose: The transmission of electric energy for communication and other

purposes

Recording Date: January 29, 1963

Recording No: <u>Book 5842, Page 745</u> of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 5

29. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: General Telephone Company of California, a Corporation

Purpose: The transmission of electric energy for communication and other

purposes

Recording Date: February 14, 1963

Recording No: <u>Book 5852, Page 898</u> of Official Records
Affects: Said land more particularly described therein

Affects: Parcel 6

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

Reserved by: Lake Gregory Land and Water Company

Purpose: Ingress and egress Recording Date: May 28, 1969

Recording No: Book 7239, Page 917 of Official Records

The exact location and extent of said easement is not disclosed of record.

Affects: Parcel 8

31. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Crestline Sanitation District

Purpose: Sewer pipelines and appurtenances

Recording Date: November 9, 1983

Recording No: 83-264332 of Official Records

Affects: Said land more particularly described therein

Affects: Parcel 7

32. "Grant of Easement and Agreement (Drainage and Flowage) (Ingress and Egress)"

Recording Date: June 25, 2015

Recording No.: 2015-0267219 of Official Records

Reference is hereby made to said document for full particulars.

Affects: Parcels 5 and 8

33. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: The County of San Bernardino, a political subdivision

Purpose: Temporary construction

Recording Date: June 25, 2015

Recording No: 2015-0267220 of Official Records

Affects: Said land more particularly described therein

Affects: Parcel 8

34. "Grant of Easement and Agreement (Ingress and Egress)"

Recording Date: July 13, 2015

Recording No.: 2015-0297316 of Official Records

Reference is hereby made to said document for full particulars.

Affects: Parcels 5 and 8

THE FOLLOWING MATTERS AFFECT ALL PARCELS:

- 35. Easement(s) in favor of the public over any existing roads lying within said Land.
- 36. Any adverse claim based upon the assertion that:

Said Land or any part thereof is now or at any time has been below the highest of the high watermarks of Lake Gregory in the event the boundary of said Lake Gregory has been artificially raised or is now or at any time has been below the high watermark, if said Lake Gregory is in its natural state.

Some portion of said Land has been created by artificial means or has accreted to such portion so created.

Some portion of said Land has been brought within the boundaries thereof by an avulsive movement of Lake Gregory, or has been formed by accretion to any such portion.

37. Any interest of the person(s) shown below appearing as assessed owner(s) of said Land on the county secured tax rolls.

Name(s): Urban Parks Concessionaires

38. Any interest of the person(s) shown below appearing as assessed owner(s) of said Land on the county secured tax rolls.

Name(s): Jeffrey E. Silva, Trustee

- 39. Matters which may be disclosed by an inspection and/or by a correct ALTA/ACSM Land Title Survey of said Land that is satisfactory to the Company, and/or by inquiry of the parties in possession thereof.
- 40. Any rights of the parties in possession of a portion of, or all of, said Land, which rights are not disclosed by the public records.

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

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

41. Any easements not disclosed by the public records as to matters affecting title to real property, whether or not said easements are visible and apparent.

42. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other matters which a correct survey would disclose and which are not shown by the public records.

END OF SCHEDULE B EXCEPTIONS

PLEASE REFER TO THE "NOTES AND REQUIREMENTS SECTION" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION

REQUIREMENTS SECTION:

Req. No. 1: This Company will require evidence of compliance with the statutory limitations incident to the governmental agency named below, with reference to any conveyance of an interest in the Land this Company will be asked to record and/or rely upon in the issuance of any form of title insurance.

Governmental agency: County of San Bernardino

INFORMATIONAL NOTES SECTION

- Note No. 1: The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.
- Note No. 2: California insurance code section 12413.1 regulates the disbursement of escrow and sub-escrow funds by title companies. The law requires that funds be deposited in the title company escrow account and available for withdrawal prior to disbursement. Funds deposited with the company by wire transfer may be disbursed upon receipt. Funds deposited with the company via cashier's check or teller's check drawn on a California based bank may be disbursed on the next business day after the day of deposit. If funds are deposited with the company by other methods, recording and/or disbursement may be delayed. All escrow and sub-escrow funds received by the company will be deposited with other escrow funds in one or more non-interest bearing escrow accounts of the company in a financial institution selected by the company. The company may receive certain direct or indirect benefits from the financial institution by reason of the deposit of such funds or the maintenance of such accounts with such financial institution, and the company shall have no obligation to account to the depositing party in any manner for the value of, or to pay to such party, any benefit received by the company. Those benefits may include, without limitation, credits allowed by such financial institution on loans to the company or its parent company and earnings on investments made with the proceeds of such loans, accounting, reporting and other services and products of such financial institution. Such benefits shall be deemed additional compensation of the company for its services in connection with the escrow or sub-escrow.

For wiring Instructions please contact your Title Officer or Title Company Escrow officer.

- Note No. 3: Lawyers Title is a division of Commonwealth Land Title Insurance Company. The insurer in policies of title insurance, when issued in this transaction, will be Commonwealth Land Title Insurance Company.
- Note No. 4: Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- Note No. 5: Pursuant to Government Code Section 27388.1, as amended and effective as of 1-1-2018, a Documentary Transfer Tax (DTT) Affidavit may be required to be completed and submitted with each document when DTT is being paid or when an exemption is being claimed from paying the tax. If a governmental agency is a party to the document, the form will not be required. DDT Affidavits may be available at a Tax Assessor-County Clerk-Recorder.
- Note No. 6: Due to the special requirements of SB 50 (California Public Resources Code Section 8560 et seq.), any transaction that includes the conveyance of title by an agency of the United States must be approved in advance by the Company's State Counsel, Regional Counsel, or one of their designees.
- Note No. 7: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.

Note No. 8: The Company requires current beneficiary demands prior to closing. If the demand is expired and a current demand cannot be obtained, our requirements will be as follows:

- a) If the Company accepts a verbal update on the demand, we may hold an amount equal to one monthly mortgage payment. This hold will be in addition to the verbal hold the lender may have stipulated.
- b) If the Company cannot obtain a verbal update on the demand, we will either pay off the expired demand or wait for the amended demand, at our discretion.
- c) All payoff figures are verified at closing. If the customer's last payment was made within 15 days of closing, our Payoff Department may hold one month's payment to insure the check has cleared the bank (unless a copy of the cancelled check is provided, in which case there will be no hold).

Processor: slc

Date Typed: November 20, 2019

Attachment One (Revised 05-06-16)

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY – 1990

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.
- Any claim, which arises out of the transaction vesting in the insured the estate of 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:

- 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 not shown by the public records.

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13) ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE

EXCLUSIONS

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

- 1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

- 2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
- 3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
- 4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date:
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
- 5. Failure to pay value for Your Title.
- 6. Lack of a right:

- a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
- b. in streets, alleys, or waterways that touch the Land.

This Exclusion does not limit the coverage described in Covered Risk 11 or 21.

- 7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
- 8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
- 9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

 For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	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

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.
- 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; CLTA Preliminary Report Form Modified (11-17-06)

(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

[Except as provided in Schedule B - Part II,[t[or T]his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

[PART I

[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:

- (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.]

PART II

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:]

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.

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:

[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:

- (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 in 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 that 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.]
- 7. [Variable exceptions such as taxes, easements, CC&R's, etc. shown here.]

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY – ASSESSMENTS PRIORITY (04-02-15) 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, 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.
- 10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
- 11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.



Lawyers Title Company 3480 Vine Street Suite 300 Riverside, CA 92507 Phone: (951) 774-0825 Fax: ()

Order No. 619676445

Mod. 10/21/2011

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.

FNF Underwritten Title Company

FNF Underwriter

LTC - Lawyers Title Company

CLTIC - Commonwealth Land Title Insurance Co.

Available Discounts

DISASTER LOANS (CLTIC)

The charge for a Lender's Policy (Standard or Extended coverage) covering the financing or refinancing by an owner of record, within 24 months of the date of a declaration of a disaster area by the government of the United States or the State of California on any land located in said area, which was partially or totally destroyed in the disaster, will be 50% of the appropriate title insurance rate.

EMPLOYEE RATE (LTC and CLTIC)

No charge shall be made to employees (including employees on approved retirement) of the Company or its underwritten, subsidiary or affiliated title companies for policies or escrow services in connection with financing, refinancing, sale or purchase of the employees' bona fide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

Notice of Available Discount

Wire Fraud Alert

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

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

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

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

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

Federal Bureau of Investigation: http://www.fbi.gov

Internet Crime Complaint Center: http://www.ic3.gov

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

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

Types of Information Collected

We may collect two types of information from you: Personal Information and Browsing Information.

Personal Information.

FNF may collect the following categories of Personal Information:

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

Browsing Information.

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

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

How Personal Information is Collected

We may collect Personal Information about you from:

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

How Browsing Information is Collected

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

Other Online Specifics

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

Web Beacons.

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

Do Not Track.

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

Links to Other Sites.

FNF Websites may contain links to other websites. FNF is not responsible for the privacy practices or the content of any of those other websites. We advise you to read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and third parties' products and services, jointly or independently.

When Information Is Disclosed

We may make disclosures of your Personal Information and Browsing Information in the following circumstances:

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

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

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

Please see "Choices With Your Information" to learn the disclosures you can restrict.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to guard your Personal Information. We limit access to nonpublic personal information about you to employees who need to know that information to do their job. When we provide Personal Information to others as discussed in this Privacy Notice, we expect that they process such information in compliance with our Privacy Notice and in compliance with applicable privacy laws.

Choices With Your Information

If you do not want FNF to share your information with our affiliates to directly market to you, you may send an "opt out" request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you.

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

For California Residents:

We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law.

For Nevada Residents:

You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@aq.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

For Vermont Residents:

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

Information From Children

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

International Users

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

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or (2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The revised Privacy Notice, showing the new revision date, will be posted on the FNF Website. Each time you provide information to us following any amendment of this Privacy Notice, your provision of information to us will signify your assent to and acceptance of the terms of the revised Privacy Notice for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

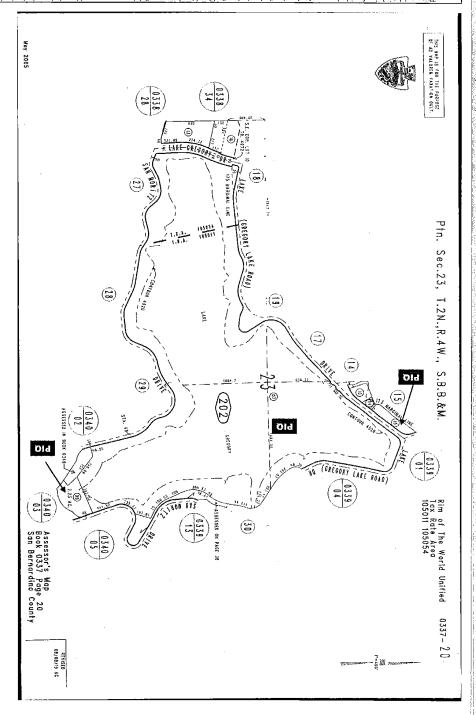
Accessing and Correcting Information; Contact Us

If you have questions, would like to access or correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests via email to privacy@fnf.com, by phone to (888) 934-3354, or by mail to:

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

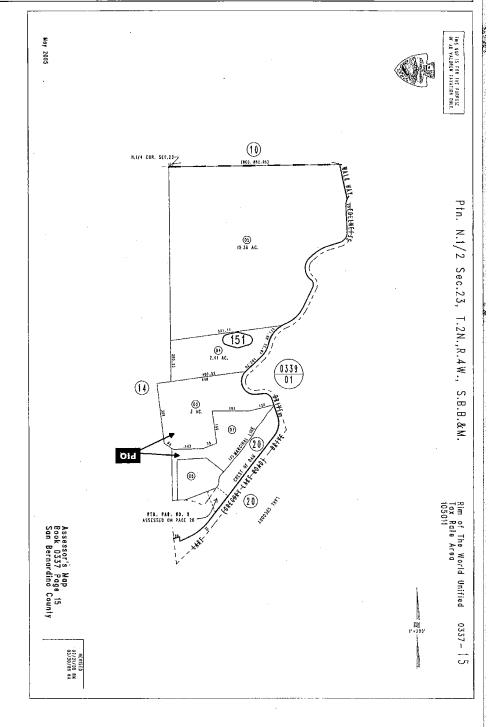
This map/plet is being furnished as an aid in locating the forein described Land in relation to adjoining streets, matural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of tude insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, depicted. Except to the extent a policy of tude insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements.

Requested by: ed.courtney, Printed: II/20/2019 IZ:



This mapiplat 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 by endorsement, if any, the Company does not insure dimensions, distances, location of easements, of 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, if any thereon.

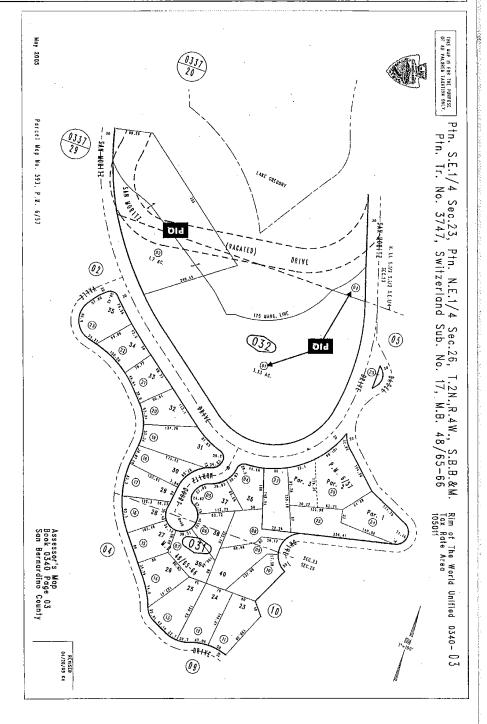
| Page 1 of 1 | Requested By: ed.courtney, Printed: 11/2U/2019 12:



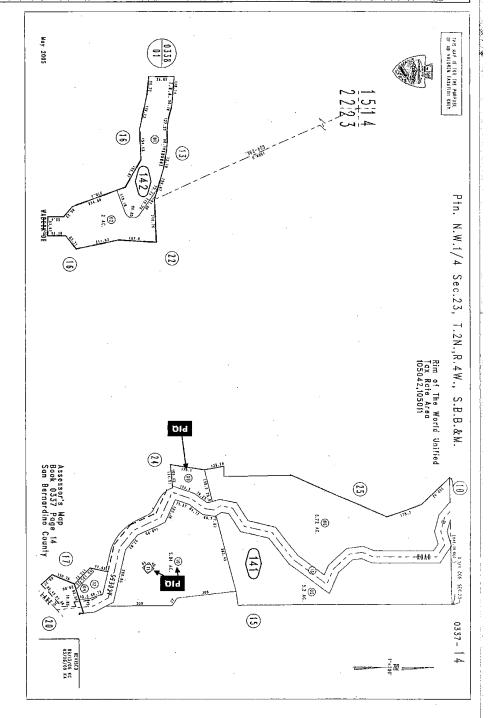
This mapiplat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any the Company does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

Requested By: ed.courney, Printed: 11/20/2019 12:
Page 1 of 1

Requested By: ed.courney, Printed: 11/20/2019 12:



This mapplat 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, in any, the Company does not insure dimensions, distances, location of easements, depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, in any the Company decided by: ed.courney, Printed: LI/XO/XO19 123:0



This mapple is being furnished as an aid in locating the ferein described Land in relation to adjoining streets, matural 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, acceage or other matters shown thereon

Page 1 of 1

Requested By: ed.courtney, Printed: 11/20/2019 12:

