



STEVENS COUNTY

TITLE & ESCROW

This preliminary title commitment is being issued by locally-owned and operated Vista Title & Escrow – a title agency underwritten by the following companies:

- First American Title Company
- Stewart Title Guaranty Company

Your preliminary title commitment will be issued by one of the above underwriters. Please write ***Stevens County Title & Escrow*** on your Purchase & Sales Agreement and let us know if you have a preferred underwriter.

Please contact your Account Manager or our office directly with questions.

Honored to be your partner in business,

Stevens County Title & Escrow

| TITLE CONTACT | ESCROW CONTACT |
|---|---|
| Title Officer: Mishell Brooks Direct: (509) 684-4589 Email: Mishell@stevenscountytile.com Stevens County Title & Escrow 280 S Oak St Colville, WA 99114 | To Be Determined when a Purchase and Sale Agreement is Received |

Property Address: 3095 Waitts Lake Road, Valley, WA 99181



ALTA COMMITMENT FOR TITLE INSURANCE
issued by
FIRST AMERICAN TITLE INSURANCE COMPANY

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, First American Title Insurance Company, a Nebraska corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- the Notice;
 - the Commitment to Issue Policy;
 - the Commitment Conditions;
 - Schedule A;
 - Schedule B, Part I—Requirements;
 - Schedule B, Part II—Exceptions; and
 - a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - comply with the Schedule B, Part I—Requirements;
 - eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - acquire the Title or create the Mortgage covered by this Commitment.
 - The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
 - The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
 - The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
 - The Company is not liable for the content of the Transaction Identification Data, if any.
 - The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
 - The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM**

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- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
 - b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
 - c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
 - d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
 - e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
 - f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
- 7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT**
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.
- 8. PRO-FORMA POLICY**
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
- 9. CLAIMS PROCEDURES**
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
- 10. CLASS ACTION**
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.
- 11. ARBITRATION**
The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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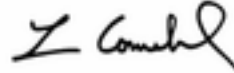
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FIRST AMERICAN TITLE INSURANCE COMPANY
1 First American Way, Santa Ana, CA 92707



By: _____
Sally F. Tyler, President



By: _____
Lisa W. Cornehl, Secretary

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Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Stevens County Title & Escrow
 Issuing Office: 280 South Oak Street
 Colville, WA 99114
 Issuing Office's ALTA® Registry ID: 0003290
 Loan ID Number:
 Commitment Number: 26-44219-SCT
 Issuing Office File Number: 26-44219-SCT
 Property Address: 3095 Waitts Lake Road, Valley, WA 99181
 Revision Number:

SCHEDULE A

1. Commitment Date: April 8, 2026 at 8:00 AM

2. Policy to be issued:

| | AMOUNT | PREMIUM | TAX | TOTAL |
|----------------------------|--------|---------|--------|--------|
| a. ALTA Homeowner's Policy | \$ | \$0.00 | \$0.00 | \$0.00 |

PROPOSED INSURED:

| | AMOUNT | TAX | TOTAL |
|--------------------------|--------|--------|--------|
| c. Additional Parcel Fee | \$0.00 | \$0.00 | \$0.00 |

3. The estate or interest in the Land at the Commitment Date is:
fee simple

4. The Title is, at the Commitment Date, vested in:
The Heirs and Devisees of Jacqueline M. Franks, deceased

5. The Land is described as follows:
See Exhibit "A" attached hereto and made a part hereof.

STEVENS COUNTY TITLE & ESCROW



By: _____
Authorized Signatory

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SCHEDULE B, PART I—Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of any party note referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

SCHEDULE B, PART II—Exceptions

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

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Taxes or assessments which are not shown as existing liens by the record of any taxing authority that levies taxes or assessments on real property or by the Public Records.
3. 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 by making inquiry of persons in possession thereof.
4. Easements, claims of easement or encumbrances which are not shown by the Public Records.
5. 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 Record.
6. (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) & (C) are shown in the Public Records; (D) Indian Tribal Codes or Regulations, Indian Treaty or Aboriginal Rights, including easements or equitable servitudes.
7. Any lien, or right to a lien, for services, labor or materials or medical assistance heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

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8. Any service, installation, connection, maintenance, construction, tap or reimbursement charges/costs for sewer, water, garbage or electricity.
9. In the event that the contemplated transaction is a transaction for which a Real Estate Report is required to be submitted to the US Department of Treasury Financial Crimes Enforcement Network ("FinCEN Report"), then the parties to transaction (Seller(s) and Buyer(s)) shall, no later than the closing, provide to the Company the information and documentation necessary to enable the Company to complete the FinCEN Report. Such information and documentation includes full legal name, date of birth, residential street address, and the IRS taxpayer identification number of the beneficial owners of the Buyer(s), as further defined and described in Section 1010.821 of Chapter 31 of the Code of Federal Regulations ("Code").

NOTE: The FinCEN Report requires that certain residential real estate transactions purchased with all cash or without institutional lender financing, where at least one buyer/transferee is a legal entity, limited liability company, corporation, partnership, trust, trustee or other non-natural person, must be reported to the United States Treasury Department's Financial Crimes Enforcement Network. If the required information is not timely provided to the Company, the Company may elect to withdraw as the settlement company or otherwise be involved in the transaction.

10. Payment of Real Estate Excise Tax, if applicable:

Beginning January 1, 2023, the state will switch to a graduated tax scale based on the selling price of the property (RCW.45.060):

\$525,000.00 and less: 1.1% (plus local rate of .25% or .50%)

Greater than \$525,000.00 and less than or equal to \$1,525,000.00: 1.28% (plus local rate .25% or .50%)

Greater than \$1,525,000.00 and less than or equal to \$3,025,000.00: 2.75% (plus local rate .25% or .50%)

Greater than \$3,025,000.00: 3% (plus local rate .25% or .50%).

11. General Taxes: First half delinquent May 1; Second half delinquent November 1:

Year: 2026

Amount Billed: \$1,115.10

Amount Paid: \$0.00

Amount Due: \$1,115.10 , plus interest and penalties

Tax Account No.: 0515405 in the [official records](#)

12. General Taxes: First half delinquent May 1; Second half delinquent November 1:

Year: 2026

Amount Billed: \$149.96

Amount Paid: \$0.00

Amount Due: \$149.9 , plus interest and penalties

Tax Account No.: 2546750 in the [official records](#)

13. Assessments or LIDs, if any, as may be levied by the County of Stevens or the Public Utility District No. 1.

Affects Parcels A and B

14. Jacqueline Mae Franks is deceased. Pursuant to Stevens County Probate Case Number 25-4-00017-33, Theresa R. Carr was appointed Personal Representative on February 18, 2025. Said Personal Representative is authorized to sell and convey or mortgage said land.

Affects Parcels A and B

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15. Restrictions, easements, dedications and delineated matters, but deleting any covenant, conditions, or restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604 (C), contained on the face of the Plat of Valley in the [official records](#) as recorded in Volume A of Plats, Page(s) 44, and any amendments thereto.
Affects Parcel A

16. Easement and the terms and conditions thereof:
Disclosed by instrument recorded: April 13, 1949
Recording No.: Book 138 of Deeds, Page 5 in the [official records](#)
Affects Parcel B

17. Covenants, Conditions, Restrictions, and Easements contained in Short Plat referred to herein, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons, if any are found to contain the same:
Short Plat No.: SP - 3-89
Recorded: March 9, 1989
Recording No.: 8901706 in the [official records](#)
Affects Parcel B

18. Easement and the terms and conditions thereof:
Grantee: Stevens County Public Utility District No. 1
Purpose: Perpetual easement to construct, maintain and repair pumps, septic tanks, underground wastewater pipelines and electrical control system and wiring, and incidental purposes.
Recorded: February 19, 1997
Recording No.: 9701406 in the [official records](#)
Affects Parcels A and B

19. Covenant Against Property Sale and Development by and between Stevens County Public Utility District No. 1 of Stevens County, Washington, a municipal corporation, and the terms and conditions thereof:
Recorded: June 12, 1998
Recording No.: 9806537 in the [official records](#)
Affects Parcels A and B
 - Release and/or modification by instrument:
Recorded: July 25, 2025
Recording No.: 20250004142 in the [official records](#)

20. Deed and the terms and conditions thereof:
Recorded: July 13, 2015
Recording No.: 20150005165 in the [official records](#)
Affects Parcels A and B
 - Said instrument was re-recorded:
Recorded: May 20, 2025
Recording No.: 20250002630 in the [official records](#)

21. Covenants, Conditions, and Restrictions contained in Statement of Variance or Certificate of Exemption from

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plating ordinances issued by the County of Stevens affecting said premises:
Recorded: April 14, 2025
Recording No.: 20250001867 in the [official records](#)
Affects Parcel A

22. Deed and the terms and conditions thereof:
Recorded: May 20, 2025
Recording No.: 20250002579 in the [official records](#)

Affects Parcel A

23. Covenant against Property Sale and Development and the terms and conditions thereof:
Recorded: July 25, 2025
Recording No.: 20250004140
(<https://vista.qualia.io/download/files/L8iQg4Nnsd2rstXtn/poRN2YrXZJc6Z3G6f/20250004140-ccr.pdf>)
Affects Parcels A and B

INFORMATIONAL NOTES

1. Effective January 1, 1997, and pursuant to amendment of Washington State Statutes relating to standardization of recorded documents, certain format and content requirements must be met (refer to RCW 65.04.045). Failure to comply may result in rejection of the document by the recorded or additional fees being charged, subject to the Auditor's discretion.
2. Any sketch attached hereto is done so as a courtesy only and is not part of any title commitment or policy. It is furnished solely for the purpose of assisting in locating the Land and Vista Title expressly disclaims any liability which may result from reliance upon it.
3. The description can be abbreviated as suggested below if necessary to meet standardization requirements. The full text of the description must appear in the document(s) to be insured.

P/O Lots 15-20, Block 12, VALLEY; Lot 2 SP 3-89, 23-31-40

4. Recording fees charged by the county will be billed as follows: Deeds of Trust are \$304.50 for the first page and \$1.00 for each page thereafter. Deeds are \$303.50 for the first page and \$1.00 for each page thereafter.
5. Per the Stevens County Assessor, the address of the subject property is:

3095 Waitts Lake Road
Valley, WA 99181

6. In the last 24 months the following documents that affect title to the herein described property have been recorded: NONE

The Vestee(s) herein acquired title by Deed recorded April 29, 2010, under Recording No. 20100002971 in the [official records](#).

The record discloses no conveyances of the property herein described since said deed.

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EXHIBIT "A"

The Land referred to herein below is situated in the County of Stevens, State of Washington, and is described as follows:

Parcel A 0515405:

Lots 15 through 20, inclusive, Block 12, VALLEY, according to plat recorded Volume A of Plats, page 44, in Stevens County, Washington.

Together with that part of the vacated alley lying adjacent to and abutting upon Lots 15 and 16,

Together with the vacated alley between said lots,

Together with that part of the East 40 feet of vacated Front Street lying adjacent to and abutting upon Lots 15 through 20,

AND Together with that part of the vacated Hemlock Street lying North of and abutting upon Lot 20 and South of Secondary Hwy No. 25 (County Rd) and extended to a point 40 feet West of the West line of said Lot 20.

Parcel B 2546750:

Lot 2 of Short Plat No. SP 3-89, located in Section 23, Township 31 North, Range 40 East, W.M., in Stevens County, Washington, according to plat recorded March 9, 1989, under Auditor's File No. 8901706.

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**ALTA COMMITMENT FOR TITLE
INSURANCE EXHIBIT "A"
LEGAL DESCRIPTION**

ISSUED BY
Stevens County Title & Escrow

File No.: 26-44219-SCT

Parcel A 0515405:

Lots 15 through 20, inclusive, Block 12, VALLEY, according to plat recorded Volume A of Plats, page 44, in Stevens County, Washington.

Together with that part of the vacated alley lying adjacent to and abutting upon Lots 15 and 16,

Together with the vacated alley between said lots,

Together with that part of the East 40 feet of vacated Front Street lying adjacent to and abutting upon Lots 15 through 20,

AND Together with that part of the vacated Hemlock Street lying North of and abutting upon Lot 20 and South of Secondary Hwy No. 25 (County Rd) and extended to a point 40 feet West of the West line of said Lot 20.

Parcel B 2546750:

Lot 2 of Short Plat No. SP 3-89, located in Section 23, Township 31 North, Range 40 East, W.M., in Stevens County, Washington, according to plat recorded March 9, 1989, under Auditor's File No. 8901706.

Abbreviated Legal: P/O Lots 15-20, Block 12, VALLEY; Lot 2 SP 3-89, 23-31-40

Tax Parcel No.: 0515405 & 2546750

Property Address: 3095 Waitts Lake Road, Valley, WA 99181

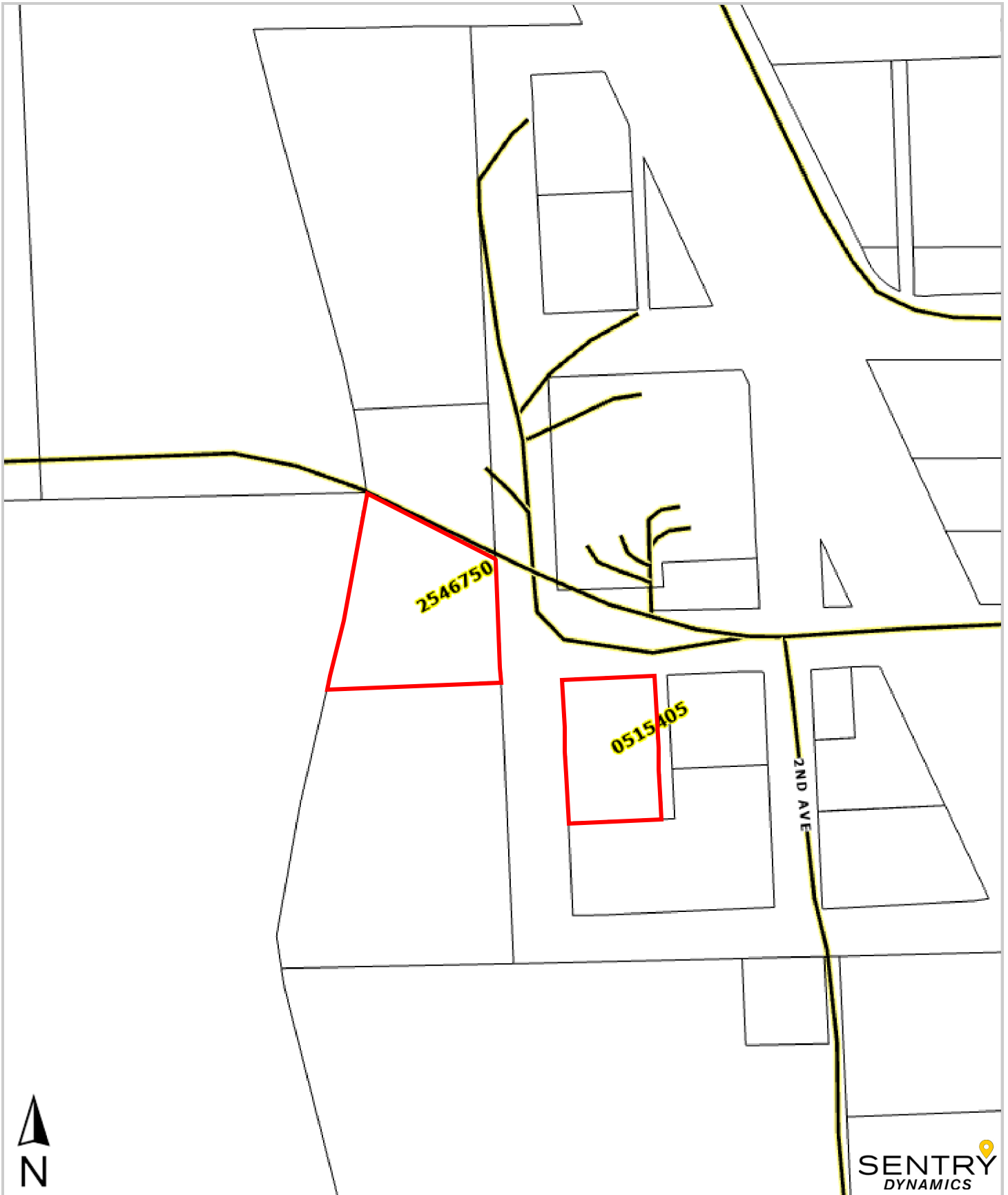
Seller: _____

Buyer: _____

Seller: _____

Buyer: _____

The address shown above is provided for information only, as a convenience for the customer and is not included in the legal description to be insured. The Address was determined by public records and the Company assumes no liability for any inaccuracy of the address.



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



Privacy Notice

Notice Last Updated: December 1, 2022

This Privacy Policy (“Policy”) describes how First American Financial Corporation and its subsidiaries and affiliates (collectively, “First American,” “we,” “us,” or “our”) collect, use, store, and share your information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where this Policy is posted (“Sites”); (2) when you use our products and services (“Services”); (3) when you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method (“Communications”); and (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies (“Third Parties”).

This Policy applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

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

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

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

How Do We Share Your Information? We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; (4) to subsidiaries and affiliates; and (5) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

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

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

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

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

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

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



For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations (“CCPA”). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

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

Right to Correct. You have a right to request that we correct your personal information. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for correction, go to our online privacy policy at www.firstam.com/privacy-policy or call toll-free at 1-866-718-0097.

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

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

Notice of Sale and Share. We have not sold or shared the personal information of California residents in the past 12 months. To the extent any First American affiliated entity has a different practice, it will be stated in the applicable privacy policy. We do not knowingly sell or share the personal information of any California residents under the age of 16.

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

Notice of Collection. To learn more about the categories of personal information we have collected about California residents over the last 12 months, how we have used that information, and how we share that information, please see “California Privacy Rights Act and Disclosures” in <https://www.firstam.com/privacy-policy>.

Notice of Disclosure. To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see “California Privacy Rights Act and Disclosures” in <https://www.firstam.com/privacy-policy>.



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Order No.: 26-44219-SCT

AFFILIATED BUSINESS ARRANGEMENT NOTICE AND DISCLOSURE STATEMENT

This is to notify you that certain real estate brokers, agents, builders, and developers have an indirect ownership interest in Vista Title and Escrow, LLC/Stevens County Title & Escrow. Because of these relationships, if you choose to use Vista Title and Escrow, LLC/Stevens County Title & Escrow for title insurance or settlement services, the referral of you to Vista Title and Escrow, LLC/Stevens County Title & Escrow may confer a financial or other benefit upon the affiliated broker, agent, builder, or developer that recommended Vista Title and Escrow, LLC/Stevens County Title & Escrow.

You are not required to use Vista Title and Escrow, LLC/Stevens County Title & Escrow as a condition of your purchase, sale, finance, or refinance, of your real estate. There are other title and settlement service providers available with similar services.

We value your business partnership. At Vista Title and Escrow/Stevens County Title & Escrow we provide an unparalleled customer experience. Really. Please contact us if you have any questions. Our office phone number is 509.328.7171. We are open Monday through Friday, 8:00 a.m. to 5:00 p.m.