

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN **SCHEDULE A**, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

**COMMITMENT FOR TITLE INSURANCE  
ISSUED BY**



1855 Gateway Boulevard, Suite 600, Concord, California 94520 (800) 374-8475 or (800) 869-3434

We, **North American Title Insurance Company**, will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule B and Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

IN WITNESS WHEREOF, **North American Title Insurance Company** has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the commitment to become valid when countersigned by an authorized officer or agent of the Company.

**NORTH AMERICAN TITLE INSURANCE COMPANY**

BY   
Emilio Fernandez, **PRESIDENT**

ATTEST   
Jefferson E. Howeth, **SECRETARY**



  
Stacy Duwell

\_\_\_\_\_  
(Authorized Signature)

**CONDITIONS AND STIPULATIONS**

1. If you have actual knowledge of any matter which may affect the -title or mortgage covered by this Commitment, that is not shown in Schedule B. you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

(THIS COMMITMENT IS INVALID UNLESS SCHEDULES A, B, C AND D ARE ATTACHED HERETO.)

COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A

Reference: TBD

File No.: NTX-1313631

Loan Number:

Attn: Amanda Santos

Effective Date of Commitment: December 27, 2019 at 8:00 a.m.

Issued: 01/03/2020 at 5:51PM

1. The policy or policies to be issued are:

(a) OWNER'S POLICY OF TITLE INSURANCE (Form T-1)

(Not applicable for improved one-to-four family residential real estate)

Policy Amount:

Proposed Insured:

(b) TEXAS RESIDENTIAL OWNER POLICY OF TITLE INSURANCE  
-ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)

Policy Amount: \$100,000.00

Proposed Insured: TBD TBD

(c) LOAN POLICY OF TITLE INSURANCE (Form T-2)

Policy Amount:

Proposed Insured:

Proposed Borrower: TBD TBD

(d) TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)

Policy Amount: \$

PROPOSED INSURED:

Proposed Borrower:

(e) LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)

Binder Amount:

Proposed Insured:

Proposed Borrower:

(f) OTHER

Policy Amount:

Proposed Insured:

2. The interest in the land covered by this Commitment is: Fee Simple

3. Record title to the land on the Effective Date appears to be vested in:

RENEW FUNDING, LLC

4. Legal description of land: See Appendix A

**APPENDIX A  
Legal Description**

BEING LOT THREE (3), IN BLOCK ONE (1), OF THE WOLLETT-RILEY ADDITION, TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, AS SHOWN ON PLAT OF SAID ADDITION RECORDED IN VOLUME 251, PAGE 272, DEED RECORDS, MCLENNAN COUNTY, TEXAS

**End Legal Description**

**Address(es) and parcel number(s) below are for informational purposes only and not for the purposes of insuring.**

**Commonly known as:** 1418 Speight Avenue, Waco, TX 76706.

**Parcel/CAD number:** 197933

**SCHEDULE B**  
**EXCEPTIONS FROM COVERAGE**

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below:

Covenants, Conditions, Restrictions, Easements and Building Setback Lines contained in Plat filed as Plat VOLUME 251, PAGE 272 of the Official Records of McLennan County, Texas but deleting any covenant, condition or restriction based upon race, color, religion, sex, handicap, familial status, national origin, age, ancestry, disability or use of guide or support animals to the extent such covenants, conditions or restrictions violate 42 U.S.C. Section 3604(c) and/or applicable State or Local Code.

2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.

3. Homestead or community property or survivorship rights, if any of any spouse of any insured. (Applies to the Owner's Policy only.)

4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,

a. to tidelands, or land comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays gulfs or oceans, or

b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or

c. to filled-in lands, or artificial islands, or

d. to statutory water rights, including riparian rights, or

e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.

(Applies to the Owner's Policy Only)

5. Standby fees, taxes and assessments by any taxing authority for the year 2020, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2020 and subsequent years.")

6. The terms and conditions of the documents creating your interest in the land.

7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence to us before a binder is issued.)

8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)

9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only. Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R)

10. The following matters and all terms of the documents creating or offering evidence of the matters: (We must insert matters or delete this exception.)

1. Unless survey acceptable to Company is provided, the following language will be added to any Policy contemplated by this transaction:

-Any portion of the property described herein within the limits or boundaries of any public or private roadway and/or highway.

-Easements or claims of easements, which are not recorded in the Public Records.

NOTE: UPON RECEIPT OF A SURVEY ACCEPTABLE TO COMPANY THIS EXCEPTION WILL BE DELETED AND COMPANY RESERVES THE RIGHT TO ADD ADDITIONAL EXCEPTIONS UPON ITS EXAMINATION OF SAID SURVEY

2. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights,

privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.

3. Rights of parties in possession. (Owner's Policy Only)

4. Rights of tenants in possession under the terms of any unrecorded leases, subleases and/or rental agreements. (Mortgagee Policy only)

5. Easements as shown in instrument filed as Plat VOLUME 251, PAGE 272 of the Official Records of McLennan County, Texas

## SCHEDULE C

Your Policy will not cover loss, costs, attorney's fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
  - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
  - b. all standby fees, taxes, assessments and charges against the property have been paid,
  - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
  - d. there is legal right of access to and from the land,
  - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. Any annual Maintenance Charge Lien and/or Special Assessment Lien payable to any Homeowner's Association or equivalent entity as set forth in a declaration or deed restriction governing the subject land.

Note for Informational Purposes Only: THIS NOTE WILL BE REMOVED FROM ANY POLICY ISSUED: Soley at the written request of the proposed lender herein, if a Loan policy contemplated by this commitment is subsequently issued, the insured lender on Schedule A of the Loan policy will appear as follows:

, and each successor in ownership of the indebtedness secured by the insured mortgage, except a successor who is an obligor under the provisions of Section 12(c) of the Conditions.

6. We must be furnished with a certified copy of the Articles of Incorporation, Articles of Organization, By-laws, Operating Agreement and/or other applicable documents relating to the formation of RENEW FUNDING LLC, a Certificate of Good Standing or Certificate of Existence, as applicable, issued by the Secretary of State in the State of incorporation or registration evidencing RENEW FUNDING LLC is in good standing and/or is a legal entity and in compliance with all applicable requirements set out by the state of incorporation and proper resolutions passed by the stockholders, directors or other party(ies) authorized to act on behalf of RENEW FUNDING LLC authorizing the execution of the documents related to the insured transaction. This must be provided to us prior to the time of closing and we reserve the right to add additional exceptions as we deem necessary upon review of said documentation.

7. Judgment Dated: November 15, 2019

Recorded on: December 5, 2019

As (instrument) 2019020243 of the Official Records of McLennan County, Texas

In Favor of: The City of Waco, Texas

Against: RENEW FUNDING, LLC

As Case Number: 2019-1080-5

Amount: \$6,216.55 plus interest, costs and penalties, if any

8. Judgment Dated: March 28, 2019

In Favor of: THE CITY OF WACO

Against: RENEW FUNDING, LLC

As Case Number: 2019-1080-5

Amount: TBD plus interest, costs and penalties, if any

9. A search of the subject property reveals property to be vested as follows: RENEW FUNDING, LLC while the order placed named only TBD TBD

We will require that all parties hereby vested either (i) join in the contemplated transaction or (ii) have their interests disclosed and instruments submitted to divest them from title prior to or at the time of closing. We reserve the right to

review all documents presented and add additional exceptions/requirements as are deemed necessary.

10. The spouse, if any, of each party(ies) to the contemplated transaction must join in the execution of any conveyance or mortgage of the subject property in order to release any marital, dower, courtesy, community property or homestead interests, as applicable. The marital status and name(s) of their non borrowing spouse must be listed on the face of the instrument establishing the interest to be insured.

IMPORTANT NOTE: For the benefit of all parties, this company has adopted a policy that uncertified funds, in the aggregate, may not exceed the sum of \$250.00 and any amounts in excess of \$10,000.00 must be remitted only by Wire Transfer (wiring instructions available upon request).

Note to all buyers, sellers, borrowers, lenders and all parties having a vested interest in the transaction covered by this Commitment. The following constitutes a major change in the procedures and requirements for disbursement of funds by the Title Agent pursuant to this transaction: Effective August 1, 1988, the State Board of Insurance has adopted Procedural Rule P-27 which will require that "Good Funds" be received and deposited before a Title Agent may disburse from its Trust Fund Account. "Good Funds" is defined as: (1) Cash or Wire Transfer; (2) Certified funds, including certified checks and cashiers checks; (3) uncertified funds in amounts less than \$1,500.00, including checks, travelers checks, money orders and negotiable orders of withdrawal; provided multiple items shall not be used to avoid the \$1,500.00 limitation; and (4) Uncertified funds in amounts of \$1,500.00 or more, drafts and any other item when collected by the Financial Institution.

11. If this transaction involves a "short sale" or "short pay" under which an existing lender has agreed to cancel or release land from a deed of trust for less than the current balance owed on the debt or attributed to the land to be released, certification that (a) all lender requirements are met, and (b) lender's agreement to cancel or release does not include any condition or right to refuse to cancel or release land from said deed of trust or to later void the cancellation or release after receipt of the payment amount specified by lender.

Further, if the short sale is subject to a condition prohibiting the transfer of the Title within a certain number of days after the date of conveyance, the policy will except to any claim of reinstatement or refusal to release the lien as a result of the failure to comply with said condition. The company will require an affidavit from the buyers acknowledging the restriction and that they shall not transfer or convey the property within said time period. Said affidavit to be provided by this company.

12. "Rights of parties in possession" shown in Schedule B of this commitment will be deleted from the Owner's Title Policy ONLY if an inspection is made and paid for which shows no parties in possession other than the owner or purchaser(s). If such an inspection is not required, the purchaser(s) must sign a Waiver of Inspection and acknowledge that they understand that the Owner's Title Policy will be issued subject to the rights of parties in possession.

13. If any party to the transaction will execute documents by a power of attorney, Company requires that the agent of each such power of attorney provide the Company with a Certification of Durable Power of Attorney by Agent, pursuant to Texas Estates Code Sect. 751.203.

14. Note:

24 month chain of title and last deed of conveyance: Title to the estate or interest shown in Schedule A was acquired by an instrument dated June 5, 2018 and recorded on June 6, 2018 as (instrument) 2018018746 of the Official Records of McLennan County, Texas from Mark S. Knapp, Substitute Trustee, grantor, to RENEW FUNDING, LLC, grantee.



Stacy DeWitt  
Stacy DeWitt

Examiner: \_\_\_\_\_  
Authorized Agent

Underwriter: North American Title Insurance Company

**Commitment for Title Insurance**

**Schedule D**

**GF No. or File No.** NTX-1313631

**Effective Date:** December 27, 2019

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

- The issuing Title Insurance Company, **North American Title Insurance Company**, is a corporation whose shareholders owning or controlling, directly or indirectly, 10% of said corporation, directors and officers are listed below:

Shareholders: North American Title Insurance Company which is a wholly owned subsidiary of States Title Holding, Inc., a Delaware corporation.

Directors: Max Simkoff, Emilio Fernandez, Noaman Ahmad, Thomas Fischer

Officers: President and Assistant Secretary: Emilio Fernandez; Executive Vice President: Max Simkoff; Executive Vice President: Thomas J. Fischer; Executive Vice President and Secretary: Valerie Jahn-Grandin; Executive Vice President: Margery Lee; Executive Vice President, Assistant Secretary, Chief Financial Officer and Treasurer: Noaman Ahmad; Senior Regional Underwriting Counsel and Vice President: Virginia Abiassi; Vice President, Operations: Sara DePhillips; Regional Underwriting Counsel and Vice President: Leslie Johnson.

- The following disclosures are made by the Title Insurance Agent issuing this Commitment, NETCO, Inc.:
  - Shareholders, owners, partners, or other persons having, owning or controlling one percent (1%) or more of the Title Insurance Agent are: **John R. Baumgart 100%**
  - Shareholders, owners, partners, or other persons having, owning or controlling ten percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent are: **N/A**

c. If the Title Insurance Agent is a corporation, an LLC, an LP or an LLP, the following is a list of its officers, directors, and/or managers and/or managing partner(s) (with titles):

<u>Officers</u>	<u>Directors</u>
President/Treasurer: John R. Baumgart	John R. Baumgart
Vice President: Jim L. Bowman	Sharon J. Baumgart
Secretary: Pat Dignam	

- You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this Commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving any sum from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium\* is:

Owners Policy	\$832.00
Loan Policy	
Endorsement Charges	\$125.00
Total	\$957.00

Of this total amount \$ \_\_\_\_\_ or 15 % will be paid to the policy issuing Title Insurance Company;

\$ \_\_\_\_\_ or 85% will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

AMOUNT	or	%	TO WHOM	FOR SERVICE
			N/A	Title Evidence

\*The estimated premium is based upon information furnished to us of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the State Board of Insurance.



# DELETION OF ARBITRATION PROVISION (T-7)

(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

**Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.**

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

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SIGNATURE

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DATE

## TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad.

El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.

Your Commitment of Title insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title insurance (the Commitment) or a Title Insurance Policy (the Policy), the title insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the policy is issued, all Exceptions will be on Schedule B of the Policy.
- **EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.
- **CONDITIONS** are additional provisions that qualify or limit you coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the State Board of Insurance by calling the North American Title Insurance Company at 1-800-374-8475 (Eastern States) or 1- (800) 869-3434 (Western States) or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the Policy. Some of the changes to consider are:

Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.

Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

IMPORTANT INFORMATION	AVISO IMPORTANTE
<p data-bbox="253 457 586 562">FOR INFORMATION, OR TO MAKE A COMPLAINT CALL OUR TOLL-FREE TELE- PHONE NUMBER</p> <p data-bbox="253 594 423 615">1-800-729-1902</p> <p data-bbox="253 646 557 751">ALSO YOU MAY CONTACT THE TEXAS DEPARTMENT OF INSURANCE AT</p> <p data-bbox="253 783 423 804">1-800-252-3439</p> <p data-bbox="253 842 513 863">to obtain information on:</p> <ol data-bbox="253 867 727 1140" style="list-style-type: none"><li>1. filing a complaint against an insurance company or agent,</li><li>2. whether an insurance company or agent is licensed,</li><li>3. complaints received against an insurance company or agent.</li><li>4. policyholder rights, and</li><li>5. a list of consumer publications and services available through the Department.</li></ol> <p data-bbox="253 1192 597 1360">YOU MAY ALSO WRITE TO THE TEXAS DEPARTMENT OF INSURANCE P.O. BOX 149104 AUSTIN, TEXAS 78714-9104 FAX NO. (512) 475-1771</p>	<p data-bbox="805 457 1138 531">PARA INFORMACION, O PARA SOMETER UNA QUEJA LLAME AL NUMERO GRATIS</p> <p data-bbox="805 562 976 583">1-800-729-1902</p> <p data-bbox="805 621 1206 726">TAMBIEN PUEDE COMUNICARSE CON EL DEPARTAMENTO DE SEGUROS DE TEXAS AL</p> <p data-bbox="805 758 976 779">1-800-252-3439</p> <p data-bbox="805 816 1146 837">para obtener informacion sobre:</p> <ol data-bbox="805 842 1276 1167" style="list-style-type: none"><li>1. como someter una queja en contra de una compania de seguros o agente de seguros,</li><li>2. si una compania de seguros o agente de seguros tiene licencia,</li><li>3. quejas recibidas en contra de una compania de seguros o agente de seguros,</li><li>4. los derechos del asegurado, y</li><li>5. una lista de publicaciones y servicios para consumidores disponibles a traves del Departamento.</li></ol> <p data-bbox="805 1220 1214 1388">TAMBIEN PUEDE ESCRIBIR AL DEPARTAMENTO DE SEGUROS DE TEXAS P.O. BOX 149104 AUSTIN, TEXAS 78714-9104 FAX NO. (512) 475-1771</p>



1855 Gateway Boulevard, Suite 600 Concord, California 94520  
[www.natic.com](http://www.natic.com)

# Privacy Policy

Rev. 01/07/2019

## The States Title Family of Companies

FACTS	WHAT DOES THE STATES TITLE FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Transaction history and payment history</li> <li>• Purchase history and account balances</li> </ul>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the States Title Family of Companies ("ST") chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does ST share?	Can you limit this sharing?
<b>For our everyday business purposes</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes</b> To offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		No	We don't share
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness		No	We don't share
<b>For our affiliates to market to you</b>		No	We don't share
<b>For nonaffiliates to market to you</b>		No	We don't share
Questions?	Call 1 (650) 419-3827		

Who we are	
<b>Who is providing this notice?</b>	The States Title Family of Companies (identified below), which offers title insurance and settlement services.
What we do	
<b>How does ST protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.
<b>How does ST collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for insurance;</li> <li>• Apply for financing;</li> <li>• Give us your contact information</li> <li>• Provide your mortgage information</li> <li>• Show your government-issued ID</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include collection agencies, IT service providers, companies that perform marketing services on our behalf, and consumer reporting agencies.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• ST doesn't jointly market.</li> </ul>

The States Title Family of Companies consists of the following entities:

States Title Holding Inc.	North American Title Company
States Title, Inc.	North American Title Company, Inc.
States Title Insurance Company	North American Title Company of Colorado
States Title Insurance Company of California	North American Title Insurance Company
States Title Agency, Inc.	North American Services, LLC
Spears Agency Acquisition Inc.	North American Title Agency, Inc.
Title Agency Holdco, LLC	North American Title, LLC
	North American Title Company, LLC
	NASSA LLC
	North American Asset Development, LLC