



ALTA Commitment For Title Insurance
(Adopted 08-01-2016; Technical Corrections 04-02-18)

COMMITMENT FOR TITLE INSURANCE
ISSUED BY
WESTCOR LAND TITLE INSURANCE COMPANY

RECEIVED
JUN 18 2020
Kittitas County CDS

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, WESTCOR LAND TITLE INSURANCE COMPANY, a South Carolina 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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within six (6) months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end

IN WITNESS WHEREOF, WESTCOR LAND TITLE INSURANCE COMPANY has caused its corporate name and seal to be hereunto affixed and by these presents to be signed in facsimile under authority of its by-laws, effective as of the date of Commitment shown in Schedule A.

Issued By:

Kittitas Title and Escrow, LLC
208 West 9th Avenue, Suite 6
Ellensburg, WA 98926

WESTCOR LAND TITLE INSURANCE COMPANY



By: Mary O'Donnell
President

Attest: [Signature]
Secretary

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. 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 signed by the Company or its issuing agent that may be in electronic form.



licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

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COMMITMENT CONDITIONS

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1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in 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:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements; and
- (f) Schedule B, Part II—Exceptions; and
- (g) signed 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 shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) 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:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be 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.
- (c) The Company will only have liability 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.

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- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be 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.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (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 and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, 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.
- (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 HAS BEEN 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 the purpose of providing closing or settlement services.

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. INTENTIONALLY OMITTED

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Kittitas Title and Escrow, LLC
208 West 9th Avenue, Suite 6
Ellensburg, WA 98926
Phone: (509) 933-4324
Fax: (509) 933-4329

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

Transaction Identification Data for reference only:

Issuing Agent: Kittitas Title and Escrow, LLC
Issuing Office: 208 West 9th Avenue, Suite 6, Ellensburg, WA 98926
Issuing Office's ALTA® Registry ID: 0050700
Loan ID Number:
Commitment Number: 42437
Issuing Office File Number: 42437
Property Address: xxx Big Creek Rd., Cle Elum, WA 98922
Revision Number:

Title Officer: Sue Wheelock
Phone: (509) 933-4324
E-mail: sue@kittitastitle.com

Reference: Gentry/Zipperer
Loan No.:

1. **Commitment Date:** September 10, 2019 at 8:00 AM

2. **Policy to be issued:**

Proposed Policy Amount

- (X) ALTA OWNER'S POLICY, (6/17/06)
- (X) STANDARD () EXTENDED

Amount: To Be Determined
Premium:
Tax:
Total:

General Schedule Rate
(Underwriting fee = 12% percent of premium)

Proposed Insured:
Stephanie Zipperer and Justin Zipperer, a married couple

(Underwriting fee = 12% percent of premium)

3. **The estate or interest in the Land described or referred to in this Commitment is:**

Fee Simple

4. The Title is, at the Commitment Date, vested in:

Earl E. Gentry and Valerie Kay Gentry, husband and wife

5. The Land is described as follows in Exhibit "A":

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EXHIBIT "A"
LEGAL DESCRIPTION Kittitas County ODS

Order No.: 42437

Lot 1 of EARL GENTRY SHORT PLAT, SP-04-46, Recorded in Book H of Plats at page(s) 66 and 67, under Recording Number 200506200020, Being a portion of Sections 21 and 28, Township 20 North, Range 14 East, W.M., Records of Kittitas County, Washington.

Abbreviated Legal: Lot 1, EARL GENTRY SP

Purported Address:
xxx Big Creek Rd., Cle Elum, WA 98922

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B – PART I
Requirements**

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All of the following Requirements must be met:

Kittitas County CDS

1. The Proposed Insured must notify the Company in writing of the name of any party not 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.

Note: Effective January 1, 1997, and pursuant to amendment of Washington state statutes relating to standardization of recorded documents, the following format and content requirements must be met. Failure to comply may result in rejection of the document by the recorder.

Format:

Margins to be 3" on top of first page, 1" on sides and bottom, 1" on top, sides and bottom of each succeeding page.
Font size of 8 points or larger and paper size of no more than 8 ½" by 14".

No attachments on pages such as stapled or taped notary seals, pressure seals must be smudged.

Information which must appear on the first page:

Title or titles of document. If assignment or reconveyance reference to auditor's file number of subject deed of trust.

Names of grantor(s) and grantee(s) with reference to additional names on following page(s), if any.

Abbreviated legal description (lot, block, plat name or section, township, range and quarter section for unplatted).

Assessor's tax parcel number(s)

Return address which may appear in the upper left hand 3" top margin

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B – PART II
Exceptions**

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THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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.

GENERAL EXCEPTIONS

- A. Taxes or assessments which are not shown as existing liens by the public records.
- B. (i) Unpatented mining claims; (ii) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (iii) water rights, claims or title to water; whether or not the matters described (i), (ii) & (iii) are shown in the public records; (iv) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- C. Extended coverage exceptions as follows:
 - (1) Rights or claims of parties in possession not shown by the public records.
 - (2) Easements, claims of easement or encumbrances which are not shown by the public records.
 - (3) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises and which are not shown by the public records.
 - (4) Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished imposed by law and not shown by the public records.
- D. Any service, installation, connection, maintenance, tap, capacity, construction or reimbursement charges for sewer, water, electricity or other utilities, or for garbage collection and disposal.
- E. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this commitment.
- F. Any titles or rights asserted by anyone, including but not limited to persons, corporations, governments, or other entities, to tidelands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government, or riparian rights, if any.
- G. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

SPECIAL EXCEPTIONS FOLLOW

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**COMMITMENT FOR TITLE INSURANCE
SCHEDULE B – PART II
Special Exceptions**

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1. LIEN OF THE REAL ESTATE EXCISE SALES TAX and surcharge upon any sale of said premises, if unpaid. As of the date herein, the excise tax rate is 1.53% and an additional County Real Estate Excise Tax Affidavit processing fee of \$5.00.
2. LIABILITY, IF ANY, TO ASSESSMENTS levied by Kittitas Reclamation District.
Kittitas Reclamation District: (509) 925-6158
3. FUTURE LIABILITY, IF ANY, TO ASSESSMENTS levied by Kittitas Reclamation District.
4. LIABILITY, IF ANY, TO ASSESSMENTS levied by Gentry Farms Water User and Owner's Association.
5. FUTURE LIABILITY, IF ANY, TO ASSESSMENTS levied by Gentry Farms Water User and Owner's Association.
6. LIABILITY, IF ANY, TO ASSESSMENTS levied by Big Creek Road Committee.
7. FUTURE LIABILITY, IF ANY, TO ASSESSMENTS levied by Big Creek Road Committee.
8. LIABILITY, IF ANY, TO ASSESSMENTS levied by Big Creek Water User's Association.
9. FUTURE LIABILITY, IF ANY, TO ASSESSMENTS levied by Big Creek Water User's Association.
10. PROVISIONS OF THE of the Gentry Farms Homeowners' Association or Water Users Association, and any tax, fee, assessments or charges as may be levied by said associations, as disclosed by Declaration of Covenants, Conditions, Restrictions, Easements, and Reservations:
Recorded: April 2, 1993
Recording no.: 558285
11. GENERAL TAXES. The first half becomes delinquent after April 30th. The second half becomes delinquent after October 31st.
Year: 2019
Amount billed: \$1,554.87
Amount paid: \$777.44
Amount due: \$777.43, plus interest and penalty, if delinquent
Levy code: 43
Land use/DOR code: 91
Map number: 20-14-28059-0001
Parcel number: 15148
Assessed value of land: \$192,800.00
Assessed value of improvement: \$7,500.00
12. EASEMENT, including terms and provisions contained therein:
Recorded: April 27, 1911
Recording no.: 29533
In favor of: Postal Telegraph Cable Co.
For: Telegraph line and all other stated purposes
Affects: The legal description contained in said easement is not sufficient to determine its exact location.

Refer to the record of said instrument for full particulars.

13. EASEMENT, including terms and provisions contained therein:
Recorded: May 12, 1948
Recording no.: 202133
In favor of: The Pacific Telephone and Telegraph Company
For: Communication systems and all other stated purposes
Affects: The legal description contained in said easement is not sufficient to determine its exact location.

Refer to the record of said instrument for full particulars.

14. EASEMENT, including terms and provisions contained therein as disclosed by deed recorded under Auditor's File Number 533009:
Recording No.: Volume A of Deeds, Page 162, recorded March 1888
For: Water for irrigation and all other stated purposes
Affects: The legal description contained in said instrument is not sufficient to determine its exact location.

Note: Said easement is also disclosed by various other documents of record; however, the recording information of Volume A of Deeds, page 162 disclosed by said documents is in error.

Includes other property

Refer to the record of said instrument for full particulars.

15. EASEMENT, including terms and provisions contained therein:
Recorded: July 16, 1991
Recording no.: 540995
In favor of: Bob McCann
For: A non-exclusive easement for the purpose of ingress, egress, road construction and maintenance and installation and maintenance of utilities, and all other stated purposes
Affects: Refer to said instrument for the exact location.

Refer to the record of said instrument for full particulars.

16. EASEMENT, including terms and provisions contained therein:
Recorded: March 17, 1992
Recording no.: 547356
In favor of: Puget Sound Power and Light Company
For: Underground electric transmission and/or distribution system, and all other stated purposes
Affects: The legal description contained in said easement is not sufficient to determine its exact location

Refer to the record of said instrument for full particulars.

17. EASEMENT, including terms and provisions contained therein:
Recorded: June 3, 2014
Recording no.: 201406030019
In favor of: Alfred V. Montgomery and Kathleen L. Montgomery, husband and wife
For: Ingress, egress and utilities, and all other stated purposes
Affects: Refer to said instrument for the exact location.

Refer to the record of said instrument for full particulars.

18. POSSIBLE UNRECORDED EASEMENTS for irrigation ditches and other facilities relating to the transport of water as disclosed by instrument:
Recorded: June 26, 1926
Recording No.: 82349

19. AGREEMENT FOR IRRIGATION IMPROVEMENTS AND EASEMENTS AND THE TERMS AND CONDITIONS THEREOF:

Between: Lee L. Lund and Jane E. Lund, husband and wife; Maude W. Darling Smith; Robley D. Carr and Dorothy H. Carr, husband and wife and C. Frederick Darling
Recorded: October 27, 1972
Recording no: 378789

20. DECLARATION OF ROAD USE AND MAINTENANCE AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

Recorded: February 21, 2003
Recording no: 200302210046

Refer to the record of said instrument for full particulars.

21. BIG CREEK WATER USER'S ASSOCIATION SHARE DITCH AND DIVERSION MAINTENANCE AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

Recorded: November 22, 2004
Recording no: 200411220072

22. COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, EXCEPTIONS AND/OR EASEMENTS; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, family status, or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c):

Recorded: April 2, 1993
Recording no: 558285

23. RESERVATIONS AND EXCEPTIONS, including the terms and conditions as contained in Quit Claim Deed:

Recorded: July 5, 1973
Recording no.: 383266

As follows: Reserves to the lot owners on each side of Big Creek and abutting on Big Creek the use of the community tract denoted A on Big Creek Plat in Kittitas County, and also the right to use of Sunshine Way, which is or will be dedicated, as a means of ingress and egress to and from the properties lying in that portion of the South Half of Section 21, Township 20 North, Range 14 East, W.M., Kittitas County, State of Washington, designated as Big Creek Addition.

24. RESERVATIONS AND EXCEPTIONS, including the terms and conditions thereof:

Reserving: Minerals
Reserved by: Northern Pacific Railway Company, a corporation
Recorded: January 17, 1900
Recording no.: Book 1 of Deeds, Page 460

Note: No examination has been made as to the current ownership of said mineral estate.

Refer to the record of said instrument for full particulars.

25. RESTRICTIONS, CONDITIONS, DEDICATIONS, NOTES, EASEMENTS AND PROVISIONS, contained and/or delineated on the face of the short plat recorded June 20, 2005, in Book H of Short Plats, pages 66-67, under Kittitas County Auditors file no. 200506200020.

26. A RECORD OF SURVEY and any and all matters relating thereto and disclosed thereby:

Recorded: August 13, 2002
Recording no.: 200208130003
Book: 27
Page: 248-249

27. QUIT CLAIM DEED (AS TO WATER RIGHTS) AND THE TERMS AND CONDITIONS THEREOF:

Recorded: June 15, 2017
Recording no: 201706150009

Refer to the record of said instrument for full particulars.

28. CERTIFICATE OF ADJUDICATED WATER RIGHT AND THE TERMS AND CONDITIONS THEREOF:

Recorded: July 24, 2019
Recording no: 201907240081

Refer to the record of said instrument for full particulars.

29. TERMS AND CONDITIONS OF AMENDATORY CONTRACT:

Between: United States of America
And: Kittitas Reclamation District
Dated: January 20, 1949
Recording no.: 208267

30. PENDENCY OF YAKIMA COUNTY SUPERIOR COURT CAUSE NUMBER 77-2-01484-5, State of Washington Department of Ecology, plaintiff vs. James J. Acquavella, et al, defendants; notice of which is given by Lis Pendens recorded on October 14, 1977 under Auditor's file number 417302 and by supplemental notice of Lis Pendens recorded on June 4, 1980 under Auditor's file number 442263; being an action for the determination of the rights to divert, withdraw, or otherwise make use of the surface waters of the Yakima River Drainage Basin, in accordance with the provisions of Chapters 90.03 and 90.44, Revised Code of Washington.

Attorney for plaintiff: Charles B. Roe, Jr., Senior Assistant Attorney General

NOTE: The policy/policies to be issued include as one of the General Exceptions "Water rights, claims or title to water", the action referred to herein involves such water rights and so will not appear on said policy/policies as a Special Exception.

See next page for notes

NOTES:

NOTE 1: Upon the cancellation of this commitment, if no transaction is consummated in reliance thereon, the charge shall be reduced to an amount which, in the opinion of the Company, is reasonable compensation for work performed.

NOTE 2: For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a specific designation of a Proposed Insured, and has revised this commitment identifying that Proposed Insured by name. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.

END OF SPECIAL EXCEPTIONS



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Notice of Privacy Policy

of

Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ("WLTIC") values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

We provide our Privacy Policy to each customer when they purchase an WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

Generally, WLTIC does not share nonpublic personal information that it collects with anyone other than its policy issuing agents as needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures as WLTIC uses to protect this information and to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

The WLTIC Privacy Policy can also be found on WLTIC's website at www.wltic.com.