



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### 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, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY, a(n) Florida 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.

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- 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.
  - 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:
    - 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. 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.

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## COMMITMENT FOR TITLE INSURANCE

### 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 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.
- c. 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.
- d. 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.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. 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.
- g. 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

- 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.

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## COMMITMENT FOR TITLE INSURANCE

### 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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# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

## COMMITMENT FOR TITLE INSURANCE

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

Issuing Agent: WHATCOM LAND TITLE COMPANY, INC.  
Issuing Office: 2011 YOUNG STREET, SUITE 102, BELLINGHAM, WA 98225  
Title Officer: MARK DETHLEFS (dethlefsm@whatcomtitle.com)  
Commitment No.: W-207543  
Settlement Office: WHATCOM LAND TITLE COMPANY, INC.  
Escrow Officer:  
Escrow No.: W-207543  
Property Address: 3313 Y ROAD, BELLINGHAM, WA 98226

### SCHEDULE A

1. Commitment Date: October 23, 2023 at 12:00 AM

2. Policy to be issued:

- a. ALTA Homeowners Policy One-to-Four Family (2021)  Extended Coverage  Homeowner's  Standard Coverage

Proposed Insured: **TO COME**

Proposed Policy Amount: **TO COME**  
Premium: **TO COME**  
Sales Tax: **TO COME**  
Total: \_\_\_\_\_ \$

- b. ALTA Loan Policy (2021)  Extended Coverage  Standard Coverage

Proposed Insured: **TO COME**

Proposed Policy Amount: **TO COME**  
Premium: **TO COME**  
Sales Tax: **TO COME**  
Total: \_\_\_\_\_ \$

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: WILLIAM M. LAWRENCE and BRENDA J. LAWRENCE, a married couple

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**SCHEDULE A**  
(Continued)

5. The Land is described as follows:

SEE SCHEDULE C ATTACHED HERETO

Whatcom Land Title Company, Inc.



Mark Dethlefs, Authorized Signatory

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**  
A Stock Company  
1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607  
(612) 371-1111 [www.oldrepublictitle.com](http://www.oldrepublictitle.com)

By  President

Attest  Secretary

... END OF SCHEDULE A...

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## COMMITMENT FOR TITLE INSURANCE

### SCHEDULE B, PART I Requirements

All of the following Requirements must be met:

- A. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- B. Payment to or for the account of the grantor or mortgagors of the full consideration for the estate or interest to be Insured.
- C. **IMPORTANT UPDATE:** Please note that while our office is able to electronically record most documents, in order to do so we require the ORIGINAL document(s) to be in our office PRIOR to recording.
- D. **NOTICE:** Please be aware that due to the conflict between Federal and State laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- E. **A legal description was not included in the Application for Title Insurance. The legal description contained herein was taken from the record and the presumed intention of the parties to the transaction. The description must be examined and approved by the parties prior to closing.**
- F. **The names of the proposed insured(s) were not furnished in the Application for Title Insurance, and when disclosed will be subject to such matters as may be found by a search of the records against said names.**

### END OF REQUIREMENTS

### NOTES

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

- 1. The owner's policy form to be issued, as reflected in Schedule A, will be the 2021 ALTA Homeowner's Policy, as there was no Purchase and Sale Agreement submitted or the Agreement submitted to The Company did not specify a policy form. A Standard 2021 ALTA Owner's Policy is also available for this transaction at a discount from the quoted premium. Please contact your Title Officer immediately if you desire the 2021 ALTA Owner's Policy form.

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Commitment for Title Insurance (07-01-2021)  
Schedule B1



W-207543

## SCHEDULE B, PART I

(Continued)

2. General Taxes for 2023, which have been paid;  
Amount: \$7,663.82  
Parcel No.: 380419 211032 0000 PID 83301  
Improvements: \$554,440.00  
Land: \$481,294.00  
Total: \$1,035,734.00  
Tax Code: 1026  
Affects: Said premises
3. We have searched the records for unsatisfied Judgments and Liens against all parties named herein and find none which would appear as exceptions in the policy.
4. Upon researching the chain of title, it has been determined that WILLIAM M. LAWRENCE and BRENDA J. LAWRENCE, a married couple, has/have owned said premises since April 15, 2016, according to the Whatcom County records. This should satisfy the customer's request for 24 months of title.
5. As a result of the passing of House Bill 1474, effective January 1, 2024, recording fees for most documents will increase by \$100, increasing the cost of a one page document to \$303.50 (\$304.50 for the 1st page of Deeds of Trust). The passage of HB 1474 creates the covenant homeownership account & program to address the history of housing discrimination due to racially restrictive real estate covenants in Washington State. If you have questions as to whether this surcharge will apply to documents to be recorded, please contact the Company's Recording Department at (360) 676-8484.
6. The common Address(es) of the property(s) under search is/are:  
  
3313 Y ROAD  
BELLINGHAM, WA 98226
7. Where an abbreviated legal description is required on your documents, the following is to be included;  
  
PTN OF SE1/4 SW1/4, S19, T38N, R4E  
PARCEL(S): 380419 211032 0000 PID 83301

**END OF NOTES**

**END OF SCHEDULE B, PART I**

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ALTA Commitment for Title Insurance (07-01-2021)  
Schedule BI



W-207543





# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### 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:

#### GENERAL EXCEPTIONS

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. Rights or claims of parties in possession not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land, and that is not shown by the Public Records.
4. Easements or claims of easements not shown by the public records.
5. Any lien, or right to lien, for contributions to employee benefit funds, or for state workers' compensations or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the public records.
6. Taxes or special assessments which are not shown as existing liens by the public records.
7. Any service, installation, connection, maintenance, tap, capacity or construction charges for sewer, water electricity, other utilities, or garbage collection and disposal.
8. Reservations or exceptions in patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
9. Water rights, claims or title to water.

#### END OF GENERAL EXCEPTIONS

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ALTA Commitment for Title Insurance (07-01-2021)  
Schedule BII



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**SCHEDULE B, PART II**  
(Continued)

**SPECIAL EXCEPTIONS**

1. Lien of Real Estate Excise Sales Tax upon any sale of said premises, if unpaid.

**GENERAL GRADUATED REET STRUCTURE FOR WHATCOM COUNTY:**

- 1.6 percent if the selling price is equal to or less than \$525,000;
- 1.78 percent on the portion of the selling price that is greater than \$525,000, but equal to or less than \$1,525,000;
- 3.25 percent on the portion of the selling price that is greater than \$1,525,000, but equal to or less than \$3,025,000; and
- 3.5 percent on the portion of the selling price that is greater than \$3,025,000.

**NOTE:** The above stated rates include the local tax rates imposed by Whatcom County (.50%).

The Whatcom County Treasurer's Office **REQUIRES** a one-page laser printed copy of the Excise Tax Affidavit to accompany all documents requiring the payment of excise tax. This Affidavit must include the original signatures of Grantor/Grantee or Agent, and maintain a 1-inch bottom margin. Any additional legal descriptions must be on letter-sized paper (8.5" x 11"). This Affidavit may be downloaded from the Whatcom County Treasurer's website ([www.whatcomcounty.us/treasurer/](http://www.whatcomcounty.us/treasurer/)). Documents without the proper form may be rejected and not processed until the appropriate form is executed. The Affidavit **must** be the original legal-sized (8.5" x 14"), signed document.

2. Water or local improvement assessments, if any, including any interest and penalties if applicable, levied by LAKE WHATCOM WATER & SEWER DISTRICT. Information regarding such matters must be obtained from said water district. [Phone (360) 734-9224/Fax (360) 738-8250].
3. Deed of Trust, to secure an indebtedness, including any interest, advances, or other obligations secured thereby, in the principal amount of \$340,000.00;  
Dated: October 23, 2020  
Recorded: October 30, 2020  
Recording No.: 2020-1005676  
Grantor: WILLIAM M. LAWRENCE and BRENDA J. LAWRENCE, a married couple  
Trustee: WHATCOM LAND TITLE COMPANY, INC.  
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), A Delaware Corporation, acting solely as nominee for Lender CALIBER HOME LOANS, INC., a Delaware corporation  
Affects: Said premises

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ALTA Commitment for Title Insurance (07-01-2021)  
Schedule BII



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## SCHEDULE B, PART II

(Continued)

4. Deed of Trust, to secure an indebtedness, including any interest, advances, or other obligations secured thereby, in the principal amount of \$150,000.00;  
Dated: October 25, 2022  
Recorded: October 31, 2022  
Recording No.: 2022-1002631  
Grantor: WILLIAM M. LAWRENCE and BRENDA J. LAWRENCE, a married couple  
Trustee: WHATCOM LAND TITLE  
Beneficiary: WHATCOM EDUCATIONAL CREDIT UNION, a Washington state chartered credit union  
Affects: Said premises
5. Exceptions and reservations as contained in instrument;  
From: JOHN NIPGES and MAUDE NIPGES, husband and wife  
Recorded: February 23, 1927  
Recording No.: 322001  
Records of: Whatcom County, Washington  
As follows: It is understood and agreed that the grantor, JOHN NIPGES, is to reserve one-half interest in the mineral and coal rights  
Affects: Said premises and other property
6. Exceptions and reservations as contained in instrument;  
From: LORENA SIRES, her own and separate property  
Recorded: March 12, 1928  
Recording No.: 340226  
Records of: Whatcom County, Washington  
As follows: Said premises and other property
7. Matters disclosed by a Survey affecting said premises;  
Recorded: March 11, 1991  
Recording No.: 910311012  
Records of: Whatcom County, Washington
8. Matters disclosed by a Survey affecting said premises;  
Recorded: June 17, 1994  
Recording No.: 940617187  
Records of: Whatcom County, Washington
9. Matters disclosed by a Survey affecting said premises;  
Recorded: April 6, 1995  
Recording No.: 950406016  
Records of: Whatcom County, Washington

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ALTA Commitment for Title Insurance (07-01-2021)  
Schedule BII



W-207543

## SCHEDULE B, PART II

(Continued)

10. Covenants, conditions and restrictions, including the terms and provisions thereof, contained in instrument;  
Recorded: August 23, 1994  
Recording No.: 940823092  
Executed by: WESTERN RESOURCE GROUP, INC., a Washington corporation  
  
Said instrument was originally recorded August 18, 1994, under Auditor's File No. 940818037.
11. Terms and conditions of Covenant and Agreement, One Single-Family Residence;  
Executed by: WILLIAM M. and BRENDA J. LAWRENCE  
Recorded: August 26, 2020  
Recording No.: 2020-0804449  
Affects: Said premises
12. All matters have been cleared for ALTA Extended Policy coverage.

**END OF SPECIAL EXCEPTIONS  
END OF SCHEDULE B**

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Schedule BII



W-207543



# OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

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## COMMITMENT FOR TITLE INSURANCE

### SCHEDULE C

The Land is described as follows:

THAT PORTION OF THE FOLLOWING DESCRIBED PROPERTY LYING EAST OF "Y" ROAD:

THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER AND THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 4 EAST OF W.M.; EXCEPT THE RIGHT-OF-WAY FOR Y ROAD LYING ALONG THE WESTERLY LINE THEREOF.

SITUATE IN WHATCOM COUNTY, WASHINGTON.



<b>FACTS</b>	<b>WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

	Go to <a href="http://www.oldrepublic.com">www.oldrepublic.com</a> (Contact Us)
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Who we are	
<b>Who is providing this notice?</b>	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.
What we do	
<b>How does Old Republic Title 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 secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> .
<b>How does Old Republic Title collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Give us your contact information or show your driver's license</li> <li>• Show your government-issued ID or provide your mortgage information</li> <li>• Make a wire transfer</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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law..
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., and Mississippi Valley Title Services Company.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Old Republic Title doesn't jointly market.</i></li> </ul>

<b>Affiliates Who May be Delivering This Notice</b>				
<b>American First Title and Trust Company</b>	<b>American Guaranty Title Insurance Company</b>	<b>Attorneys' Title Fund Services, LLC</b>	<b>Compass Abstract, Inc.</b>	<b>eRecording Partners Network, LLC</b>
<b>Genesis Abstract, LLC</b>	<b>Guardian Consumer Services, Inc.</b>	<b>iMarc, Inc.</b>	<b>L.T. Service Corp</b>	<b>Lenders Inspection Company</b>
<b>Lex Terrae National Title Services, Inc.</b>	<b>Lex Terrae, Ltd.</b>	<b>Mississippi Valley Title Services Company</b>	<b>National Title Agent's Services Company</b>	<b>Old Republic Branch Information Services, Inc.</b>
<b>Old Republic Diversified Services, Inc.</b>	<b>Old Republic Escrow of Vancouver, Inc.</b>	<b>Old Republic Exchange Company</b>	<b>Old Republic National Ancillary Services, Inc.</b>	<b>Old Republic Title and Escrow of Hawaii, Ltd.</b>
<b>Old Republic National Title Insurance Company</b>	<b>Old Republic Title Company</b>	<b>Old Republic Title Companies, Inc.</b>	<b>Old Republic Title Company of Conroe</b>	<b>Old Republic Title Company of Indiana</b>
<b>Old Republic Title Company of Nevada</b>	<b>Old Republic Title Company of Oklahoma</b>	<b>Old Republic Title Company of Oregon</b>	<b>Old Republic Title Company of St. Louis</b>	<b>Old Republic Title Company of Tennessee</b>
<b>Old Republic Title Information Concepts</b>	<b>Old Republic Title Insurance Agency, Inc.</b>	<b>Old Republic Title, Ltd.</b>	<b>RamQuest Software, Inc.</b>	<b>Republic Abstract and Settlement , LLC</b>
<b>Sentry Abstract Company</b>	<b>Surety Title Agency, Inc.</b>	<b>Trident Land Transfer Company, LLC</b>		





**WHATCOM LAND TITLE COMPANY**  
 2011 YOUNG STREET, SUITE 102  
 BELLINGHAM, WA 98225  
 Phone: (360)676-8484 • Toll Free: (800)334-6314  
 Fax: (360)671-0982

**PRIVACY NOTICE**

Financial companies like Whatcom Land Title Company (WLT) 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Mortgage rates and payments and account balances
- Checking account information and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 and the reasons WLT chooses to share information.

<b>Reasons we can share your personal information</b>	<b>Does WLT share?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), handle a claim, or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	<b>No</b>
<b>For our affiliates’ everyday business purposes</b> - information about your creditworthiness	<b>No</b>
<b>For our affiliates to market to you</b>	<b>No</b>
For non-affiliates to market to you	<b>No</b>

**Definitions:**

**Affiliates** Are companies related by common ownership or control. They can be financial and nonfinancial companies. *WLT does not have affiliates; but does have several business locations and four underwriters. WLT shares information among its business locations and with the underwriter insuring your transaction - Old Republic National Title Insurance Company; Commonwealth Land Title Insurance Company; First American Title Insurance Company; Old Republic National Title Insurance Company; or Westcor Land Title Insurance Company.*

**Non-affiliates** Are companies not related by common ownership or control. They can be financial and non-financial companies. *WLT does not share with non-affiliates to market to you.*

**Joint marketing** Is a formal agreement between non-affiliated financial companies that together market financial products or services to you. *WLT does not jointly market.*

## **Frequently Asked Questions:**

**How does WLT collect my personal information?** We collect your personal and non-personal information: 1) directly from you; 2) automatically when you interact with us; and 3) from third parties, including business parties. *Examples containing personal information:* your driver's license, your mortgage information, and when you make a wire transfer.

### **How does WLT protect my personal information?**

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 secured files and buildings.

### **How long does WLT keep my personal information?**

We keep your personal information in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

### **Why can't I limit all sharing? Federal law gives you the right to limit only:**

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## **Questions?**

Contact us at (360) 676-8484, toll free (800) 334-6314, or through our website at [www.whatcomtitle.com](http://www.whatcomtitle.com). Direct written inquiries or complaints by mail to Whatcom Land Title Company, Compliance Department, 2011 Young Street, Suite 102, Bellingham WA, 98225 or electronically at <https://www.whatcomtitle.com/consumer-complaint-intake-form/>.

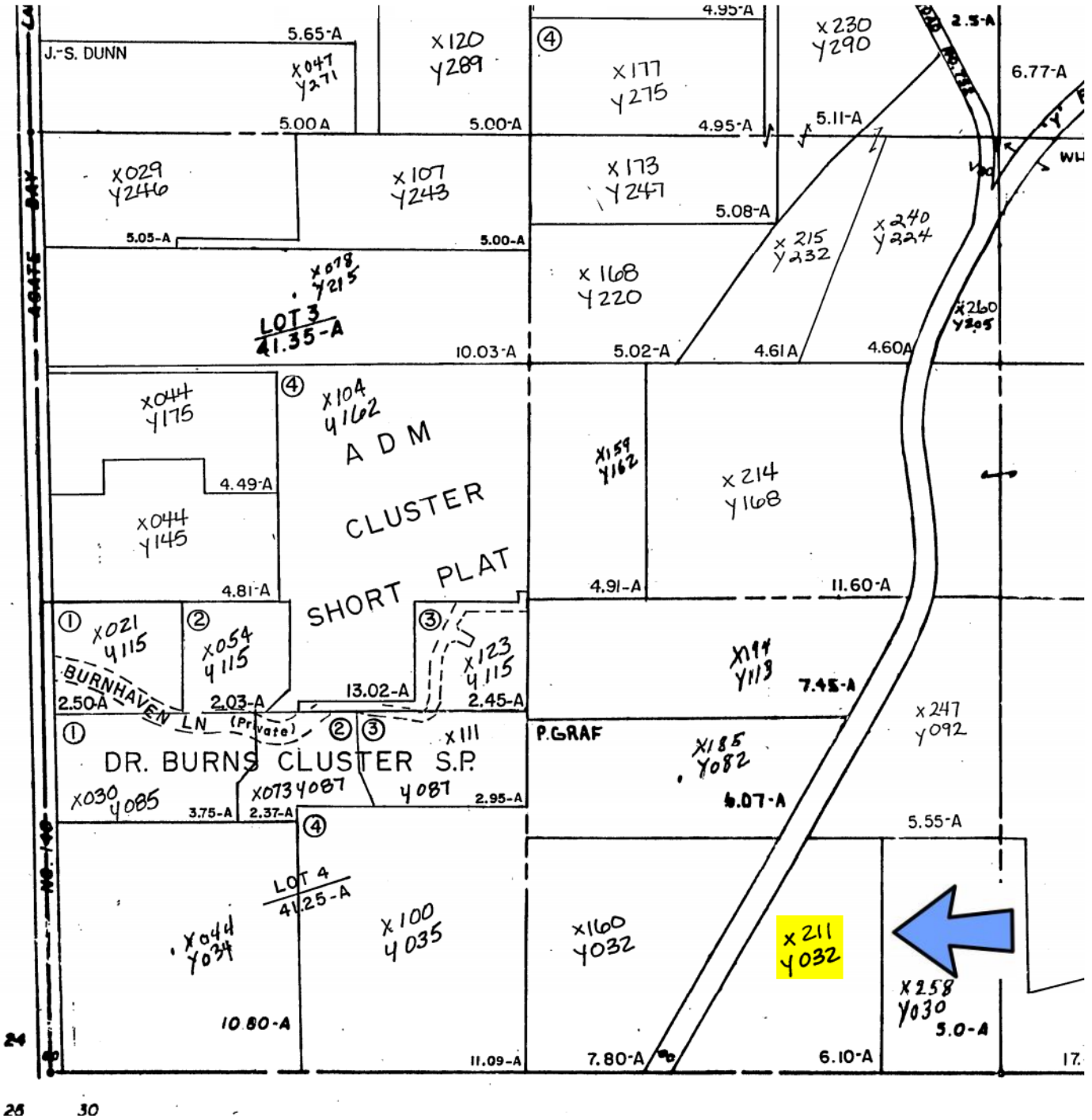
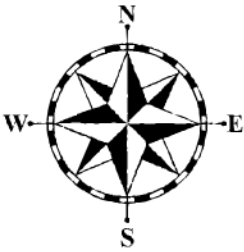
*We may change or update this Privacy Notice from time to time.*

# Whatcom Land Title Company, Inc.

"The Home Owned Company"

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