

Community & Economic Development Department Planning & Development

4430 S. Adams County Pkwy., 1st Floor, Suite W2000B

Brighton, CO 80601-8218

Phone: 720.523.6800

Website: adcogov.org

COMMERCIAL VEHICLE PERMIT

A commercial vehicle is defined as a vehicle used to transport goods or passengers for profit, hire or otherwise to further the purposes of a business, commercial enterprise, or public service. Up to three commercial vehicles may be permitted, and all commercial vehicles parked accessory to a residence must be associated with a lawfully existing home occupation. This permit is only available to properties zoned RE, A-1, A-2, or A-3.

To park a commercial vehicle at a residence, an administrative review permit or special use permit may be required dependent upon the number of vehicles, vehicle weight, zone district, lot size, and road access. Please answer the following questions:

1. Are you proposing to park or store only 1 commercial vehicle?

2. Is the vehicle's gross vehicle weight (GVW) 16,000 lbs. or less?

3. Does the property have legal access to an arterial road or a highway?

4. Will the vehicle generate less than 20 vehicle trips per day?

If you answered YES to <u>all of questions 1-4</u>, you need an ADMINISTRATIVE REVIEW PERMIT. If you answered NO to <u>any of questions 1-4</u>, you need a SPECIAL USE PERMIT. Special use permits are only permitted in the A-3 zone district.

Commercial vehicles weighing 10,000 lbs. gross vehicle weight (GVW) or less do not require a permit.

Required Checklist Items

Development Application Form (pg. 3)

Written Explanation

Vehicle Information (photo, registration, insurance)

Site Plan

Trip Generation Analysis

Proof of Home Occupation

Proof of Ownership

Statement of Taxes Paid

Application Fees		
Administrative Review Permit	\$300	
Special Use Permit	\$800	

^{*}If unsure about questions 3 and 4, please reach out to the Engineer of the Day at cedd-eng@adcogov.org.

Commercial Vehicle Permit - Guide to Development Application Submittal

All applications shall be submitted via email to epermitcenter@adcogov.org. If the submittal is too large to email as an attachment, the application may be sent as an unlocked MS OneDrive link. Alternatively, the application may be delivered on a flash drive to the Community and Economic Development Department. All documents should be combined in a single PDF. Once a complete application has been received, fees will be invoiced and payable online at https://permits.adcogov.org/CitizenAccess/.

Written Explanation:

 A brief written summary of the request including number of vehicles, approximate weight of vehicles (GVW), and reason for the request. (One truck with an attached trailer is considered one vehicle.)

Vehicle Information:

- A clear photo of the subject vehicle(s).
- Current registration for the subject vehicle(s) (required on an annual basis if approved).
- Proof of current insurance for the subject vehicle(s) (required on an annual basis if approved).
 *Please be mindful that anything submitted as part of this application will be available to the public. Do not include sensitive information.

Site Plan:

- A detailed, to-scale drawing of the property, including:
 - o Streets, roads, and intersections
 - o Driveways, access points, and parking areas (must be concrete or asphalt)
 - Existing and proposed structures, wells, and septic systems
 - Location of vehicle(s) and measured setbacks from all property lines (vehicle must be at least 20 feet from all neighboring property lines and rights-of-way)
 - North arrow

Trip Generation Analysis (TGA)

• This analysis should be conducted by a traffic engineer and should include total vehicle trips per day and peak hour volumes generated by the proposed vehicle(s).

Proof of Home Occupation:

 Proof of business registration demonstrating that a home occupation exists at the subject property (see Sec. 4-03-03-02-07 for home occupation standards). To start a business in the State of Colorado, please visit: https://mybiz.colorado.gov

Proof of Ownership:

- A deed may be found in the Office of the Clerk and Recorder.
- A title commitment is prepared by a professional title company.
- If not the property owner, a signed letter stating permission to apply for permit.

Statement of Taxes Paid

- All taxes on the subject property must be paid in full. Please contact the Adams County Treasurer's Office.
- Or https://adcogov.org/treasurer-division

If approved, Applicant must agree to comply with all use standards listed in Sec. 4-03-03-02-14 of the Adams County Development Standards and Regulations

Community & Economic Development Department www.adcogov.org



1st Floor, Suite W2000
Brighton, CO 80601-8204
PHONE 720.523.6800
FAX 720.523.6998

DEVELOPMENT APPLICATION FORM

Application Type: Administrative Review Permit Special Use Permit

PROJECT NAME			
APPLICANT			
Name(s):		Phone #:	
Address:			
City, State, Zip:			
2nd Phone #:		Email:	
OWNER			
Name(s):		Phone #:	
Address:			
City, State, Zip:			
2nd Phone #:		Email:	
TECHNICAL REF	PRESENTATIVE (Consultant, Engi	neer, Survey	or, Architect, etc.)
Name:		Phone #:	
Address:			
City, State, Zip:			
2nd Phone #:		Email:	
ZIIU FIIUIIC #.		∟пап.	

DESCRIPTION OF SITE

Address:	
City, State, Zip:	
Area (acres or square feet):	
Tax Assessor Parcel Number	
Existing Zoning:	
Existing Land Use:	
Proposed Land Use:	
Have you attende	d a Conceptual Review? YES NO
If yes, please list I	PRE#:
under the authorit requirements, pro non-refundable.	at I am making this application as owner of the above-described property or acting ty of the owner (attached authorization, if not owner). I am familiar with all pertinent ocedures, and fees of the County. I understand that the Application Review Fee is All statements made on this form and additional application materials are true to owledge and belief.
Name:	Date:
	Owner's Printed Name
Name:	PRO N.S
	Owner's Signature

Written Explanation

To whom it may concern,

We propose parking and storing three semi-trucks on the specified property for the operation of our business. The purpose of this project is to obtain a permit to store and park these vehicles efficiently and in compliance with local regulations.

To enhance the property and accommodate the parking needs, we plan to make the following improvements:

- Adding a layer of recycled asphalt to the driveway and designated parking areas.
- The recycled asphalt, which we already have on hand, will be spread and compacted to create a durable and stable surface for vehicle parking and entry/exit.
- The asphalt will be layered to a height of 4 inches in the specified areas, ensuring adequate support for the weight of the vehicles.

These improvements will provide a safe and organized space for the vehicles while maintaining the integrity of the property and surrounding areas. We anticipate completing the project within 1-2 business days from permit approval to ensure timely implementation and compliance. We are committed to completing the project promptly upon permit approval to ensure compliance and functionality for our business operations.

Thank you,
Nivardo and Patricia Sanchez
Sanchez Trucking Inc

Summary of Request

To whom it may concern,

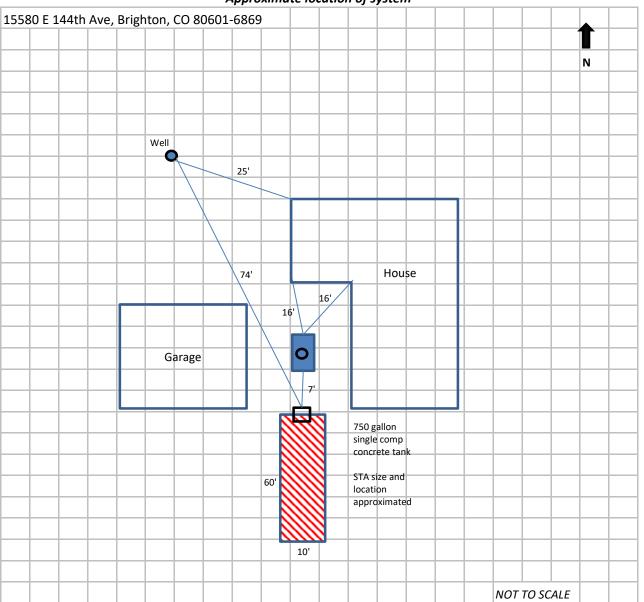
This permit request is for the secure storage and parking of three (3) semi trucks on the property, each with a Gross Vehicle Weight (GVW) of approximately 80,000 pounds. These vehicles are essential for the operation of our business, which involves construction aggregates and building materials. We are seeking this permit to utilize our property for the safe and efficient storage of our business fleet, allowing us to maintain direct oversight of our vehicles.

Thank you,
Nivardo and Patricia Sanchez
Sanchez Trucking Inc



Jeff & Lisa Nicoll 55562 E CR 46 Strasburg, CO 80136 303-622-4126 highplainssan@gmail.com

Onsite Wastewater System Inspection Report
Approximate location of system



Adams County

Residential Property Profile

Parcel Number: 0156920200002

Owners Name and Address:	Property Address:
SANCHEZ PATRICIA AND SANDOVAL NIVARDO SANCHEZ	15580 E 144TH AVE
15580 E 144TH AVE BRIGHTON CO 80601-6869	

Account Summary

Legal Description

SECT,TWN,RNG:20-1-66 DESC: BEG AT THE NW COR OF SD SEC 20 TH N 90D 00M 00S E 1301/88 FT SD PT BEING THE TRUE POB TH S 00D 04M 00S W 542/68 FT TH S 90D 00M 00S W 417/50 FT TH N 00D 04M 00S E 542/68 FT TH N 90D 00M 00S E 417/50 FT TO THE TRUE POB EXC N 40 FT ANNEXED TO CITY OF BRIGHTON 2020000021153 4/81A

Subdivision Plat

N/A

Account Summary

Account Numbers	Date Added	Tax District	Mill Levy
R0208121	10/06/2021	<u>292</u>	106.065

Permits

Permit Cases

BDP21-2020 PRE2022-00036

Sales Summary

NO SALES RECORDS FOUND

Click <u>here</u> to go to Clerk / Recorder search page

Valuation Summary

Land Valuation Summary

Account Number	Land Type	Unit of Measure	Number of Units	Fire District	School District	Vacant/Improved	Actual Value	Assessed Value
R0208121	Residential	Acres	4.8166	GREATER BRIGHTON FIRE PROTECTION DISTRICT 6	School District 27J- Brighton	I	\$127,000.00	\$8,510.00
Land Subtotal:							\$127,000.00	\$8,510.00

Improvements Valuation Summary

Account Number	Actual Value	Assessed Value
R0208121	\$893,000.00	\$59,830.00
Improvements Subtotal:	\$893,000.00	\$59,830.00

Total Property Value	\$1,020,000.00	\$68,340.00	
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	Adjusted Actual Value	Adjusted Assessed Value
*Total Adjusted Value	\$965,000.00	\$64,650.00

^{*}Per SB24-233 the value may be reduced by \$55,000.00 for residential and \$30,000 for commercial. For more information, go to the <u>Assessor's website</u>.

Building Summary

Building Number: 1.00

Individual Built As Detail

Built As:	Duplex One and Half Story
Year Built:	1900
Building Type:	Duplex
Construction Type:	Frame Masonry Veneer
Built As SQ Ft:	2742
Number of Rooms:	8
Number of Baths:	3.00
Number of Bedrooms:	4
Attached Garage SQ Ft:	153
Detached Garage Square Ft:	383
Basement SQ Ft:	869
Finished Basement SQ Ft:	175

Tax Summary

Click <u>here</u> to go to Treasurer's search page

Enterprise Zone Summary

Property within Enterprise Zone

False

Precincts and Legislative Representatives Summary

Precinct

195

Commissioner Representative

Commissioner District	Link to Representative
5	<u>Click Here</u>

State House Representative

House District	Link to Representative
48	<u>Click Here</u>

State Senate Representative

Senate District	Link to Representative	
13	<u>Click Here</u>	

US Congress Representative

Congressional District	Link to Representative	
8	Click Here	

Zoning Summary

Zoning Summary

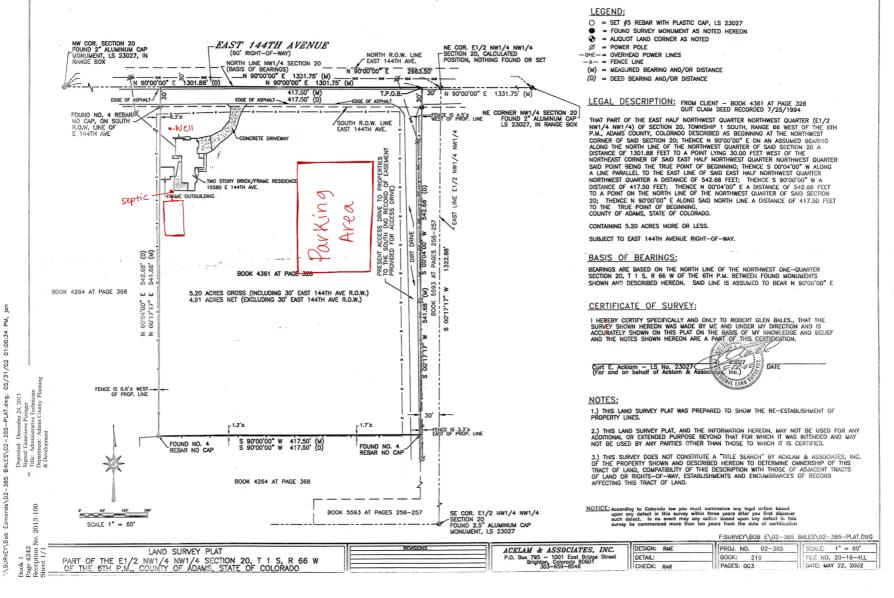
Zoning Authority	Zoning	
Adams County	A-3	

Note: Data is updated daily. Above data was updated as of: 01/20/25

Legal Disclaimer: Although every reasonable effort has been made to ensure the accuracy of the public information data and graphic representations, Adams County cannot be responsible for consequences resulting from any omissions or errors contained herein. Adams County assumes no liability whatsoever associated with the use or misuse of this data

LAND SURVEY PLAT

PART OF THE EAST ONE—HALF NORTHWEST ONE—QUARTER NORTHWEST ONE—QUARTER OF SECTION 20, TOWNSHIP 1 SOUTH, RANGE 66 WEST OF THE SIXTH PRINCIPAL MERIDIAN, COUNTY OF ADAMS, STATE OF COLORADO.





ADAMS COUNTY COLORADO TREASURER'S OFFICE RECEIPT OF PAYMENT

Account	Parcel Number	Receipt Date	Receipt Number
R0208121	0156920200002	Jan 15, 2025	2025-01-15-JM-0407

SANCHEZ PATRICIA AND 15580 E 144TH AVE BRIGHTON, CO 80601-6869

Situs Address	Payor
15580 E 144TH AVE	SANCHEZ PATRICIA AND 15580 E 144TH AVE BRIGHTON, CO 80601-6869

Legal Description

SECT,TWN,RNG:20-1-66 DESC: BEG AT THE NW COR OF SD SEC 20 TH N 90D 00M 00S E 1301/88 FT SD PT BEING THE TRUE POB TH S 00D 04M 00S W 542/68 FT TH S 90D 00M 00S W 417/50 FT TH N 00D 04M 00S E 542/68 FT TH N 90D 00M 00S E 417/50 FT TO THE TRUE POB EXC N 40 FT ANNEXED TO CITY OF BRIGHTON 2020000021153 4/81A

Property Code	Actual	Assessed	Year	Area	Mill Levy
RES LND DUP/TRI - 1115	127,000	8,050	2024	292	106.065
DUP-TRIPLEX - 1215	893,000	56,600	2024	292	106.065

Payments Received

Check Multi-Account Payment

Check Number 7822

Payor PATRICIA SANCHEZ 9922 E 112TH PL HENDERSON, CO 80640

Payme	nts Applied				
Year	Charges	Billed	Prior Payments	New Payments	Balance
2024	Tax Charge	\$6,857.10	\$0.00	\$6,857.10	\$0.00
				\$6,857.10	\$0.00
Balance Due as of Jan 15, 2025					

ALL CHECKS ARE SUBJECT TO FINAL COLLECTION. THANK YOU FOR YOUR PAYMENT!

EMAIL: treasurer@adcogov.org | PHONE: 720.523.6160 | WEBSITE: www.adcotax.com

Rate



500 Cooperative Way Brighton CO 80603-8728

www.unitedpower.com

Member Services 303-637-1300 Payments 844-980-3030 Report an Outage 303-637-1350

4 816

kWh

Dmd

Mult

PATRICIA SANCHEZ 17953 ZENO CT UNINCORPORATED CO 80601-0000

Meter

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Prev Rdg | Pres Rdg

Payment Due By 01/09/2025		Total Due \$164.14			
From Date	To Date	Days	Billing Da	te	
11/19/2024	12/19/2024	30	12/20/202	24	
Service 15580 E 144TH AVE Address RESIDENCE					
Account # 285	3203 Distric	SOUTH	Cycle	4	



R1	1566177	41625	42653	1	1028	9.12
	nand e/Date	11/29/2024	06:45 PM			
Previous E	Received -					159.04 -159.04 0.00
CURRENTENERS COMMENTS	Charge rge	DETAIL	1,028 KWH 9.120 KW	_		108.66 36.48 19.00 164.14
TOTAL D	UE					164.14

** PAYMENT MUST BE CASH, CERTIFIED CHECK, MONEY ORDER OR CREDIT CARD ONLY **





Want your small change to give back? Round-up your bill to \$165.00 and check here to enroll in our Round-Up Assistance program.



Pay Your Bill Online Visit www.unitedpower.com



Pay Your Bill By Phone Call 844-980-3030



Pay Your Bill By Mail
Return Stub with check payment

Please Make Checks Payable and Return to:

UNITED POWER PO BOX 173703 DENVER CO 80217-3703

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Electric Usage History 12/19/2024 Account # 2853203 11/19/2024 3500 3000 2500 2000 1500 1000 500 Last Year (kWh) **Current Year (kWh)**

From Date

Electric Usage Comparison

Electric kWh	Days	Total kWh	Avg kWh/Day	kWh Cost/Day
Current Month	30	1028	34	\$5.47
Last Month	30	975	33	\$5.30
One Year Ago	31	1315	42	\$5.28

Temperature Comparison

Avg Temp	40° F	Avg Temp Last Yr.	37° F
High Temp	68° F	High Temp Date	11/23/2024
Low Temp	15° F	Low Temp Date	11/28/2024



View detailed 15 minute energy consumption intervals and usage history through the Power Portal.

www.unitedpower.com/PowerPortal

Bill Payment Assistance

For information or to see if you qualify for energy assistance for your winter home heating costs, contact LEAP at 1-866-HEATHELP (1-866-432-8435) or your county department of social services. Additional resources for assistance can be found at www.unitedpower.com/assistance.

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Life Sustaining Equipment

Please tell us if you or a member of your household relies on life-sustaining medical devices that are dependent on electricity. We will flag your account accordingly. Protect your loved ones with a back-up plan for disasters or power outages. Learn more at www.unitedpower.com/medical-devices.

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Call 811 Before You Dig

Before you begin any digging project, always have underground utilities marked. Notify the Colorado Utility Notification Center at least 3 days before digging. To schedule locates call 811 or visit www.colorado811.org.

¿Necesitas ayuda en español?

Estamos disponibles para ayudarle. Llame al 303-637-1300 opción 9, o visite www.unitedpower.com/espanol.



To Date

UNITED POWER, INC.

500 Cooperative Way Brighton, CO 80603

Member Services 303-637-1300 Payments - 24 hrs/day 844-980-3030 Toll Free 800-468-8809

Report an Outage 303-637-1350

www.unitedpower.com/outage

For office locations, hours and more information:

www.unitedpower.com

Convenient Payment Options



Online Account

Make payments, report outages and enroll in Auto Pay and Paperless Billing at www.unitedpower.com.



Mobile App

Download the free United Power mobile app to make payments and report outages on the go.



Pay by Phone

Call 844-980-3030 to check account status and pay with a check or credit card (no fees) 24 hours a day.



Payment Kiosk

Walk up and pay with cash, check or card. Locations and hours at www.unitedpower.com/ payments.

Other Ways to Pay

Have your bill automatically paid on your due date from the payment method of your choice.

Paperless Billing

Go paper-free. Receive an email notification, not a statement in the mail. View and pay bills online.

Pay As You Go - Prepaid Billing

Avoid deposits and late fees when you prepay for electricity. You choose how much and when to pay.

No login or password? No problem. Make a quick payment on our website by check or credit card.

Make cash payments that post immediately to your account at over 40,000 MoneyGram locations.

Budget Billing

Take the ups and downs out of your monthly budget and pay the same amount each month.

Custom Billing Period

Choose a billing timeframe that is most convenient for you, and your budget.

For Office Use Only Form STATE OF COLORADO OFFICE OF THE STATE ENGINEER GWS-11 818 Centennial Bldg., 1313 Sherman St., Denver, CO 80203 1/2009 Phone - Info: (303) 866-3587 Main: (303) 866-3581 RECEIVED http://www.water.state.co.us Fax: (303) 866-3589 CHANGE IN OWNER NAME/ADDRESS JUL 05 2016 CORRECTION OF THE WELL LOCATION Review instruction on the reverse side prior to completing the form. WATER RESOURCES STATE ENGINEER COLO. Name, address and phone of person claiming ownership of the well permit: NAME(S): Ryan Fisher and Danielle Fisher Mailing Address: 15580 East 144th Avenue City, St. Zip: Brighton, CO 80601 864-270-7216 E-mail (optional): ryandanielle515@gmail.com This form is filed by the named individual/entity claiming that they are the owner of the well permit as referenced below. This filing is made pursuant to C.R.S. 37-90-143. WELL LOCATION: Well Permit Number: 301652 Receipt Number: 3674688 Case Number: Well Name or # (optional) County Adams Colorado 80601 Brighton 15580 East 144th Avenue (City) (State) (Zip) (Address) NW 1/4 of the NW 1/4, Sec. 2 0, Twp. 1 N. or x S., Range 6 6 E. or x W., S i x t h P.M. Distance from Section Lines: 70 Ft. From N. or X S., 890 Ft. From X E. or W. Line. Lot _____ , Block _____ Subdivision Name The above listed owner(s) say(s) that he, she (they) own the well permit described herein. The existing record is being amended for the following reasons: x Change in name of owner Change in mailing address Correction of location for exempt wells permitted prior to May 8, 1972 and non-exempt wells permitted before May 17, 1965. Please see the reverse side for further information regarding correction of the well location. I (we) claim and say that I (we) (are) the owner(s) of the well permit described above, know the contents of the statements made herein, and state that they are true to my (our) knowledge. Please print the Signer's Name & Title Date Signature(s) of the new owner Ryan Fisher and Danielle Fisher It is the responsibility of the new owner of this well permit to complete and sign this form. Signatures of agents are acceptable if an original letter of agency signed by the owner is attached to the form upon its receipt. For Office Use Only ACCEPTED AS A CHANGE OF OWNERSHIP

AND/OR MAILING ADDRESS

Form No. GWS-11 1/2009

Chicago Title of Colorado

12000 Pecos Street, Suite 350, Westminster, CO 80234

Phone: (303) 252-0549 Fax: (303) 633-7745

DATE: December 3, 2018

FILE NUMBER: 598-C2040142-045-EJ1, Amendment No. 3

PROPERTY ADDRESS: 15580 East 144th Avenue, Brighton, CO 80601-6869 BUYER/BORROWER: Patricia Sanchez and Nivardo Sanchez Sandoval OWNER(S): Ryan Fisher and Danielle Fisher

YOUR REFERENCE NUMBER:

ASSESSOR PARCEL NUMBER: R0006920

PLEASE TAKE NOTE OF THE FOLLOWING REVISED TERMS CONTAINED HEREIN:

Deleted Requirement j.

WIRED FUNDS ARE REQUIRED ON ALL CASH PURCHASE TRANSACTIONS. FOR WIRING INSTRUCTIONS, PLEASE CONTACT YOUR ESCROW OFFICE AS NOTED ON THE TRANSMITTAL PAGE OF THIS COMMITMENT.

TO:	Chicago Title of Colorado 12000 Pecos Street	ATTN: PHONE:	Elena Jobson (303) 291-9909
	Suite 350	FAX:	(303) 633-7745
	Westminster, CO 80234	E-MAIL:	Elena.Jobson@ctt.com
TO:	Nivardo Sanchez Sandoval	ATTN:	
		PHONE:	
		FAX:	
		E-MAIL:	Delivered via email
TO:	Patricia Sanchez	ATTN:	
		PHONE:	
		FAX:	
		E-MAIL:	Delivered via email
TO:	Ryan Fisher	ATTN:	
		PHONE:	
		FAX:	
		E-MAIL:	Delivered via email
TO:	Danielle Fisher	ATTN:	
		PHONE:	
		FAX:	
		E-MAIL:	Delivered via email
TO:	Jpmorgan Chase Bank, N.A	ATTN:	JPMorgan Chase Bank NA
	3415 Vision Drive	PHONE:	(000) 000-0000
	Columbus, OH 43219	FAX:	(000) 000-0000
		E-MAIL:	
TO:	Brokers Guild	ATTN:	James Casey
	3360 S. Wadsworth Blvd.	PHONE:	(303) 988-0123
	Lakewood, CO 80227	FAX:	(302) 356-2114
		E-MAIL:	jim@5280sellhomes.com
TO:	Keller Williams Realty Downtown LLC	ATTN:	Allison Johnson
	917 Auraria Pkwy.	PHONE:	(303) 539-5700
	Denver, CO 80204	FAX:	(000) 000-0000
		E-MAIL:	allison.davisandco@kw.com

то:	Additonal Email for LA	ATTN: PHONE: FAX: E-MAIL:	Allison Johnson davisandco@kw.co	
TO:	Westminster 12000 Pecos Street	ATTN: PHONE:	Elena Jobson (303) 252-0549	
	Suite 350 Westminster, CO 80234	FAX: E-MAIL:	(303) 633-7745 Elena.Jobson@ctt.com	

END OF TRANSMITTAL



COMMITMENT FOR TITLE INSURANCE

Issued by

Chicago Title Insurance Company

NOTICE

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

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRA CONTRACTUAL 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, **Chicago Title Insurance Company**, a 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 Policy Amount and the name of the Proposed Insured.

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

Countersigned:

Authorized Signature

By:

| Seat | Seat | Secretary | Seat | Seat

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by Chicago Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

72C165C Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

Page 1

AMERICAN
LAND TITLE
ASSOCIATION

COMMITMENT CONDITIONS

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;
 - (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 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.

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72C165C Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

AMERICAN LAND TITLE ASSOCIATION

- (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.
- The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense (d) incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- The Company shall not be liable for the content of the Transaction Identification Data, if any. (e)
- In no event shall the Company be obligated to issue the Policy referred to in this Commitment (f) unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.
- In any event, the Company's liability is limited by the terms and provisions of the Policy. (g)

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

- Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- Any claim must be based in contract and must be restricted solely to the terms and provisions of (b) this Commitment.
- Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement (c) 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.
- Any amendment or endorsement to this Commitment must be in writing and authenticated by a (e) person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT 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.

PRO-FORMA POLICY 8.

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. **ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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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72C165C Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

Page 2

Transaction Identification Data for reference only:

Issuing Agent: Chicago Title of Colorado

Issuing Office: 950 South Cherry Street, Suite 1400, Denver, CO 80246

Loan ID Number: 1357744083

598-C2040142-045-EJ1, Amendment No. 3 Issuing Office File Number:

Property Address: 15580 East 144th Avenue, Brighton, CO 80601-6869 Revision Number: Amendment No. 3, Amendment Date: December 3, 2018

SCHEDULE A

AMERICAN LAND TITLE ASSOCIATION COMMITMENT

- 1. Commitment Date: November 27, 2018
- 2. Policy to be issued:
 - ALTA Owner's Policy (6-17-06) (a)

Proposed Insured: Patricia Sanchez and Nivardo Sanchez Sandoval

Proposed Policy Amount: \$600,000.00

(b) ALTA Loan Policy (6-17-06)

Proposed Insured: Jpmorgan Chase Bank, N.A., its successors and/or assigns

Proposed Policy Amount: \$450,000.00

(c) None

Proposed Insured:

Proposed Policy Amount: \$0.00

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:

Ryan Fisher and Danielle Fisher

5. The Land is described as follows:

See Exhibit A attached hereto and made a part hereof.

PREMIUMS:

ALTA Owner's Policy (6-17-06)	1,341.00
Extended Coverage	75.00
Simultaneous Loan Policy (if issued concurrently	525.00
with the above referenced Owner's Policy)	
Title Closing Protection Letter Fee	25.00
Full Loan Policy Amount for CDF disclosure only	1,776.00
(Endorsements not included)	

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72C165 Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

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EXHIBIT A LEGAL DESCRIPTION

That Part of the East Half of the Northwest Quarter of the Northwest Quarter of Section 20, Township 1 South, Range 66 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows: Beginning at the Northwest Corner of said Section 20; thence North 90 Degrees 00 Minutes 00 Seconds East on an assumed bearing along the North line of the Northwest Quarter of said Section 20, a Distance of 1301.88 feet to a Point Lying 30.00 Fret West of the Northeast Corner of said East Half of the Northwest Quarter of the Northwest Quarter, said point being the true point of beginning; thence South 00 Degrees 04 Minutes 00 Seconds West along a line Parallel to the East line of said East Half of the Northwest Quarter of the Northwest Quarter, a Distance of 542.68 feet; thence South 90 Degrees 00 Minutes 00 Seconds West, a Distance of 417.50 feet; thence North 00 Degrees 04 Minutes 00 Seconds East, a Distance of 542.68 feet to a Point on the North Line of the Northwest Quarter of said Section 20; thence North 90 Degrees 00 Minutes 00 Seconds East along said North line, a Distance of 417.50 feet to the true point of beginning. County of Adams, State of Colorado.

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72C165 Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)



SCHEDULE B PART I – REQUIREMENTS

All of the following Requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or for the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Obtain a certificate of taxes due from the county treasurer or the county treasurer's authorized agent.
- d. Evidence that any and all assessments for common expenses, if any, have been paid.
- e. The Company will require that an Affidavit and Indemnity Agreement be completed by the party(s) named below before the issuance of any policy of title insurance.

Party(s): Ryan Fisher and Danielle Fisher

The Company reserves the right to add additional items or make further requirements after review of the requested Affidavit.

- f. Deed sufficient to convey the fee simple estate or interest in the Land described or referred to herein, to the Proposed Insured Purchaser.
- g. Deed of Trust sufficient to encumber the estate or interest in the Land described or referred to herein for the benefit of the Proposed Insured Lender.
- h. Furnish for recordation a full release of deed of trust:

Amount: \$408,000.00

Trustor/Grantor: Ryan Fisher and Danielle Fisher Trustee: Public Trustee of Adams County

Loan No.: 3750300525

Beneficiary: Envoy Mortgage, Ltd
Recording Date: June 29, 2016

Recording No: 2016000051556

- i. Intentionally deleted.
- j. Intentionally deleted.
- k. Furnish to the Company an Improvement Location Certificate in form, content and certification to Chicago Title Insurance Company and Chicago Title of Colorado.

Note: Exception may be made to any adverse matters disclosed by the Improvement Location Certificate.

Click to view Tax Info

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72C165 Commitment for Title Insurance (Adopted 6-17-06 Revised 08-01-2016)

Page 3

SCHEDULE B PART I – Requirements

(Continued)

Note: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

NOTE: Bundled Loan Premium Rate includes: Loan Policy Premium, Included Loan Endorsement Charges and Tax Certificate Charge. (Contact your Escrow Officer for the Tax Certificate)

NOTE: Exception(s) number(ed) 1-4 will not appear on the Owner's/ Lenders Policy. Exception number 5 will be removed from the policy provided the company conducts the closing.

24 MONTH CHAIN OF TITLE, FOR INFORMATIONAL PURPOSES ONLY:

The following vesting deeds relating to the subject property have been recorded in the Clerk and Recorder's office of the County in which the property is located:

There are no conveyances affecting said land recorded within 24 months of the date of this report.

END OF REQUIREMENTS

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SCHEDULE B PART II – EXCEPTIONS

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 facts, rights, interests or claims that are not shown by the Public Records but which could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- Any encroachments, encumbrances, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by 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.
- 5. 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 the value the estate or interest or mortgage thereon covered by this Commitment.
- 6. Water rights, claims of title to water, whether or not these matters are shown by the Public Records.
- 7. All taxes and assessments, now or heretofore assessed, due or payable.
 - NOTE: This tax exception will be amended at policy upon satisfaction and evidence of payment of taxes.
- 8. Reservations of (1) right of proprietor of any penetrating vein or lode to extract his ore; and (2) right of way for any ditches or canals constructed by authority of the United States, in U.S. Patent recorded May 20, 1962 Document No. 426, Miscellaneous Document No. 15958.
- An oil and gas lease for the term therein provided with certain covenants, conditions and provisions, together with easements, if any, as set forth therein, and any and all assignments thereof or interests therein.

Recording Date: November 12, 2014
Recording No: 2014000079354

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Page 1

SCHEDULE B PART II – Exceptions

(Continued)

NOTE FOR BUNDLED LOAN POLICY: Unless stated contrary herein, the Company will incorporate and provide the following ALTA/Colorado endorsement(s) (including the versions of ALTA 06 endorsements) on the ALTA Short Form Residential Loan Policy or ALTA Loan Policy, together with or included in said loan policy is a tax status letter, commitment vesting and all-inclusive rate.

Endorsement ALTA 9 or 9.3/Form 100 Restrictions

Endorsement ALTA 8.1 Environmental Protection Lien

Endorsement ALTA 4.1/Form 115.3 Condominium or ALTA 5.1/Form 115.4 Planned Unit Development

Endorsement ALTA 4/Form 115.1 Condominium or ALTA 5/Form 115.2 Planned Unit Development

Endorsement ALTA 22/Form 116 Location

Endorsement ALTA 28-06/Form 103.1 Damage to or Forced Removal of Improvements

Endorsement Form 100.29 or Form 100.30 Mineral Rights

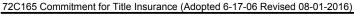
Endorsement ALTA 14.3/ALTA 14.3-06 Future Advance-Reverse Mortgage with Construction Lien Coverage/ Form 111.11 Revolving Line of Credit (Lender)

And any "one" of the following optional endorsements:

Endorsement Form 111.9 FNMA Balloon Endorsement ALTA 6/Form 110.7 Variable Endorsement Form 110.9 Adjustable Endorsement ALTA 6.2/Form 110.8 Negative Amortization

END OF EXCEPTIONS

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AFFIDAVIT AND INDEMNITY AGREEMENT

TO Chicago Title of Colorado a Colorado Corporation and Chicago Title Insurance Company, a Florida Corporation.

1. This is written evidence to you that there are no unpaid bills, and to the extent there may be unpaid bills, that the undersigned undertakes and agrees to cause the same to be paid such that there shall be no mechanics or materialmen's liens affecting the property for materials or labor furnished for construction and erection, repairs or improvements contracted by or on behalf of the undersigned on property:

legally described as:

See Attached Affidavit and Indemnity Agreement Legal Description

Property Address: 15580 East 144th Avenue, Brighton, CO 80601-6869

- 2. We further represent that to the actual knowledge and belief of the undersigned there are no public improvements affecting the property prior to the date of closing that would give rise to a special property tax assessment against the property after the date of closing.
- 3. We further represent that to the actual knowledge and belief of the undersigned there are no pending proceedings or unsatisfied judgments of record, in any Court, State, or Federal, nor any tax liens filed or taxes assessed against us which may result in liens, and that if there are judgments, bankruptcies, probate proceedings, state or federal tax liens of record against parties with same or similar names, that they are not against us.
- 4. We further represent that there are no unrecorded contracts, leases, easements, or other agreements or interests relating to said premises of which we have knowledge.
- We further represent that to the actual knowledge and belief of the undersigned we are in sole possession of the real property described herein other than leasehold estates reflected as recorded items under the subject commitment for title insurance.
- 6. We further represent that there are no unpaid charges and assessments that could result in a lien in favor of any association of homeowners which are provided for in any document referred to in Schedule B of Commitment referenced above.
- 7. We further understand that any payoff figures shown on the settlement statement have been supplied to Chicago Title of Colorado as settlement agent by the seller's/borrower's lender and are subject to confirmation upon tender of the payoff to the lender. If the payoff figures are inaccurate, we hereby agree to immediately pay any shortage(s) that may exist. If applicable as disclosed or referred to on Schedule A of Commitment referenced above.

The undersigned affiant(s) know the matters herein stated are true and indemnifies Chicago Title of Colorado, a Colorado Corporation and Chicago Title Insurance Company, a Florida Corporation against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.

This agreement is executed with and forms a part of the sale and/or financing of the above described premises, and is given in addition to the conveyance and/or financing of the premises in consideration for the conveyance and/or financing, and forms a complete agreement by itself for any action thereon.

SELLER:	SELLER:
Ryan Fisher	Danielle Fisher
SELLER:	SELLER:
State of Colorado Sss County of Adams	::
The foregoing instrument was acknowledged, subscribed, an Danelle Fisher .	d sworn to before me on by Ryan Fisher and
(SEAL)	Notary Public My Commission Expires:

ATTACHED AFFIDAVIT AND INDEMNITY AGREEMENT LEGAL DESCRIPTION

That Part of the East Half of the Northwest Quarter of the Northwest Quarter of Section 20, Township 1 South, Range 66 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows: Beginning at the Northwest Corner of said Section 20; thence North 90 Degrees 00 Minutes 00 Seconds East on an assumed bearing along the North line of the Northwest Quarter of said Section 20, a Distance of 1301.88 feet to a Point Lying 30.00 Fret West of the Northwest Corner of said East Half of the Northwest Quarter of the Northwest Quarter, said point being the true point of beginning; thence South 00 Degrees 04 Minutes 00 Seconds West along a line Parallel to the East line of said East Half of the Northwest Quarter of the Northwest Quarter, a Distance of 542.68 feet; thence South 90 Degrees 00 Minutes 00 Seconds West, a Distance of 417.50 feet; thence North 00 Degrees 04 Minutes 00 Seconds East, a Distance of 542.68 feet to a Point on the North Line of the Northwest Quarter of said Section 20; thence North 90 Degrees 00 Minutes 00 Seconds East along said North line, a Distance of 417.50 feet to the true point of beginning. County of Adams, State of Colorado.



Wire Fraud Alert

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

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

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

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

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

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

Current Version Date: 5/11/2017

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

WIRE0016 (DSI Rev. 12/07/17)

Wire Fraud Alert Page 1
Original Effective Date: 5/11/2017

FIDELITY NATIONAL FINANCIAL, INC. PRIVACY NOTICE

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

Types of Information Collected

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

Personal Information. FNF may collect the following categories of Personal Information:

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

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

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

How Personal Information is Collected

We may collect Personal Information about you from:

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

How Browsing Information is Collected

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

Other Online Specifics

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

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

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

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

Use of Personal Information

FNF uses Personal Information for three main purposes:

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

When Information Is Disclosed

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

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;

- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

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

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

Security of Your Information

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

Choices With Your Information

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

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

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

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

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

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

Information From Children

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

International Users

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

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except (1) as required or authorized by contract with the mortgage loan servicer or lender, or

(2) as required by law or in the good-faith belief that such disclosure is necessary to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes

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

Accessing and Correcting Information; Contact Us

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

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