

UPDATED SUBDIVISION GUARANTEE SCHEDULE A

Order No.: WA-12385
Guarantee No.: G-6329-000016033
Date of Guarantee: September 25, 2025 at 8:00AM
Amount of Liability: \$750.00
Premium: \$750.00

1. Name of Assured:

The County of Spokane and any City within which said subdivision is located.

2. Subdivision Map Reference:

TBD

3. The map referred to above recites that it is a subdivision of the following described Land:

See Exhibit "A" Attached for Legal Description

4. ASSURANCES:

According to the Public Records the only parties having any record title interest in the Land included within the exterior boundary shown on the map of the above referenced subdivision whose signatures are necessary, under the requirements of the Subdivision Map Act, on the certificates consenting to the recordation of said map and offering for dedication any streets, roads, avenues and other easements offered for dedication by said map are:

Harley C. Douglass, Inc., a Washington corporation, as to Parcel 1, Rock Island Sand & Gravel, LLC, a Washington Limited Liability Company, as to Parcels 2 through 10

Issued By:

Washington Title and Escrow Company
2207 W. Molter Rd. #103
Liberty Lake, WA 99019
Agent ID: 470175



Authorized Countersignature

Subdivision Guarantee Exhibit "A" Legal Description

Parcel 1:

A portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East, Willamette Meridian, in City of Spokane, Spokane County, Washington;

Beginning at the Northwest corner of the Southwest Quarter of Section 5, Township 24 North, Range 43 East, Willamette Meridian;

thence South along the West line of said tract bearing South 0°52'40" West, a distance of 413.00 feet;

thence North 81°27'00" East, 240.00 feet to the True Point of Beginning;

thence continuing North 81°27'00" East, 255.00 feet;

thence South 80°53'30" East, 98.20 feet;

thence South 15°24'00" East, 364.44 feet;

thence South 81°27'00" West, 460.00 feet;

thence North 15°24'00" West, 314.44 feet;

thence North 44°27'40" East, 132.02 feet to the True Point of Beginning;

TOGETHER WITH an easement 40 feet in width for road purposes over and across the remaining portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East, Willamette Meridian, bordering the North lines of the above described parcel and continuing Southerly to the Old Primary State Highway No. 3 right of way. Specifically for the purpose to provide unrestricted access between the subject property and an existing public right of way;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 2:

The West 900 feet of the Northwest Quarter of the Northwest Quarter of Section 8, Township 24 North, Range 43 East of the Willamette Meridian;

TOGETHER WITH the Abandoned O.W.R. & N Right of Way in the Northwest Quarter of the Northwest Quarter of said section;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 3:

A parcel of land being all that portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, lying Southwesterly from a line 50 feet Northeasterly from and parallel to the centerline of the railroad as formerly surveyed but unconstructed to the Palouse Branch of the North Coast Railroad Company, predecessor to Oregon-Washington Railroad & Navigation Company, said parcel being more particularly described as follows:

Beginning at the Southwest corner of said Section 5;

thence along the South line of said section, Easterly a distance of 380 feet, said point also being the beginning of a non-tangent curve concave Southwesterly having a radius of 1196.3 feet, said point also being 50 feet distant Northerly, measured radially, from said centerline of the unconstructed railroad;

thence Northwesterly along said curve, through a central angle of $15^{\circ}19'34''$, an arc distance of 320 feet, more or less, to a point opposite the beginning of a decreasing spiral curve to the left in said centerline of the unconstructed railroad, having a 4-100 feet chords and a spiral angle of 10° ;

thence Northwesterly, parallel with spiral curve in said centerline, a distance of 100 feet, more or less, to the West line of said Section 5;

thence along said Westerly line, Southerly, a distance of 200 feet, more or less, to the Point of Beginning;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 4:

A portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, more particularly described as follows:

That parcel of land included within the circumference of a circle having a radius of 100.00 feet;

thence center of said circle being an existing 6-inch well casing located North $67^{\circ}26'02''$ East, 766.48 feet from the Southwest corner of said Section 5, the West section line of which bears North $0^{\circ}52'40''$ East;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 5:

A portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 42 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Southwest corner of said Section 5, the West section line of which bears North $0^{\circ}52'40''$ East;

thence North $48^{\circ}08'33''$ East, 936.22 feet to the most Southeasterly corner of that certain parcel of land described in Spokane County Auditor's Document No. 469755-C;

thence South $81^{\circ}27'00''$ West, along the Southerly line of said certain parcel, 20.00 feet to the True Point of Beginning;

thence continuing South $81^{\circ}27'00''$ West, along the Southerly line of said certain parcel, 440.00 feet to the most Southwesterly corner of said certain parcel;

thence South 9°13'46" West, 146.49 feet;

thence South 45°39'24" East, 267.68 feet;

thence South 89°50'29" East, 279.16 feet;

thence North 1°43'30" West, 398.05 feet to the True Point of Beginning;

EXCEPT that portion of the above described parcel lying within the circumference of a circle having a radius of 100.00 feet; the center of said circle being an existing 6 inch well casing located North 67°26'02" East, 766.48 feet, from the Southwest corner of said Section 5;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 6:

A portion of land in the Northeast Quarter of the Northeast Quarter of Section 7, Township 24 North, Range 43 East, of the Willamette Meridian, described as follows:

Beginning at the Northeast corner of the Northeast Quarter of the Northeast Quarter of said Section 7;

thence Westerly along the North line of said Northeast Quarter of the Northeast Quarter, 220 feet;

thence South parallel to the East line of said Section 7, a distance of 220 feet;

thence East 220 feet, more or less, to the East line of said Section 7;

thence North along the East line of said Section 7, to the Point of Beginning;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 7:

A tract of land in the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, lying Westerly of Primary Highway No. 3, Southerly of PHS No. 3 and South of a line described as follows:

Commencing at the Northwest corner of said Southwest Quarter of the Southwest Quarter of said Section 5;

thence South along said section line, a distance of 372.45 feet to the True Point of Beginning of said line;

thence Easterly with an interior angle of 80°34'20", a distance of 657.51 feet to a point on the right of way of Primary State Highway No. 3 (now abandoned) being the terminus point of said line;

EXCEPT from the Southwest Quarter of the Southwest Quarter of said Section 5, the following described parcel:

A portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, described as follows:

Beginning at the Northwest corner of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian;

thence South along the West line of said tract bearing South 0°52'40" West, a distance of 413.00 feet;

thence North 81°27'00" East, 240.00 feet to the True Point of Beginning;

thence continuing North 81°27'00" East, 255.00 feet;

thence South 80°53'30" East, 98.20 feet;

thence South 15°24'00" East, 364.44 feet;

thence South 81°27'00" West, 460.00 feet;

thence North 15°24'00" West, 314.44 feet;

thence North 44°27'40" East, 132.02 feet to the True Point of Beginning;

AND EXCEPT a portion of the Southwest Quarter of the Southwest Quarter in Section 5, Township 24 North, Range 43 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Southwest corner of Section 5, the West section line of which bears North 0°52'40" East;

thence North 48°08'33" East, 936.22 feet to the most Southeasterly corner of that certain parcel of land described in Spokane County Auditor's Document No. 469755-C;

thence South 81°27'00" West, along the Southerly line of said certain parcel, 20.00 feet to the True Point of Beginning;

thence continuing South 81°27'00" West, along the Southerly line of said certain parcel, 440.00 feet to the most Southwesterly corner of said certain parcel;

thence South 9°13'46" West, 146.49 feet;

thence South 45°39'24" East, 267.68 feet;

thence South 89°50'29" East, 279.16 feet;

thence North 1°43'30" West, 398.05 feet to the True Point of Beginning;

ALSO EXCEPT a portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, more particularly described as follows:

That parcel of land included within the circumference of a circle having a radius of 100.00 feet;

the center of said circle begin an existing 6-inch well casing located North 67°26'02" East, 766.48 feet from the Southwest corner of said Section 5, the West section line of which bears North 0°52'40" East;

AND EXCEPT a parcel of land being all that portion of the Southwest Quarter of the Southwest Quarter of Section 5, Township 24 North, Range 43 East of the Willamette Meridian, lying Southwesterly from a line 50 feet Northeasterly from, and parallel to the centerline of the railroad as formerly surveyed but unconstructed to the

Palouse Branch of the North Coast Railroad Company, predecessor to Oregon-Washington Railroad & Navigation Company, said parcel being more particularly described as follows:

Beginning at the Southwest corner of said Section 5;

thence along the South line of said section, Easterly a distance of 380 feet, said point also being the beginning of a non-tangent curve concave Southwesterly having a radius of 1196.3 feet, said point also being 50 feet distant Northerly, measured radially, from said centerline of the unconstructed railroad;

thence Northwesterly along said curve, through a central angle of $15^{\circ}19'34''$, an arc distance of 320 feet, more or less, to a point opposite the beginning of a decreasing spiral curve to the left in said centerline of the unconstructed railroad, having a 4-100 feet chords and a spiral angle of 10° ;

thence Northwesterly, parallel with spiral curve in said centerline, a distance of 100 feet, more or less, to the West line of said Section 5;

thence along said Westerly line, Southerly, a distance of 200 feet, more or less, to the Point of Beginning;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 8:

That portion of the Southwest Quarter of the Northwest Quarter of Section 8, Township 24 North, Range 43 East of the Willamette Meridian, lying East of the West line of the Abandoned Oregon and Washington Railroad Company right of way;

TOGETHER WITH the North 100.00 feet of the Northwest Quarter of the Southwest Quarter of Section 8, Township 24 North, Range 43 East of the Willamette Meridian;

ALSO TOGETHER WITH the North 100.00 feet of the Northeast Quarter of the Northeast Quarter of the Southeast Quarter of Section 7, Township 24 North, Range 43 East of the Willamette Meridian;

Situate in the County of Spokane, State of Washington,

Parcel 9:

The Northwest Quarter of the Northwest Quarter of Section 8, Township 24 North, Range 43 East of the Willamette Meridian;

EXCEPT the West 900 feet;

EXCEPT the Oregon and Washington Railroad right of way;

AND EXCEPT the Primary State Highway No. 3;

AND EXCEPT that portion more particularly described as follows:

Beginning at the Northeast corner of the Northwest Quarter of the Northwest Quarter;

thence South $00^{\circ}32'19''$ West, along the East line of the Northwest Quarter of the Northwest Quarter, 1285.40 feet;

thence North 89°27'41" West, 173.34 feet;

thence North 00°32'19" East, 1283.72 feet to a point on the North line of the Northwest Quarter of the Northwest Quarter;

thence East along said North line, 173.35 feet to the Point of Beginning;

EXCEPT that portion contained within P.S.H. No. 3 right of way;

Situate in the City of Spokane, County of Spokane, State of Washington.

Parcel 10:

The Southwest Quarter of the Northwest Quarter lying Westerly of the abandoned right of way of Oregon & Washington Railroad Company, in Section 8, Township 24 North, Range 43 East, Willamette Meridian;

Situate in the City of Spokane, County of Spokane, State of Washington.

APN: 34053.0020, 34053.0044, 34053.0045, 34071.0001, 34082.0009, 34082.0051, 34086.9098, 34053.0069, 34082.0012, 34082.0010, 34053.0070

EXHIBIT "B" – EXCEPTIONS

1. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$1,678.06 Paid

2nd Installment: \$1,678.06 Due

Total Assessed Value \$335,650.00

Levy Code.: 11

Parcel No.: 34053.0070

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 1

2. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$1,303.67 Paid

2nd Installment: \$1,303.67 Due

Total Assessed Value \$259,510.00

Levy Code.: 91

Parcel No.: 34082.0010

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 10

3. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$684.58 Paid

2nd Installment: \$684.58 Due

Total Assessed Value \$134,800.00

Levy Code.: 91

Parcel No.: 34053.0044

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 5

4. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$1,118.36 Paid

2nd Installment: \$1,118.37 Due

Total Assessed Value \$222,400.00

Levy Code.: 91

Parcel No.: 34053.0045

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 7

5. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$108.32 Paid

2nd Installment: \$108.33 Due

Total Assessed Value \$18,320.00

Levy Code.: 91

Parcel No.: 34071.0001

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 6

6. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$47.06 Paid

2nd Installment: \$47.07 Due

Total Assessed Value \$5,940.00

Levy Code.: 91

Parcel No.: 34053.0069

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 4

7. Taxes, special and general, assessment districts and service areas for the year 2025:

1st Installment: \$1,284.06 Paid

2nd Installment: \$1,284.07 Due

Total Assessed Value \$255,650.00

Levy Code.: 91

Parcel No.: 34082.0012

Note: First Installment is delinquent May 1. Second Installment is delinquent November 1.

Affects Parcel 2

8. Assessments for the City of Spokane, if any, which are excluded from the coverage afforded hereby.

9. Potential taxes, penalties and interest incurred by reason of a sale of the land, a change in the use or a withdrawal from the classified use of the property herein described pursuant to RCW 84.26, RCW 84.33 or RCW 84.34.

10. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded November 3, 1924, as (instrument) 776343, Official Records.

[Document Link](#)

11. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded December 12, 1929, as (instrument) A17886, Official Records.

[Document Link](#)

12. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded May 23, 1941, as

(instrument) 495833A, Official Records.

[Document Link](#)

13. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded October 5, 1945, as (instrument) 667657A, Official Records.

[Document Link](#)

14. Mineral Reservation of whatsoever kind, as contained in Quitclaim Deed, Recorded June 17, 1941, as (instrument) 499958A.

The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

[Document Link](#)

15. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded October 5, 1945, as (instrument) 667657A, Official Records.

[Document Link](#)

Partial release of easement, recorded September 3, 1998, as (instrument) 4264393 Official Records.

[Document Link](#)

16. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded December 10, 1929, as (instrument) A17886 Book 434, Page 565, Official Records.

[Document Link](#)

17. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded May 23, 1941, as (instrument) 495833A, Official Records.

[Document Link](#)

18. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as reserved in a document recorded January 26, 1970, as (instrument) 469755C, Official Records:

Purpose: road

[Document Link](#)

19. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded June 26, 1958, as (instrument) 545719B, Official Records.

[Document Link](#)

20. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded June 30, 1958, as (instrument) 546325B, Official Records.

[Document Link](#)

21. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded August 14, 1958, as (instrument) 556679B, Official Records.
[Document Link](#)
22. An easement over said land for a perpetual right of way and easement over, under, above and across together with the right to install, inspect and maintain all of the facilities necessary to provide communication service, power service and incidental purposes, as granted to Pacific Telephone and Telegraph Company, a corporation, in deed recorded November 5, 1958, as (instrument) 575368B, Official Records.
[Document Link](#)
23. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded July 29, 1947, as (instrument) 765257A, Official Records.
[Document Link](#)
24. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded July 22, 1976, as (instrument) 7607220165, Official Records:
Purpose: ingress and egress
[Document Link](#)
25. Mineral Reservation of whatsoever kind, as contained in Quitclaim Deed , Recorded February 19, 1987, as (instrument) 8702190203.
- The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
[Document Link](#)
26. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as reserved in a document recorded May 18, 2004, as (instrument) 5069360, Official Records:
Purpose: ingress, egress and utilities
[Document Link](#)
27. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as reserved in a document recorded December 9, 2004, as (instrument) 5155186, a re-record of 5088397, Official Records:
Purpose: ingress, egress and utilities
[Document Link](#)
28. Record of Survey recorded November 15, 1976, as Book 8, Page 12, Official Records.
[Document Link](#)
29. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as reserved in a document recorded March 6, 2003, as (instrument) 4856167, Official Records:
Purpose: ingress, egress and utilities
[Document Link](#)

30. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as reserved in a document recorded December 31, 2002, as (instrument) 4824843, Official Records:
Purpose: ingress, egress and utilities
[Document Link](#)
31. Record of Survey recorded June 16, 1997, as (instrument) 4103339, Official Records.
[Document Link](#)
32. Record of Survey recorded March 17, 1998, as (instrument) 4198339, Official Records.
[Document Link](#)
33. An easement over said land for an electric distribution line with appurtenances including right of inspection and incidental purposes, as granted to The Washington Water Power Company, in deed recorded September 3, 1998, as (instrument) 4264393, Official Records.
[Document Link](#)
34. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded May 6, 2004, as (instrument) 5068328, Official Records:
Purpose: private road and utility
[Document Link](#)
35. An easement upon the terms, conditions and provisions contained therein for the purpose shown below and rights incidental thereto as granted in a document recorded May 10, 2004, as (instrument) 5069177, Official Records:
Purpose: private road and utility
[Document Link](#)
36. The terms and provisions contained in the document entitled Termination and Relinquishment of Easement, as disclosed by instrument , recorded May 10, 2004, as (instrument) 5069358, of Official Records.
[Document Link](#)
37. Notice to Title as recorded February 20, 1998, as (instrument) 4189274, official records.
[Document Link](#)
38. Notice to Title as recorded February 20, 1998, as (instrument) 4189275, official records.
[Document Link](#)
39. A Deed of Trust to secure an indebtedness in the amount of \$125,600.00, and any other obligations secured thereby, dated May 12, 2004, recorded May 14, 2004, as (instrument) 5071772, Official Records.
- Trustor: Denise A. Lund and Todd E. Lund, wife and husband
Trustee: First American Title Insurance Company
Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS") Acting solely as nominee for lender, Progressive Lending, LLC
Loan No.: 500067731
MIN No.: 1001471-0100010879-3
[Document Link](#)

It appears said deed of trust has been paid off, but we do not find a reconveyance in the public records.

40. Deed of Trust to secure an indebtedness of \$300,000.00, dated June 1, 2004, recorded June 23, 2004, as (instrument) 5088399, Official Records.

Trustor: TJ Landco, LLC, a Washington Limited Liability Company
Trustee: Transnation Title Insurance Company
Beneficiary: William J. Staats, sole Trustee, or his Successors in Trust, under the Staats Family Living Trust dated March 12, 1996

[Document Link](#)

It appears said deed of trust has been paid off, but we do not find a reconveyance in the public records.

41. Notice of Real Estate Excise Tax Lien recorded October 1, 2012, as (instrument) 6133708, Official Records:
Taxpayer: Harley C. Douglass Inc
Amount: \$10,516.59

[Document Link](#)

42. A Notice of Pending Action, Case No. 22-2-02635-32, Superior Court, Spokane County, Washington Lanzce Douglass, as Attorney in fact for Harlan D. Douglass, Plaintiff, vs Harley C. Douglass, an individual; Secure Self Storage LLC, a Washington Limited Liability Company; and Rock Island Sand & Gravel LLC, a Washington Limited Liability Company , Defendant.

Lis Pendens, recorded April 28, 2025, as (instrument) 7412422 Official Records.

[Document Link](#)

***** End of Schedule B *****



Privacy Policy

Last Updated and Effective Date: December 1, 2024

This Privacy Notice ("Notice") describes how Mother Lode Holding Company and its subsidiaries and affiliates (collectively, "Mother Lode," "we," "us," or "our") collect, use, store, and share your personal information when: (1) you access or use our websites, mobile applications, web-based applications, or other digital platforms where this Notice is posted ("Sites"); (2) you use our products and services ("Services"); (3) you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method ("Communications"); (4) we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies ("Third Parties"); and (5) you interact with us to conduct business dealings, such as the personal information we obtain from business partners and service providers and contractors who provide us certain business services ("B2B"). Personal information is sometimes also referred to as personal data, personally identifiable information or other like terms to mean any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household. However, certain types of information are not personal information and thus, not within the scope of our Notice, such as: (1) publicly available information; and (2) de-identified and aggregated data that is not capable of identifying you. If we use de-identified or aggregated data, we commit to maintain and use the information in a non-identifiable form and not attempt to reidentify the information, unless required or permitted by law.

This Notice applies wherever it is posted. To the extent a Mother Lode subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable. Please note that this Notice does **not** apply to any information we collect from job candidates and employees. Our employee and job candidate privacy notice can be found [here](#).

If you are a California resident, click [here](#) for specific disclosures about how we collect, use, store and disclose your personal information, along with your privacy rights.

[Notice at Collection](#)

[What Type of Information Do We Collect About You?](#)

Depending upon how you interact with our Sites and Services, the nature of your Communications, and the nature of our interaction with Third Parties, we may collect the following information from and about you:

- Direct identifiers, including but not limited to your unique online identifier, name, alias, social media handle, IP address, username and password, postal and/or e-mail address, phone number, account name and/or account number, social security number, driver's license number, passport number, and/or state identification number.
- Related identifiers, including but not limited to your date of birth, bank, credit, or debit card number, financial information, and/or insurance policy number.

- Physical characteristics, including protected characteristics under federal and state law, such as age, sex, race, and ethnicity.
- Commercial information, including records of products or services purchased, obtained, or considered.
- Biometric information, such as fingerprints and voice recordings.
- Internet or other electronic network activity information, with our Sites and in Communications, including browser type and version, browser settings, operating systems and platform, device type, operating information, mobile carrier, page response time and download errors.
- Geolocation data, such as your zip code and time zone.
- Audio, electronic, visual, and thermal information, including telephone recordings, electronic communication records, and security camera footage from applicable Mother Lode properties.
- Professional or employment-related information, such as your work history, salary history, and education history.

How Do We Collect Your Information?

We collect your personal information in three ways:

Directly from you when you access or use our Sites or Services, conduct business dealings with us in the B2B context or when you communicate with us in any manner, including but not limited to:

- Personal information you provide by filling out forms in person or electronically through our Sites, including information provided at the time of registering for any Service or event, posting material, or requesting further services or information;
- Personal information you provide when you access or use our Services;
- Personal information you provide when you conduct B2B dealings with us;
- Personal information you provide when you report a problem with our Sites;
- Records and copies of your correspondence (e.g., email address) if you contact us;
- Your responses to surveys that we might ask you to complete;
- Details of transactions you carry out through our Sites, and the fulfillment of your orders; and
- Your search queries on the Sites.

Automatically when you access or use our Sites or Services, conduct business dealings or when you communicate with us, including but not limited to:

- Details of your visits to the Sites, including traffic data, location data, logs and other communication data;
- Information about your computer and mobile device, and internet connection, including your IP address, operating system, and browser type; and
- Interactivity with an e-mail, including opening, navigating, and click-through information.

From Third Parties, including but not limited to:

- Data analytics providers for the purpose of receiving statistical data about your activity on our Sites;
- Social media networks for the purpose of collecting certain of your social media profile information and activity, including your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform;
- Service providers, including but not limited to internet service providers, fraud prevention services, and related partners; and
- Public sources, including local, state, and federal government agencies and departments, to facilitate your use of the Sites, and to provide you with our Services.

How Do We Use Your Information?

We use the personal information outlined in [What Type of Information Do We Collect About You](#) for a variety of business and commercial purposes, including but not limited to:

- Provide the Sites to you;
- Protect and enforce your rights and the

- Provide the Services you have requested;
 - Conduct business dealings with you;
 - Fulfill a transaction you requested or service your policy;
 - Handle a claim;
 - Create and manage your account;
 - Operate the Sites, including access management, payment processing, Site administration, internal operations, troubleshooting, data analysis, testing, research, and for statistical purposes;
 - Respond to your requests, feedback, or inquiries;
 - Comply with laws, regulations, and other legal requirements;
 - Comply with relevant industry standards and our policies;
- rights of other users against unlawful activity, including identity theft and fraud;
 - Protect and enforce our collective rights arising under any agreements entered between Mother Lode and you or any other Third Party;
 - Protect the integrity and maintain security of our Sites and Services;
 - Operate, evaluate, and improve our business; and
 - Deliver content tailored to your interests and the way you use the Sites;
 - Present content in a manner that is optimized for your device;
 - Measure and analyze the effectiveness of the Sites and Services we provide to you.

How Do We Disclose Your Personal Information?

We do not sell your personal information or share your personal information for cross-context behavioral advertising. We may, however, disclose personal information referenced in [What Type of Information Do We Collect About You](#) with others for a variety of business and commercial purposes, including:

- **With your consent.** We may disclose your personal information with your consent. We may obtain your consent in writing; online, through “click-through” agreements; when you accept the terms of use on our Sites; orally, either in person or on the phone; or by other means.
- **In a business transfer.** We may disclose your personal information as part of a corporate business transaction, such as a merger or acquisition, joint venture, corporate reorganization, financing, or sale of company assets, or in the unlikely event of insolvency, bankruptcy, or receivership, in which such information could be transferred to Third Parties as a business asset in the transaction.
- **To non-affiliated third parties, such as service providers and contractors.** We may disclose your personal information with other parties, such as service providers and contractors, to facilitate your access and use of our Sites and Services, including but not limited to internet service providers, data analytics providers, governmental entities, operating systems and platforms, social media networks, and service providers who provide us a service (e.g., credit / debit card processing, billing, shipping, repair, customer service, auditing, debugging to identify and repair errors that impair existing intended functionality on our Sites or Services, and/or protecting against malicious, deceptive, fraudulent, or illegal activity).
- **To subsidiaries and affiliates.** We may disclose your personal information with our Mother Lode subsidiaries and affiliates to further facilitate your use of our Sites and Services, and to ensure the smooth and consistent operations of Mother Lode by identifying and repairing errors that impede intended functionality and to protect against malicious, deceptive, fraudulent, or illegal activity.

- **For legal process and protection.** We may disclose your personal information to satisfy any law, regulation, legal process, governmental request, or where we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to:
 - Enforce or apply agreements, or initiate, render, bill, and collect for Services;
 - Protect our rights or interests, property or safety or that of others;
 - In connection with claims, disputes, or litigation - in court or elsewhere;
 - Protect users of our Sites and Services and other carriers or providers from fraudulent, abusive, or unlawful use of, or subscription to, such services; and
 - Facilitate or verify the appropriate calculation of taxes, fees, or other obligations due to a local, state, or federal government.

[Links To Third Party Sites](#)

Our Sites may contain links to Third Party websites and services. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly suggest you review. This Notice applies to our Sites only, and we do not accept any responsibility or liability for the policies or practices of any Third Parties.

[Third Party Tracking / Do Not Track](#)

Our Sites may, from time to time, collect information about your online activities, over time and across our different Sites. When you use our Sites, third parties may also collect information about your online activities, over time and across different internet websites, online or cloud computing services, online applications, or mobile applications. Some browsers support a “Do Not Track” feature, which is intended to be a signal to websites that you do not wish to be tracked across different websites you visit. Our Sites do not currently change the way they operate based upon detection of a “Do Not Track” or similar signal.

[Social Media Integration](#)

Our Sites and/or Services may, from time to time, contain links to and from social media platforms. You may choose to connect to us through a social media platform, such as Facebook or Twitter. When you do, we may collect additional information from or about you, such as your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform. Please be advised that social media platforms may also collect information from you. We do not have control over the collection, use and sharing practices of social media platforms. We therefore encourage you to review their usage and disclosure policies and practices, including their data security practices, before using the social media platforms.

[How Do We Store and Protect Your Personal Information?](#)

Although no system can guarantee the complete security of your personal information, we take all commercially reasonable steps to ensure your personal information is protected in alignment with all applicable laws and regulations, as appropriate to the sensitivity of your personal information.

[How Long Do We Keep Your Personal Information?](#)

We keep your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. If we dispose of your information, we will do so in a way that is secure and appropriate to nature of the information subject to disposal.

Cookies and Related Technology

We may use browser cookies, beacons, pixel tags, scripts, and other similar technologies from time to time to support the functionality of our Sites and Services. A cookie is a piece of information contained in a very small text file that is stored in your Internet browser or elsewhere on your hard drive. Cookies are transferred from our Sites to your computer, phone or tablet, and allow us to identify your device whenever you return to our Sites. These technologies provide a better experience when you use our Sites and Services, and allow us to improve our services. We may also use analytic software, such as Google Analytics and others, to help better understand how our Sites function on your device(s) and for other analytical purposes. To learn more about how Google uses data when you use our Sites, see [How Google uses data when you use our partners' sites or apps](#). You can opt-out of Google Analytics by installing Google's opt-out browser add-on here <https://tools.google.com/dlpage/gaoptout>.

Below is an overview of the types of cookies and related technology we deploy, and your choices.

Browser Cookies. A browser cookie is a small file placed on the hard drive of your computer. That cookie then communicates with servers, ours or those of other companies that we authorize to collect data for us and allows recognition of your personal computer. You may use the tools available on your computer or other device(s) to set your browser to refuse or disable all or some browser cookies, or to alert you when cookies are being set. However, if you refuse or disable all browser cookies, you may be unable to access certain parts or use certain features or functionality of our Sites. Unless you have adjusted your browser settings so that it refuses all cookies, we may use cookies when you direct your browser to our Sites.

Beacons. Our Sites and e-mails may contain small electronic files known as beacons (also referred to as web beacons, clear GIFs, pixel tags and single-pixel GIFs) that permit us to, for example, to count users who have visited those pages or opened an e-mail and for other website-related statistics. You may use the tools in your device to disable these technologies as well.

Third Party Technology. Our service providers may also use cookies and beacons to collect and share information about your activities both on our Sites and on other websites and applications. In addition, third parties that are unaffiliated with us may also collect information about you, including tracking your browsing history, when you use our Sites. We do not have control over these third-party collection practices. If you wish to minimize these third-party collections, you can adjust the settings of your browsers or install plug-ins and add-ins.

Your Choices. You may wish to restrict the use of cookies or completely prevent them from being set. Most browsers provide for ways to control cookie behavior, such as the length of time they are stored. If you disable cookies, please be aware that some of the features of our Sites may not function correctly. To find out more on how to manage and delete cookies, visit www.aboutcookies.org. For more details on your choices regarding use of your web browsing activity for interest-based advertising, you may visit the following sites:

- <http://networkadvertising.org/>
- <http://optout.aboutads.info/>
- <http://youradchoices.com/>

Your Choices

We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and disclosure of your personal information. For California residents, please click [here](#) to understand how to exercise your rights.

- **Right of Correction.** Regardless of where you live, you may submit a request that we correct or update the information we have about you.

- **Right to Change Preferences.** Regardless of where you live, you may change your choices for subscriptions, newsletters, and alerts.
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- **Right to Control Advertising and Online Tracking.** Regardless of where you live, you have a right to control how your personal information is tracked online. To learn more about these rights, see [Cookies and Related Technologies](#).
- **Right of Non-Discrimination.** Regardless of where you live, you have a right to exercise your rights under this section free of discrimination. Mother Lode will not discriminate against you in any way if you choose to exercise your rights under this section.

California Consumer Privacy Act Rights and Disclosures

The following disclosures are made pursuant to the California Consumer Privacy Act, as amended by the California Privacy Rights Act and its implementing regulations (“CCPA”).

Relevant CCPA Definitions

Term	Definition
Personal information	Information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to you or your household.
Sensitive personal information	Personal information that reveals your social security number, driver’s license number, state identification card, passport number, account log-in and password, financial account and password, debit or credit card number and access code, precise geolocation information, race, ethnic origin, citizenship or immigration status, religious or philosophical beliefs, union membership, the content of your mail, email or texts other than those communications with us, genetic data, neural data, biometric information, health information, and information that concerns your sex life or sexual orientation.
Sell, sale, or sold	Selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by other means, your personal information to a third party for monetary or other valuable consideration.
Share, shared, or sharing	Sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, your personal information to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between us and a third party for cross-context behavioral advertising for our benefit in which no money is exchanged.

Summary of Categories of Personal Information Collected and Disclosed

Below is a summary of the categories of personal information we have collected from and about you in the twelve months preceding the date this Notice was last updated. Also included in this description is personal information about: (1) why the personal information is collected and used; (2) whether the information is “sold” or “shared” to third parties; (3) whether the information is disclosed for a business purpose to third parties; (4) whether the information includes “sensitive personal information”; and (5) a description of how long we may keep your information. To learn more about the personal information we will collect on an ongoing basis, please see our [Notice at Collection](#) above.

Categories of Personal Information:

- **Identifiers (Includes Sensitive Personal Information):** Includes personal information such as your name, alias, postal address, and telephone number, unique online identifier, social media handle, IP address, username and password, email address, account name and/or account number, social security number, driver's license number, passport number or state identification number.
- **Physical Characteristics (Includes Sensitive Personal Information):** Includes personal information such as your race, sex, age and ethnicity.
- **Financial Information (Includes Sensitive Information):** Includes personal information such as bank account number, credit card number, debit card number, insurance policy number or other financial information.
- **Internet or other Electronic Network Activity Information:** Includes personal information such as browser type and version, browser settings, operating systems and platform, device type, operating information, mobile carrier, page response time and download errors.
- **Commercial Information:** Includes personal information such as records of products or services purchased, obtained, or considered.
- **Biometric Information (Includes Sensitive Personal Information):** Includes personal information such as fingerprints, and voice recordings.
- **Professional and Educational Information:** Includes your work history, salary history, and education history.
- **Audio, Electronic, Visual, Thermal, and Related Information:** Includes personal information such as photographs, video recordings, or recorded messages.
- **Geolocation:** Such as zip code and time zone.

Category Disclosure Information

Disclosure	Categories	Description
How do we collect this information?	Identifiers*	We collect this personal information directly from you or automatically from your device(s). We also may collect this personal information from third parties such as service providers and government agencies.
	Physical Characteristics*	We collect this personal information directly from you or automatically from your device(s). We also may collect this personal information from other parties such as service providers.
	Financial Information*	
	Internet or other Electronic Activity Information	
	Commercial Information	
	Biometric Information*	We collect this personal information directly from you. We also may collect this personal information from other parties such as service providers and government agencies.
	Professional and Educational Information*	
	Audio, Electronic, Visual, and Related Information	We collect this personal information directly from you or automatically from your device(s). We also may collect this personal information from other parties such as service providers.
	The categories of sensitive personal information we collect include social security number, driver's license number, passport number, racial or ethnic origin, health information, bank account number,	

Does this include sensitive personal information?	credit card number, debit card number, or any other financial information with a required access or security code, password, or credentials. *Denotes which categories may include sensitive personal information. We do not process your sensitive personal information other than for the purposes permitted under the CCPA, such as providing the Sites to you, providing the Services you requested, fulfilling a transaction you requested or servicing your policy.
Is the information “sold” or “shared”?	No. To the extent any Mother Lode affiliated entity has a different practice, it will be stated in the applicable privacy notice posted for the particular affiliated entity.
What is our business purpose for collecting your information?	See How Do We Use Your Personal Information above.
Who do we disclose this information to?	See How Do We Share Your Personal Information above.
How long do we keep the information?	We keep your personal information for so long as is reasonably necessary and proportionate to the original purpose for which we collected the personal information. We base our criteria in determining appropriate retention periods on regulatory and legal requirements, contractual requirements, business needs, and the expectations of you.

[Notice of Disclosure for a Business Purpose](#)

To learn more about the categories of personal information we have disclosed for a business purpose about California residents over the last twelve months, including the categories of parties with whom we have disclosed that personal information, please see [What Type of Personal Information Do We Collect About You](#) and [How Do We Share Your Personal Information](#).

[Notice of Sale or Sharing](#)

We do not sell or share personal information as defined under the CCPA, nor have we sold or shared such personal information in the past 12 months. **To the extent any Mother Lode affiliated entity has a different practice, it will be stated in the applicable privacy notice posted for the particular affiliated entity.** We have no actual knowledge of selling or sharing the personal information of minors under the age of 16.

[Your Rights](#)

Under CCPA and its implementing regulations, you have a **Right to Know, Right to Correct, Right to Delete, and Right to Non-Discrimination**. We do not offer a right to opt out of sale or sharing or limit the use and disclosure of sensitive personal information because we do not sell or share your personal information or use your sensitive personal information other than for permitted purposes under the CCPA. We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and disclosure of your personal information. Please note that for some of these rights, such as the Right to Know, Right to Correct, and Right to Delete, we will verify your identity before we respond to your request. To verify your identity, we will generally match the identifying personal information provided in your request with the information we have on file about you. Depending on the sensitivity of the personal information related to your rights request, we may

also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

- **Right to Know.** You have a right to confirm whether we are processing your personal information and ask that we disclose to you the categories and specific pieces of personal information we have collected about you including a description of the categories of sources from which we have collected that personal information, the business or commercial purpose for collecting or sharing that information, and the categories of third parties to whom we have disclosed that personal information. You have the right to receive this information in a format, to the extent technically feasible, that is portable, usable, and allows you to transmit the personal information to a person without impediment. You may submit this request by [clicking here](#) or by calling 1-877-626-0668. You may also designate an authorized agent to submit a request on your behalf.
- **Right to Correct.** You have a right to ask that we correct your personal information, subject to appropriate legal exceptions. You may submit this request by [clicking here](#) or by calling 1-877-626-0668. You may also designate an authorized agent to submit a request on your behalf.
- **Right to Delete.** You have a right to ask that we delete your personal information, subject to appropriate legal exceptions. You may submit this request by [clicking here](#) or by calling 1-877-626-0668. You may also designate an authorized agent to submit a request on your behalf.
- **Right of Non-Discrimination.** You have a right to exercise your rights under this section free of discrimination. Mother Lode will not discriminate against you in any way if you choose to exercise your rights under this section.

Authorized Agents

If permitted or required by applicable law, you may exercise your privacy rights through an authorized agent. If we receive your request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf. If you are an authorized agent seeking to make a request, please submit the [Authorized Agent Form](#).

California Minors

If you are a California resident under the age of 18, California Business and Professions Code § 22581 permits you to request and obtain removal of content or information you have publicly posted on any of our Sites. To make such a request, please send an email with a detailed description of the specific content or information to privacy@mlhc.com. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

Children

Our Sites and Services are not intended for children under the age of 18. This includes any links to other websites that we provide for our convenience. We do not knowingly collect personal information of children for any reason.

International Jurisdictions

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

from any jurisdiction with laws or regulations governing the use of the Internet, including the collection, use, or disclosure of information, different from those of the jurisdictions mentioned above may only use the Sites or Services in a manner lawful in their jurisdiction. If your use of the Sites or Services would be unlawful in your jurisdiction, you may not use the Sites or Services.

Accessibility

We are committed to making our content accessible and user friendly to everyone. To request a copy of this Notice in an alternative format, please contact us at accessibility@mlhc.com or 1-877-626-0668.

Changes To Our Privacy Notice

We may change this Notice from time to time. Any and all changes will be reflected on this page, and where appropriate provided in person or by another electronic method. The effective date will be stated at the top of this Notice. You should regularly check this page for any changes to this Notice.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH THE SITES OR SERVICES, OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THE UPDATED NOTICE HAS BEEN POSTED WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS NOTICE.

Contact Us

If you have any questions, please contact us at privacy@mlhc.com or by calling 1-877-626-0668.

GRAMM-LEACH-BLILEY ACT PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) requires financial companies to provide you with a notice of their privacy policies and practices, such as the types of nonpublic personal information that they collect about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley-Act, we are notifying you of the privacy policies and practices of:

Mother Lode Holding Co.
Montana Title and Escrow Co.
National Closing Solutions, Inc.
National Closing Solutions of Alabama
National Closing Solutions of Maryland
Premier Reverse Closings
Centric Title and Escrow

Placer Title Co.
Placer Title Insurance Agency of Utah
Premier Title Agency
North Idaho Title Insurance Co.
Texas National Title
Western Auxiliary Corp.
Wyoming Title and Escrow Co.
Wisconsin Title Closing Service, Inc.

The types of personal information we collect and share depend on the transaction involved. This information may include:

- Identity information such as Social Security number and driver's license information.
- Financial information such as mortgage loan account balances, checking account information and wire transfer instructions
- Information from others involved in your transaction such as documents received from your lender

We collect this information from you, such as on an application or other forms, from our files, and from our affiliates or others involved in your transaction, such as the real estate agent or lender.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to non-affiliates as permitted by law for our everyday business purposes, such as to process your transactions and respond to legal and regulatory matters. We do not sell your personal information or share it for marketing purposes.

We do not share any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Questions about this notice and privacy policy may be sent to MLHC Counsel, Legal Dept., 185 Fulweiler Avenue, Auburn, CA 95603 or privacy@mlhc.com.