



CALIFORNIA

Example Preliminary Title Report

A detailed overview and examples of what could
be found in the Preliminary Title Insurance Report



A Preliminary Report is defined in Section 12340.11 of the California Insurance Code as follows:

“Preliminary report,” “commitment” or “binder” are reports furnished in connection with an application for title insurance and are offers to issue a title policy subject to stated exceptions set forth in the report and such other matters as may be incorporated by reference therein. The reports are not abstracts of title, nor are any of the rights, duties or responsibilities applicable to the preparation and issuance of an abstract of title applicable to the issuance of any report.

Any such report shall not be constructed as, nor constitute, a representation as to the condition of title to real property, but shall constitute a statement of the terms and conditions upon which the issuer is willing to issue its title policy, if such offer is accepted.





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Scan to learn tips for
reading a preliminary
title insurance report





3478 Buskirk Avenue, Suite 335, BA
Pleasant Hill, California 94520
Office Phone: (877)848-8279
Office Fax: (925)937-4153

Escrow Officer Email:

1 Our Valued Customer 3478 Buskirk Avenue, Suite 335, BA Pleasant Hill, CA 94520
Our Order No. 123456
Property Address: 123 Meadows Avenue, Long Beach, California
Attention: Esther Escrow

4 Preliminary Report Dated as of January 7, 2019 at 7:30 A.M.

In response to the above referenced application for a Policy of Title Insurance,

North American Title Insurance Company

Hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and limitations on covered risks of said Policy or Policies are set forth in Exhibit A attached. The Policy to be issued may contain an Arbitration Clause. When the amount of insurance is less than that set forth in the Arbitration Clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the Parties. Limitations on covered risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a deductible amount and a maximum dollar limit of liability for certain coverages are also set forth in Exhibit A. Copies of the Policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit A of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

5 This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

6 The form of Policy of title insurance contemplated by this report is: ALTA Extended Loan Policy and America First Homeowner's Policy

Please note that the America First Homeowner's Policy (CLTA/ ALTA Homeowner's Policy) can only be issued on transactions involving individuals as purchasers and residential 1-4 properties. Any indication that the America First Homeowner's Policy (CLTA/ ALTA Homeowner's Policy) will be issued in a transaction that does not meet these criteria is hereby revised to state that the policy contemplated is a Standard Coverage Policy.

Tom Title, Title Officer

- 1 | Name and address of customer requesting Preliminary Report
- 2 | Our order number: Doma's identification number
- 3 | The street address of the property referenced in the report
- 4 | Plant date (title plant)
- 5 | This paragraph states that the preliminary report is an offer for title insurance purposes only with no other liability unless specifically requested
- 6 | The forms and types of policy contemplated by this report

SCHEDULE A

- 7 | 1. The estate or interest in the land hereinafter described or referred to covered by this report is:
A Fee
- 8 | 2. Title to said estate or interest at the date hereof is vested in:
Darren Love and Theresa Love, Husband and Wife as Joint Tenants
SUBJECT TO ITEM 25
- 3. The Land referred to in this report is situated in the City of Long Beach, County of Los Angeles, State of California, described as follows:

See attached Legal Description

LEGAL DESCRIPTION

- 9 | Real property in the City of Long Beach, County of Los Angeles, State of California, described as follows:

The Southerly 25 feet of Lots 3 through 8, inclusive, and the Northerly 25 feet of Lots 17 through 22 inclusive, all being in Block 16, of Tract No. 142, in the city of Long Beach, County of Los Angeles, State of California, as per map recorded in Book 2228, pages 7 to 11 inclusive of Maps, in the office of the County Recorder of Said County.

Excepting therefrom any oil, gas or other hydrocarbon substances lying below a depth of 500 feet from the surface thereof, without the right of surface entry as reserved in various documents of record.

APN: **4168-018-906**

7 | Type of Estate: Description of estate to be insured, like fee versus leasehold

9 | Legal Description: Describes the property as reflected in the public record

8 | Vesting: This shows the owner(s) of record and how they hold title

SCHEDULE B

10 At the date hereof exceptions to coverage in addition to the printed exceptions and exclusions in the policy form designated on the face page of this report would be as follows:

11

1. General and special taxes and assessments for the fiscal year 2019-2020, a lien not yet due or payable.
2. General and special taxes and assessments for the fiscal year 2018-2019.

First Installment:	\$982.11 PAID
Penalty: If paid after December 10th	\$0.00
Second Installment:	\$982.11 Open
Penalty: If paid after April 10th	\$0.00
Tax Rate Area:	12311
A.P. No.:	4168-018-906

3. The lien of defaulted taxes for the fiscal year 2015-2016, and any subsequent delinquencies.

Tax Rate Area:	12311
A. P. No.:	4168-018-906
Amount to redeem:	\$555.35
Valid through:	January 31, 2019
Amount to redeem:	\$585
Valid through:	February 28, 2019

The amount(s) must be verified prior to close of escrow.

12 4. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.

13 5. A notice of power to sell tax defaulted property dated December 19, 2018 executed by the county tax collector for non-payment of delinquent taxes recorded December 24, 2018 as Instrument No. 2018-625253 of Official Records.

6. Water rights, claims or title to water, whether or not shown by the public records.

14 7. Covenants, conditions, restrictions, easements, assessments, liens, charges, terms and provisions in the document recorded January 11, 1977 as Book 18579 as Instrument No. 77-1857912 of Official Records, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made in good faith and for value, but deleting any covenant, condition, or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, sexual orientation, familial status, disability, handicap, national origin, genetic information, gender, gender identity, gender expression, source of income (as defined in California Government Code § 12955(p)) or ancestry, to the extent such covenants, conditions or restrictions violation 42 U.S.C. § 3604(c) or California Government Code § 12955. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Note: You may wish to contact the homeowners association referred to in the above document for information regarding assessments, transfer requirements or other matters.

15 8. Inquiry should be made of the Homeowners Association.

10 | Exceptions: Any liens or encumbrances against the property will be shown

13 | Notice of power to sell: If taxes are not paid for 5 years, the property can be auctioned

11 | Taxes: The first exception shown is a statement regarding the amount and status of the current year's taxes. (e.g., taxes now a lien, now due or respective installment paid or unpaid)

14 | Covenants, Conditions and Restrictions (CC&Rs): This term commonly refers to a written recorded deed or declaration that sets forth certain rules and regulations established by a subdivider or other landowner to create uniformity of buildings and use within tracts of land or a group of lots

12 | Supplemental tax bills generally originate when the following occurs:

- Change of ownership
- Recent construction and or improvements

15 | Identifies the existing HOA affecting the property, allowing for the collection of assessments

16

- 9. Any easements for Public Utilities and incidental purposes, recorded IN Book 18530, page 168 of Official Records.
In Favor of: Pacific Gas & Electric
Affects: Northerly 10 Feet.
- 10. Any easements for Public Utilities and incidental purposes, recorded in Book 18687, page 107 of Official Records.
In Favor of: Verizon Wireless
Affects: Westerly 5 Feet of Said Land.

17

- 11. A Deed of Trust to secure an original indebtedness of \$170,593.00 recorded May 1, 1990 as Instrument No. 90-321001 of Official Records.
Dated: April 25, 1990
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants
Trustee: North American Title Company
Beneficiary: Golden Mortgage Company, a California Corporation
- According to the public records, the beneficial interest under the deed of trust was assigned to Southwood Financial Corporation., an Arizona Corporation by assignment recorded May 30, 1990 as Instrument No. 90-325519 of Official Records.
- A document recorded June 15, 1990 as Instrument No. 90-668810 of Official Records provides that MIG Escrow Services, Inc. was substituted as trustee under the deed of trust.

18

- A notice of default recorded October 3, 2018 as Instrument No. 2018-78228 of Official Records.
- A notice of trustee's sale recorded December 24, 2018 as Instrument No. 2018-89324 of Official Records.

19

- 12. Notice of lien for postponed property taxes due the Controller of the State of California recorded May 30, 1990 as Instrument No. 90-325518 of official records.
Tax Rate Area: 12311
A.P. No.: 4168-018-906
Year: 1990

20

- 13. A Deed of Trust to secure an original indebtedness of \$50,000.00 recorded July 10, 2009 as Instrument No. 2009-456416 of Official Records.
Dated: July 17, 2009
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants
Trustee: Citibank Service Corporation
Beneficiary: CITIBANK (Wedst)
- The above deed of trust states that it secures an equity line/revolving line of credit.
- 14. A Deed of Trust to secure an original indebtedness of \$15,500.00 recorded September 27, 2009 as Instrument No. 2009-6245938 of Official Records.
Dated: September 5, 2009
Trustor: John Doe and Jane Doe, Husband and Wife as Joint Tenants
Trustee: North American Title Company
Beneficiary: Conrad Jones, an individual

16 | Easements: An easement is a right or interest of someone else in the subject land that entitles the holder to some use, privilege or benefit upon or over the land; most common are easements for public utilities

17 | Deed of Trust: A Deed of Trust conveys title to a particular land to a neutral third-party trustee with limited powers for the purpose of securing a loan on the real property

18 | Shows that this Deed of Trust is in default

19 | Senior Citizens/disabled individuals can have a postponement of their property taxes whereby the state will pay them until such time as the property is sold. This benefit is a lien and must be repaid with interest

20 | Equity Line Deed of Trust

Note: Trust deeds with individual beneficiaries:

To avoid delays at the time of closing, please submit the original note, deed of trust and a properly executed request for reconveyance to this office at least one week before the close of escrow.

Beneficiaries must approve the written demand; any document that needs to be notarized including a substitution of trustee and reconveyance or an authorization to reconvey must be notarized by a NATC approved notary unless waived by senior advisory.

A document disclosing an additional advance in the amount of \$9,000.00, recorded November 3, 2009 as Instrument No. 2009-726273 of Official Records.

21

15. A certified copy of a judgment or an abstract thereof, recorded January 24, 2013 as Instrument No. 2013-153542 of Official Records.
 Court: Superior Court of California, County of Los Angeles
 Case No.: LA18122
 Debtor: John Doe
 Creditor: RS Racing Association
 Amount: \$358.00, and any other amounts due thereunder

22

16. A federal tax lien in favor of the United States of America, recorded April 29, 2013 as Instrument No. 2013-106798 of Official Records.
 Serial No.: 2013-106798
 Debtor: John Doe and Jane Doe
 Amount: \$720.00, and any other amounts due thereunder.

23

17. A lien for unsecured property taxes, evidenced by a certificate recorded by the tax collector of Los Angeles County, recorded May 22, 2014, as Instrument No. 2014-107899 of Official Records.
 Debtor: John Doe and Jane Doe
 Year & No.: 2014, #05221995
 Amount: \$238.00, and any other amounts due thereunder.

24

18. Lien for Solid Waste Collection in favor of City of Long Beach Public Sanitation division
 Against: John Doe and Jane Doe
 Amount: \$387.00
 Recorded: June 1, 2014 as Instrument No. 2014-12345678 of Official Records.

25

19. Lien for Civil Administrative penalties in favor of City of Long Beach code compliance division
 Against: John Doe and Jane Doe
 Amount: \$Not Shown
 Recorded: June 2, 2014 as Instrument No. 2014-12345679 of Official Records.

26

20. A LIEN FOR THE ENERGY EFFICIENT IMPROVEMENTS WHICH IS INCLUDED OR WILL BE INCLUDED WITH THE COUNTY PROPERTY TAXES, AS EVIDENCED BY THE NOTICE OF ASSESSMENT AND/OR PAYMENT OF CONTRACTUAL ASSESSMENT RECORDED July 14, 2016 (date), AS DOCUMENT NO. 2016-1297873 , BOOK , PAGE , PURSUANT TO CHAPTER 29 OF PART 3 OF DIVISION 7 OF THE CALIFORNIA STREET AND HIGHWAY CODES, PROVIDING FOR THE ASSESSMENTS OF Western Riverside Council of Governments (recording party).

IF THIS ITEM IS TO BE PAID OFF, A DEMAND SHOULD BE ORDERED TO HAVE REMOVED FROM THE COUNTY TAX ROLL.

21 | Judgment Lien: A lien against property of a judgment debtor. An involuntary lien

22 | Federal Tax Lien: A lien attaching to property for nonpayment of a federal tax (estate, income, etc.) A federal tax lien differs from other liens in that it is not automatically wiped out by foreclosing on a mortgage or trust deed recorded before the tax lien (except by judicial foreclosure)

23 | Property Tax Lien: For non-payment of property taxes

24 | Refuse Lien: For non-payment of refuse collection

25 | Notice of sub-standard property: This can be recorded by the city or the county for not maintaining the property per code

26 | HERO/PACE loan collected with taxes for energy efficient improvements

- 27. A financing statement recorded August 2, 2017 as Instrument No. 2017-1286532 of Official Records.

Debtor: John Doe and Jane Doe
Secured party: SolarlightOne
- 28. Any claim by SolarlightOne that any portion of the solar energy system is personal property rather than a fixture constituting a part of the real property ("Land") covered by this policy.
- 29. Any lien, assessment, and/or violation or enforcement of any law, ordinance, permit or governmental regulation arising from the document entitled Notice of Code Enforcement Lien (City of Long Beach) recorded August 22, 2018 as Instrument No. 2018-1298532 of Official Records.

SAID INSTRUMENT REQUIRES A DEMAND TO BE OBTAINED
- 30. A claim of lien recorded December 24, 2018 as Instrument No. 1378275 of Official Records.
Lien claimant: Cypress Painting
Amount: \$5,400.00
- 31. The effect of a deed executed by John Doe and Jane Doe to Darren Love and Theresa Love, Husband and Wife as Joint Tenants, recorded January 2, 2019 as Instrument No. 2019-3117 of Official Records.

The Company will require a satisfactory evidence that the deed was an absolute conveyance for value and that there are no other agreements, oral or written, regarding the ownership or occupancy of the land described in the deed.
- 32. Any defects, liens, encumbrances or other matters which name parties with the same or similar names as Darren Love and Theresa Love. The name search necessary to ascertain the existence of such matters has not been completed. In order to complete this preliminary report or commitment, we will require a statement of information.
- 33. This transaction may be subject to the FinCEN Geographic Targeting Order affecting residential sale transactions. This issuing agent must be provided with information prior to closing sufficient to determine if IRS/FinCEN Form 8300 must be completed and filed and must be provided information sufficient to meet the records retention requirements of the FinCEN Geographic Targeting Order. This transaction will not be insured, and this issuing agent and/or its underwriter will not be involved in a Covered Transaction (as defined by the FinCEN Geographic Targeting Order) until this information is submitted and reviewed by the issuing agent.

***** END OF REPORT *****

27 | CC Financing Statement: Generally used for short term financing up to 5 years, but can be extended

28 | Solar fixtures present: Indicating personal property exists

29 | This notice indicates the property is out of compliance with the governing agency and often requires fines to be paid in addition to having the property brought into compliance

30 | Mechanics Lien: A contractor has not been paid for services rendered and is also an indicator that there may still be ongoing construction in progress, which would need to be addressed

31 | Uninsured deed recorded, requiring verification of execution by the Grantor

32 | Request for Statement of Identity: Sample Statement on page 21. Having this information allows us to determine if liens found relate to the parties in a transaction and need to be addressed

33 | FinCEN affects residential sale transactions in certain counties as required by the U.S. Department of Treasury

34

***** NOTES *****

35

1. Notice of change in ownership recording procedure

Effective July 1, 1985 pursuant to state law as amended January 1, 2011 (Section 480.3 of the Revenue and Taxation Code), all Deeds and other Documents that reflect a change in ownership must be accompanied by a Preliminary Change of Ownership Report to be completed by the transferee.

If this special report is not presented at the time of recording, an additional recording fee of \$20.00, as required by law, will be charged.

Preliminary Change in Ownership forms, instructions on how to complete them, and a non-exclusive list of documents that are affected by this change, are available from the County Recorder's Office or the Office of the County Assessor.

36

2. GOOD FUNDS LAW

Under Section 12413.1 of the California Insurance Code, North American Title Company, Inc. may only make funds available for disbursement in accordance with the following rules:

Same day availability. Disbursement on the date of deposit is allowed only when funds are deposited to North American Title Company, Inc. by Cash or Electronic Transfer (Wire). Cash will be accepted only under special circumstances and upon approval by management.

Next business day availability. If funds are deposited to North American Title Company, Inc. by cashier's checks, certified checks or teller's checks, disbursement may be on the next business day following deposit. A "teller's check" is one drawn by an insured financial institution against another insured financial institution (e.g., a savings and loan funding with a check drawn against a FDIC insured bank).

Second business day availability. If the deposit is made by checks other than those described in paragraphs 1 and 2 above, disbursement may occur on the day when funds must be made available to depositors under Federal Reserve Regulation CC. In most cases, these checks will be available on the second business day following deposit. (For further details, consult California Insurance Code Section 12413, et seq. and Regulation CC).

37

These are the minimum periods before funds will be made available. North American Title Company, Inc. is not obligated to disburse funds at the expiration of the time periods above, and expressly reserves the right to require additional time before disbursing on deposited funds. Close of escrow and final disbursement will not be made based on deposits in the form of personal checks, corporate checks, credit union checks, money market checks, travelers checks and official checks until confirmation of final clearance of the funds.

38

North American Title Company will not be responsible for accruals of interest or other charges resulting from compliance with the disbursement restrictions imposed by state law.

3. North American Title Company, Inc.'s charges for recording the transaction documents include charges for services performed by North American Title Company, Inc., in addition to an estimate of payments to be made to governmental agencies.
4. Note: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive

34 | Notes Section: These are special notations for closing

37 | Explanation of Doma charges for recording transaction documents

35 | Explanation of the Preliminary Change of Ownership Report (PCOR)

38 | Explanation of a potential arbitration clause within the policy and what it entails: This is a technique for the resolution of disputes to be handled outside the courts

36 | Explanation of Good Funds Law

39

remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

- 5. The map attached, if any, may or may not be a survey of the land depicted hereon. North American Title Company expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.



3478 Buskirk Avenue, Suite 335, BA
Pleasant Hill, CA 94520
Phone: (877)848-8279
Fax: (925)937-4153

40

**Borrower's Instructions to Suspend and Close
Equity line of Credit**

Lender: _____

Borrower(s): _____

Account Number of the Equity Line of Credit: _____

Encumbered Property Address: 123 Meadows Avenue,
Long Beach, California

Escrow or Settlement Agent: North American Title Company, Inc.

In connection with a sale or refinance of the above-referenced property, my Escrow or Settlement Agent has requested a payoff demand statement for the above-described equity line of credit. I understand my ability to use this equity line of credit has been suspended from the date set forth below until the pending transaction is closed, but at minimum for at least 30 days from the date below. I understand that I cannot use any credit cards, debit cards, or checks associated with this equity line of credit while it is suspended and all amounts will be due and payable upon close of escrow. I also understand that when payment is made in accordance with the payoff demand statement, my equity line of credit will be closed. If any amounts remain due after the payment is made, I understand I will remain personally liable for those amounts even if the equity line of credit has been closed and the property released.

This is my written authorization and instruction that you are to close my equity line of credit and cause the secured lien against this property to be released when you are in receipt of both this instruction and payment in accordance with your payoff demand statement.

Any overpayment should be sent to the undersigned, at the following address:

Date: _____

Owner/Borrower

Owner/Borrower

39 | Disclaimer: The map is not a survey, and possibly not to scale. See map on page 23

40 | Borrowers authorization to suspend and close an equity line of credit

41

THIS AFFIDAVIT, WHEN FULLY COMPLETED, IS TO BE SIGNED AND NOTARIZED BEFORE RETURNING, TO ENABLE NORTH AMERICAN TITLE INSURANCE COMPANY TO INSURE THE PRESENTLY PENDING TRANSACTION.

AFFIDAVIT

1. I/WE AM/ARE THE PERSON(S) WHO MADE, EXECUTED, AND DELIVERED THE DEED DATED _____, 20____, TO _____, GRANTEE, WHICH WAS RECORDED _____, 20____, AS INSTRUMENT NO. _____, BOOK _____, PAGE _____, OF OFFICIAL RECORDS, CONVEYING THE FOLLOWING DESCRIBED PROPERTY:

 2. A. CONSIDERATION IN THE AMOUNT OF \$_____ WAS PAID FOR THIS CONVEYANCE; OR
B. OTHER _____.
 3. THAT POSSESSION OF SAID PREMISES HAS BEEN SURRENDERED TO THE GRANTEE.
 4. A. WHEN I/WE SIGNED AND DELIVERED THE DEED TO GRANTEE, I/WE UNDERSTOOD THE EFFECT OF THE DEED, KNEW WHAT I/WE WAS/WERE SIGNING, AND SIGNED IT FREELY, VOLUNTARILY AND WITHOUT BEING UNDER ANY DURESS; OR
B. OTHER _____.
 5. THIS AFFIDAVIT IS MADE FOR THE PROTECTION AND BENEFIT OF THE GRANTEE, THE GRANTEE'S SUCCESSORS AND ASSIGNS, AND ALL OTHER PARTIES HEREAFTER DEALING WITH OR WHO MAY ACQUIRE ANY INTEREST IN THE ABOVE - DESCRIBED PROPERTY, AND FOR THE PURPOSE OF INDUCING NORTH AMERICAN TITLE COMPANY TO INSURE TITLE TO THE ABOVE PROPERTY. I/WE KNOW THAT NORTH AMERICAN TITLE COMPANY WILL RELY ON THIS AFFIDAVIT AND THAT BUT FOR MY/OUR ASSURANCE, NORTH AMERICAN TITLE COMPANY WOULD NOT INSURE THE PROPERTY.
 6. I/WE ACKNOWLEDGE THAT I/WE HAVE READ THE FOREGOING AND FULLY INDEMNIFY AND HOLD NORTH AMERICAN TITLE COMPANY HARMLESS AGAINST LIABILITY OCCASIONED BY NORTH AMERICAN TITLE COMPANY'S RELIANCE ON THE STATEMENTS I/WE HAVE MADE IN THIS AFFIDAVIT.
- DATED: _____
- BY: _____

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OWNER'S DECLARATION

The undersigned Owner(s) of legal age, being duly sworn, deposes and states under penalty of perjury under the laws of the State of California.

1. That certain real property (the "Property") as described in that certain Commitment of Title Insurance/Preliminary Report No. 123456 dated as of July 21, 2011 ("Commitment/Report") issued by or on behalf of North American Title Company, Inc. ("North American Title Company, Inc.") is improved by the following (check all that apply):

<input type="checkbox"/> Single family residences	<input type="checkbox"/> One-to-four family residences
<input type="checkbox"/> Apartment building	<input type="checkbox"/> Office building
<input type="checkbox"/> Commercial building	<input type="checkbox"/> Combination office/commercial building
<input type="checkbox"/> Industrial building	<input type="checkbox"/> Vacant Land
<input type="checkbox"/> Other: _____	
2. WORK OF IMPROVEMENT: Please respond to A, B and C below:
 - A. For the period of 90-days prior to the date of this Affidavit, no repairs or work of improvement has been conducted on, nor any materials supplied to, the Property except as follows:

 - (Enter "None" if such is true.)
 - If you have described any work of improvement above, please complete the following:

<input type="checkbox"/> Started on _____, 20____.
<input type="checkbox"/> Completed on _____, 20____.
<input type="checkbox"/> Will be completed on _____, 20____.

B. Cessation of Labor (Please place an "X" by 1 or 2 below):

1. There has been a cessation of labor where a work of Improvement was discontinued before completion within 150 days of the date of this Affidavit. PLEASE DESCRIBE THE NATURE OF THE WORK THAT DISCONTINUED: _____

2. There has not been a cessation of labor where a work of improvement was discontinued before completion within 150 days of the date of this Affidavit.

C. There are no unpaid bills for labor or material because of any improvements made to the Property except:

(Enter "None" if such is true.)

3. No one is in possession of, or has any right to possession of, the Property except:

- Declarant as owner.
- Tenants based only on month-to-month rental agreements.
- Tenants based upon existing leases as listed on the Rent Toll attached hereto as **Exhibit A** and incorporated herein by reference.
- Other: _____

4. No person(s) or entities, have (i) any options to purchase or rights of first refusal, including but not limited to lessees under any leases referred to in Paragraph 3 above, and/or (ii) easements, licenses, agreements or other rights allowing them to use, encroach on, or access to the Property except (i) as shown in the Commitment/Report, and (ii) _____

5. Those certain lease(s) shown as exception number(s) in the Commitment/Report have either: (a) expired by their own terms, or (b) if they have not expired, the lessee(s) have vacated the Property and Declarant has been notified of the vacation of the Property either by correspondence from the lessee or by physical inspection of the property.

6. To the best of Declarant's knowledge, there are no unrecorded real property taxes or assessments against the Property.

The undersigned is not aware of any release reports or commitment statements which have been issued pertaining to any environmental issues or liens.

7. This Affidavit is given for the purpose of inducing North American Title Company, Inc. and its agents to issue policy(ies) of title insurance which may provide coverage with respect to all matters set forth herein. If North American Title Company, Inc. elects, in its discretion, to (a) accept this Affidavit, and (b) issue title insurance policy(ies) to third parties, North American Title Company, Inc. will do so in material reliance on this Affidavit and the representation and covenants in this Affidavit.

8. Declarant acknowledges that he/she has read this Affidavit, that all the statements made in this Affidavit are true and correct of his/her own actual knowledge, and fully understands the legal aspects of any misrepresentations or untrue statements made in this Affidavit. Declarant, both personally and on behalf of Owner, covenants and agrees to defend, indemnify, and hold North American Title Company, Inc. harmless from and against any and all claims, actions, suits (including arbitration), liabilities, losses, damages, costs, charges, attorney's fees and other expenses of every nature and character as a result of its reliance on this Affidavit.

Executed on _____, 20____, at _____ (City) _____ (State)

"Declarant"

Owner

Owner

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Escrow No.: 123456

CERTIFICATION OF TRUST PURSUANT TO CALIFORNIA PROBATE CODE SECTION 18100.5

I/We, _____, trustee(s) confirm the following facts:

1. The _____ (Name of Trust) is currently in existence and was created on: _____ (Date of Creation of Trust).

2. The settlor(s) of the trust are as follows: _____

3. The currently acting trustee(s) of the trust is/are: _____

4. The power of the trustee(s) include:
(a) The powers to sell, convey and exchange [] YES [] NO (check one).
(b) The power to borrow money and encumber the trust property with a deed of trust or mortgage [] YES [] NO (check one).

5. The trust is (a) revocable [] (b) irrevocable [] (check the applicable box) and the following party(ies) if any is/are identified as having the power to revoke the trust:

6. The trust (a) does [] (b) does not [] have multiple trustees (check the applicable box). If the trust has multiple trustees, the signatures of all the trustees or of any _____ of the trustees is required to exercise the powers of the trust.

7. The trust identification number is as follows: _____ (Social Security no./Employer ID)

8. Title to trust assets shall be taken in the following fashion: _____
The undersigned trustee(s) hereby declare(s) that the trust has not been revoked, modified, or amended in any manner which would cause the representations contained herein to be incorrect. The certification is being signed by all of the currently acting trustees and is being executed in conformity with the provisions of California Probate Code Section 18100.5, Chapter 530, Statutes of 1993.
Date: _____

Document date: _____

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.
STATE OF _____)SS
COUNTY OF _____)

On _____, before me, _____, Notary Public, personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.
WITNESS my hand and official seal.
Signature _____

This area for official notarial seal

43 | Certification of Trust: Probate Code 18100.5. Provided by Trustee in lieu of a full copy of the Trust Agreement and any amendments

TEST SETTLEMENT AGENT

Office Phone: Office Fax: Email:

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Closing Protection Letters can be ordered directly by emailing cacpl@doma.com with your title order number and property address.

Attention:

Your Ref:

Our Order No.: CATEST

45

LENDERS SUPPLEMENTAL REPORT

Dated as of December 16, 2021 at 12:00 AM.

Title Officer: Juan Carlos Pena

The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented in order to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy of Title Insurance:

Our ALTA Loan Policy, when issued, will contain Endorsement Nos. 100 and 116.

There is located on said land a Single Family
 Known as: 1234 TEST Avenue, San Jose, CA 95128
 City of San Jose
 County of Santa Clara
 State of California.

44 | Instructs borrowers how to procure a Closing Protection Letter

45 | Lenders Supplemental Report: Shows the address of the land and what type of structure is on the land

Privacy Notice

Rev. 12/20/2021

The Doma Family of Companies

FACTS	WHAT DOES THE DOMA FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> Social Security number and income Transaction history and payment history Purchase history and account balances 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the Doma Family of Companies chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information		Does Doma share?
For our everyday business purposes		Yes
Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		No
For our marketing purposes		Yes
To offer our products and services to you		No
For joint marketing with other financial companies		No
		We don't share
For our affiliates' everyday business purposes		Yes
Information about your transactions and experiences		No
For our affiliates' everyday business purposes		No
Information about your creditworthiness		We don't share
For our affiliates to market to you		No
		We don't share
For nonaffiliates to market to you		No
		We don't share
Questions?	Call 1 (855) 306-0237	

Other important information

*California Residents – Effective January 1, 2020, the California Consumer Privacy Act allows California residents, upon a verifiable consumer request, to request that a business that collects consumers' personal information give consumers access, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information was shared. California residents also have the right to submit a request for deletion of information under certain circumstances. If a business does not produce the information or delete the consumer's personal information as requested, it must provide an explanation in terms of the exemptions and exceptions provided under the CCPA. To contact us with questions about our compliance with the CCPA, call 1 (650) 419-3827 or email info@doma.com.

Prelim

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

The Doma Family of Companies consists of the following entities:

CLTA Preliminary Report Form - Exhibit A (Rev. 05-06-16)

CLTA STANDARD COVERAGE POLICY - 1990
EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1.
 - (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
 - (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)
EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8 a., 14, 15, 16, 18, 19, 20, 23 or 27.
2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.

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5. Failure to pay value for Your Title.
6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.
 This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
8. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
9. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$10,000
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 21:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$5,000

**2006 ALTA LOAN POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14);
 or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

[Except as provided in Schedule B - Part II, [t]or T]his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

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- (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
- or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
 3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
 4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
 5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
 6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
 7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
 8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
 9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
 10. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
 11. Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

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47 | Pre-printed exclusions and exceptions to policy coverage for all available policy forms (continued from previous page)



3478 Buskirk Avenue, Suite 335, BA
 Pleasant Hill, California 94520
 Phone: (877)848-8279
 Fax:(925)937-4153

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File No.: 123456

Statement of Information / Identity

This statement is to be signed personally by each party to the transaction before title insurance can be issued. When filled in completely it will serve to establish identity, eliminate matters affecting persons of similar name, and speed the completion of your title order. Further explanation of the need for this information is attached to this form.

1st Party:

_____ FIRST NAME MIDDLE NAME (IF NONE, INDICATE) MAIDEN NAME (IF NONE, INDICATE) LAST NAME

I am single married registered domestic partner (DP)

Name of current spouse or registered domestic partner (if other than party 2): _____

Name of former spouse or registered domestic partner: (if none, write "none"): _____

Home phone _____ Business phone _____

2nd Party:

_____ FIRST NAME MIDDLE NAME (IF NONE, INDICATE) MAIDEN NAME (IF NONE, INDICATE) LAST NAME

I am single married registered domestic partner (DP)

Name of current spouse or registered domestic partner (if other than party 1): _____

Name of former spouse or registered domestic partner: (if none, write "none"): _____

Home phone _____ Business phone _____

Social Security Number(s)	_____ To be completed by 1st party listed above	_____ To be completed by 2nd party listed above
Driver's License Number	_____	_____
Date of Birth	_____	_____
Place of Birth	_____	_____

48 | Statement of Information form: When requested or as required, the Statement of Information must be completed in full and submitted to Escrow to clear the possibility of liens and judgments described in Item 26 of the Preliminary Report (continued on next page)

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Residences - Past 10 Years
(Include dates of occupancy)

1) _____

2) _____

3) _____

4) _____

5) _____

Occupations - Past 10 Years
(Please note if self-employed)
(Include dates & city of employer)

1) _____

2) _____

3) _____

4) _____

5) _____

Full Names and Birth Dates of
All Children

1) _____

2) _____

3) _____

Date of Current Marriage/DP _____

Place of Current Marriage/DP _____

Previous Marriage(s) to (Name) _____

(if not previously married, write none)

Date & Place of Previous Spouse/DP Dissolution _____

Date & Place of Previous Spouse/DP Death _____

Before that, Previously Married to (Name) _____

Date & Place of Previous Spouse/DP Dissolution _____

Date & Place of Previous Spouse/DP Death _____

I HAVE NEVER BEEN ADJUDGED BANKRUPT, NOR ARE THERE ANY UNSATISFIED JUDGEMENTS OR OTHER MATTERS PENDING AGAINST ME WHICH MIGHT AFFECT MY TITLE TO THIS PROPERTY, EXCEPT AS FOLLOW:

The undersigned declare(s), under penalty of perjury under the laws of the United States and the state of my residence, that the foregoing is true and correct.

Date: _____

Date: _____

Signature _____

Signature _____

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49 | Map: Provided to verify property location. No representations or warranties are made with respect to the accuracy or completeness of the map.

