

ALTA Commitment for Title Insurance



Issued by Old Republic National Title Insurance Company

NOTICE

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

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

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

COMMITMENT CONDITIONS

1. DEFINITIONS



- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions.

Issued through the Office of Town & Country Title, Co.

Authorized Signatory

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President
Attest  Secretary

- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
 - (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
 - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
 - (h) "Title": The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
3. The Company's liability and obligation is limited by and this Commitment is not valid without:
- (a) the Notice;
 - (b) the Commitment to Issue Policy;
 - (c) the Commitment Conditions;
 - (d) Schedule A;
 - (e) Schedule B, Part I - Requirements;
 - (f) Schedule B, Part II - Exceptions; and
 - (g) a counter-signature by the Company or its issuing agent that may be in electronic form.
4. **COMPANY'S RIGHT TO AMEND**
The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.
5. **LIMITATIONS OF LIABILITY**
- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I - Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
 - (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
 - (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
 - (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
 - (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
 - (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.
 - (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

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

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.



TOWN & COUNTRY TITLE COMPANY

221 West Pointe Drive, Suite 1, Swansea, Illinois 62226

Phone (618)233-5300 Fax (618)233-0143

www.tctitle.tv

Authorized Agent of Old Republic National Title Insurance Company

File No. 2144454

COMMITMENT FOR TITLE INSURANCE

SCHEDULE A

1. Commitment Date: **February 25, 2021, 08:00 am**
Issue Date: **March 03, 2021, 11:36 am**

2.	The policy or policies to be issued are:	POLICY AMOUNT
	(a) ALTA OWNER POLICY OF TITLE INSURANCE Proposed Insured:	\$1,000.00
	(b) ALTA MORTGAGEE POLICY OF TITLE INSURANCE Proposed Insured: Proposed Borrower:	

3. The estate or interest in the land described or referred to in the Commitment and covered herein is located in the State of Illinois.

4. Title to the fee simple estate or interest in said land is at the effective date hereof vested in:

The Keith G. Carson Trust, as to an undivided 1/4 interest

The Joseph D. Wrigley Trust, as to an undivided 1/4 interest

The Brian L. Morries and Laura A. Morries Trust created on October 30, 2014, as to an undivided 1/4 interest

The Kent D. and Cynthia A. Carson Revocable Living Trust dated March 2, 2019, as to an undivided 1/4 interest

5. Legal description of the land:

See Attached Exhibit A

Countersigned
Town & Country Title, Co.

By 



TOWN & COUNTRY

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Exhibit A

Lot number 13 in part of the Southeast Quarter of Section 17 in Township 2 South, Range 6 West of the Third Principal Meridian, St. Clair County, Illinois, reference being had to the plat thereof recorded in the Recorder's Office of St. Clair County, Illinois, in Book of Plats "C" on page 217 excepting that part of Lot 13 described as follows:

Beginning at the intersection of the North line of said Lot 13 and the East line of the Southwest Quarter of Section 17; thence East on the North line of said Lot 13, a distance of 440 feet; thence Southwesterly to a point on the East line of the Southwest Quarter of said Section 17, said point being 515 feet South of the intersection of said East line and the North line of said Lot 13; thence North on said East line of the Southwest Quarter of Section 17, a distance of 515 feet to the point of beginning.

Excepting coal, oil gas and other minerals excepted or reserved in prior conveyances, if any.

Situated in the County of St. Clair and the State of Illinois.

Also, part of Lot 2 in part of the Northeast Quarter of Section 20 in Township 2 South, Range 6 West of the Third Principal Meridian, St. Clair County, Illinois, reference being had to the plat thereof recorded in the Recorder's Office of St. Clair County, Illinois, in Book of Plats "C" on page 219, said part of Lot 2 being more particularly described as follows:

Commencing at the Northwest corner of the Northeast Quarter of Section 20; thence South 88° 51' 57" East, along the North line of the Northeast Quarter of Section 20, a distance of 335.00 feet to the Point of Beginning of the tract described herein; thence continuing South 88° 51' 57" East, along said North line, a distance of 786.55 feet to the centerline of Little Mud Creek, formerly known as the Old Okaw River; thence South 31° 59' 48" West, along said centerline, a distance of 79.11 feet; thence South 23° 22' 53" West, continuing along said centerline, a distance of 100.86 feet; thence South 47° 02' 55" West, continuing along said centerline, a distance of 114.01 feet; thence North 67° 51' 48" West, a distance of 671.26 feet to the Point of Beginning.

Excepting coal, oil gas and other minerals excepted or reserved in prior conveyances, if any.

Situated in the County of St. Clair and the State of Illinois.

Subject to the following Easement for ingress and egress over and across that portion of the parcel herein conveyed described in the Affidavit and attachments recorded as Document Number A01725937.

Lot 3 in part of the Northwest Quarter of Section 20 in Township 2 South, Range 6 West of the Third Principal Meridian, St. Clair County, Illinois, reference being had to the plat thereof recorded in the Recorder's Office of St. Clair County, Illinois, in Book of Plats "C" on page 219, excepting that part of Lot 3 described as follows:

Beginning at the point that is 824.1 feet West and 550 feet South of the Northeast corner of the Northwest Quarter of said Section 20; thence North 550 feet to the North line of said Section 20; thence West to the Northwest corner of said Section 20; thence South on the West line of said Section 20 to the centerline of the Old Channel of the Kaskaskia River; thence Southeasterly following the meandering of said centerline 435 feet to a point; thence Northeasterly to the Point of Beginning;



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Further excepting that part of Lot 3 described as follows:

Beginning at the Northeast corner of the Northwest Quarter of Section 20; thence South 88° 12' 43" West, along the North line of the Northwest Quarter of Section 20, a distance of 824.10 feet; thence South 01° 47' 47" East, a distance of 550.00 feet; thence South 77° 59' 58" West, a distance of 620.00 feet; thence South 12° 00' 02" East, a distance of 482.90 feet; thence North 89° 01' 44" East, a distance of 1313.43 feet, to the East line of the Northwest Quarter of Section 20; thence North 0° 02' 12" West, along said East line, a distance of 1154.44 feet to the Point of Beginning.

Further excepting that part conveyed by Warranty Deed to the State of Illinois Department of Public Works and Buildings Division of Waterways dated December 28, 1967 and recorded March 8, 1968 in Book 2108 on page 509, more particularly described as follows:

That part of the South part of the Northwest Quarter of Section 20, Township 2 South Range 6 West of the Third Principal Meridian, St. Clair County, Illinois, more particularly described as follows, to-wit:

Beginning at a point, said point being 106.3 feet East of and 680 feet South of a stone in the West line of Section 20, situated 1314.72 feet North from the Southwest corner of the Northwest Quarter of Section 20 and running North a distance of 1330 feet to a point the Kaskaskia River; thence Southeast along said river, a distance of 657.89 feet to a point; thence South along said river, 200 feet to a point; thence Southeast along said river, 306.63 feet to a point; thence South a distance of 300 feet to a point; thence West 485 feet to the place of beginning.

Excepting coal, oil gas and other minerals excepted or reserved in prior conveyances, if any.

Situated in the County of St. Clair and the State of Illinois.

Also, part of Lot 2 in part of the Northeast Quarter of Section 20 in Township 2 South, Range 6 West of the Third Principal Meridian, St. Clair County, Illinois, reference being had to the plat thereof recorded in the Recorder's Office of St. Clair County, Illinois, in Book of Plats "C" on page 219, said part of Lot 2 being more particularly described as follows:

Commencing at the Northwest corner of the Northeast Quarter of Section 20; thence South 0° 02' 12" East, along the West line of the Northeast Quarter of Section 20, a distance of 1154.44 feet to the Point of Beginning of the tract described herein; thence North 89° 01' 44" East, a distance of 319.44 feet to the centerline of Little Mud Creek, formerly known as Old Okaw River; thence South 26° 51' 22" West, along said centerline, a distance of 140.90 feet; thence South 32° 40' 41" West, continuing along said centerline, a distance of 123.63 feet; thence South 31° 30' 21" West, continuing along said centerline, a distance of 13.96 feet to the South line of the Northwest Quarter of the Northeast Quarter of Section 20; thence North 89° 30' 54" West, along said South line, a distance of 181.55 feet to the Southwest corner of said Northwest Quarter of the Northeast Quarter of Section 20; thence North 0° 02' 12" West, along the West line of the Northeast Quarter of Section 20, a distance of 234.71 feet to the Point of Beginning.

Excepting coal, oil gas and other minerals excepted or reserved in prior conveyances, if any.

Situated in the County of St. Clair and the State of Illinois.

Continuation of Exhibit A



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File No. **2144454**



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COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - SECTION I

REQUIREMENTS

Effective Date: **February 25, 2021**

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
 - b. Pay us the premiums, fees and charges for the policy.
 - c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
 - d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
 - e. **The present marital status including Civil Unions pursuant to the Illinois Religious Freedom Protection and Civil Union Act or any substantially similar legal relationship recognized by another state of all persons shown on Schedule "A" herein must be disclosed on any deed and/or mortgage we are asked to insure, and their spouses including a co-party to a Civil Union or any substantially similar legal relationship recognized by another state, if any must join in the execution of said instruments in order to release any homestead rights.**
-
1. **The Company should be informed if there have been any alterations, service, labor or material heretofore or hereafter furnished within the last six months to the land referred to herein. In the instance of new construction or a recent remodel, the Company should be in furnished with a Sworn Contractors Statement and Final Lien Waivers for examination and approval prior to closing.**
 2. **NOTE FOR INFORMATION: Attention is directed to ordinances and regulations relating to connections, charges and liens for use of any public sewerage, water or other utility systems serving to land referred to herein. We call your attention to the fact that all sewer and utility bills should be obtained from the offices supplying the service. We indicated only recorded liens.**
 3. **The Company must be furnished with a copy of the Agreement, Indenture or Declaration of Trust as shown on Schedule A, together with copies of any amendments, modifications, or revocations. In the event there have been no amendments, modifications, or revocations, the Company will require satisfactory evidence to that effect. At the time the Company is furnished these items, the Company may make additional requirements or exceptions.**
 4. **CLOSING INFORMATION NOTE: If the closing of the "Property" is to be conducted by Town & Country Title, Co., we require funds due from the "Parties" to be in the form of a "Cashier's Check", "Money Order" or "Wire Transfer".**

Phone

Continuation of Schedule B - Section I



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5. **NOTE FOR INFORMATION:** As of January 1, 2010 the Good Funds Act states a title insurance company shall not make disbursements in connection with any escrows, settlements, or closings unless the funds in the aggregate amount of \$50,000 or greater received from any single party to the transaction are good funds. "Good funds" are defined as wired funds unconditionally held by and credited to the fiduciary trust account of the title insurance company.
6. **Approval of any Deed hereunder By Department of Mapping and Platting of St. Clair County as to compliance with the Plat Act, 765 ILCS 205/1, and County Board Resolution No. 62 and the Conveyances Act, 765 ILCS 5/1, all as may be amended. This commitment should not be construed as insuring the conformity of the legal description herein with any of the aforementioned provisions.**

For informational purposes only:

Parcel # 19-17-0-400-016

2019 taxes Paid \$479.24

Parcel # 19-20-0-100-016

2019 taxes Paid \$274.32

**Address Given: Kaskaskia River
Lenzburg, IL 62255**



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COMMITMENT FOR TITLE INSURANCE

SCHEDULE B - SECTION II

EXCEPTIONS

Effective Date: **February 25, 2021**

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the Proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public record.
3. Any encroachments, easements, measurements, variations in area or content, party walls or other facts which a correct survey of the premises would show.
4. Rights or claims of parties in possession not shown by the public records.
5. Roads, ways, streams or easements, if any, not shown by the public records, riparian rights and the title to any filled-in lands.
6. All assessments and taxes for the year **2020** and all subsequent years.
7. Right of way for drainage ditches, feeders, tiles and laterals, if any.
8. Under the provisions of the Illinois Religious Freedom Protection and Civil Union Act, the parties to a Civil Union or any substantially similar legal relationship recognized by another state, are the same as those of married persons. Any reference herein to "spouse", "marital rights", "husband", "wife" or similar reference to marital status or rights associated with marital status shall include parties to a Civil Union or any substantially similar legal relationship recognized by another state and the rights thereunder.
9. **Title to all coal, oil, gas and other minerals within an underlying the premises together with all mining and drilling rights and other rights, privileges and immunities relating thereto. NOTE: No examination had been made of the mineral title. The Commitment and the Policies, to be issued hereafter, should not be construed as insuring the title to minerals underlying the premises.**
10. **Rights of others in and to the free and unobstructed flow of the waters of the creek.**
11. **Subject to farmers rights in and to that portion of the property to any remaining crops, and further subject to the terms, conditions and restrictions of any unrecorded leases, if any.**



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12. **Rights of tenants to current crops, if any.**
13. **Rights of others in and to the free and unobstructed flow of the waters of the lake.**
14. **Rights of the public or quasi public utility companies in and to that portion of the property taken or used for utility purposes.**
15. **Rights of others in and to the free and unobstructed flow of the waters of the river.**
16. **Rights of the public in and to that portion of the property falling within the bounds of a public road, street or highway.**
17. **Resolution of the Board of Supervisors of St. Clair County, Illinois recorded in Book 2017 on page 13 pertaining to the establishment of building lines on premises fronting highways.**
18. **Easement over land owned by the State of Illinois as described in Affidavit recorded January 7, 2003 as Document A01725937 by virtue of an order of the Illinois Court of Claims in case 01-CC-2097.**
19. **The Easement noted at Item 18 describes an access along an existing driveway. The Easement as described and the driveway, on it travels over the adjacent properties not owned by the State of Illinois the grantor of the easement.**
20. **The rights of the owners of the adjacent properties in said driveway as mentioned in Item 18 including the possibility that such owners of the adjacent properties may claim the right to deny access to the captioned premises.**
21. **The access to said property is limited to the recorded access easements. This Policy does not insure access to the premises not withstanding any other provision contrary contained herein.**
22. **Affidavit of Richard Stein dated February 7, 2006 and recorded February 21, 2006 as Document No. A01962262.**
23. **Easement for ingress, egress and access to and from Grantees' premises as set forth in Easement dated December 30, 2005 and recorded January 13, 2006 as Document No. A01956282, from Henry O. Stein to David C. Blue, Donald . Blue, Dana Blue and Celia Gast.**

FACTS
WHAT DOES OLD REPUBLIC TITLE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="1"> <tr> <td style="background-color: #cccccc;">•</td> <td>Social Security number and employment information</td> </tr> <tr> <td style="background-color: #cccccc;">•</td> <td>Mortgage rates and payments and account balances</td> </tr> <tr> <td style="background-color: #cccccc;">•</td> <td>Checking account information and wire transfer instructions</td> </tr> </table> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	•	Social Security number and employment information	•	Mortgage rates and payments and account balances	•	Checking account information and wire transfer instructions
•	Social Security number and employment information						
•	Mortgage rates and payments and account balances						
•	Checking account information and wire transfer instructions						
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 Old Republic Title chooses to share; and whether you can limit this sharing.						

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

Questions

 Go to www.oldrepublictitle.com (Contact Us)

Who we are							
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.						
What we do							
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .						
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <table border="1"> <tr> <td>•</td> <td>Give us your contact information or show your driver's license</td> </tr> <tr> <td>•</td> <td>Show your government-issued ID or provide your mortgage information</td> </tr> <tr> <td>•</td> <td>Make a wire transfer</td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	•	Give us your contact information or show your driver's license	•	Show your government-issued ID or provide your mortgage information	•	Make a wire transfer
•	Give us your contact information or show your driver's license						
•	Show your government-issued ID or provide your mortgage information						
•	Make a wire transfer						
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <table border="1"> <tr> <td>•</td> <td>Sharing for affiliates' everyday business purposes - information about your creditworthiness</td> </tr> <tr> <td>•</td> <td>Affiliates from using your information to market to you</td> </tr> <tr> <td>•</td> <td>Sharing for non-affiliates to market to you</td> </tr> </table> <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>	•	Sharing for affiliates' everyday business purposes - information about your creditworthiness	•	Affiliates from using your information to market to you	•	Sharing for non-affiliates to market to you
•	Sharing for affiliates' everyday business purposes - information about your creditworthiness						
•	Affiliates from using your information to market to you						
•	Sharing for non-affiliates to market to you						
Definitions							
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <table border="1"> <tr> <td>•</td> <td>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</td> </tr> </table>	•	Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.				
•	Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.						
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <table border="1"> <tr> <td>•</td> <td>Old Republic Title does not share with non-affiliates so they can market to you</td> </tr> </table>	•	Old Republic Title does not share with non-affiliates so they can market to you				
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Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <table border="1"> <tr> <td>•</td> <td>•Old Republic Title doesn't jointly market.</td> </tr> </table>	•	•Old Republic Title doesn't jointly market.				
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Other Important Information

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company	
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company	
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.	
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC	
Trident Land Transfer Company, LLC					