



TYPE II APPLICATION – LAND USE

File #: MISC 221-0003

TYPES – PLEASE CHECK ONE:

- Design review
- Tentative Plan for Partition
- Tentative Plan for Subdivision
- Type II Major Modification
- Variance
- Other: (Explain) Tentative Plan for Vacation Rental

APPLICANT INFORMATION:

APPLICANT: Katelin McCarthy
 ADDRESS: 1400 NW Marshall St Unit 418 Portland, OR 97209
 EMAIL ADDRESS: katelinm0927@gmail.com
 PHONE: 971-777-0250 MOBILE: _____ FAX: _____
 OWNER (if different from above): N/A PHONE: _____
 ADDRESS: _____
 ENGINEER/SURVEYOR: _____ PHONE: _____
 ADDRESS: _____

GENERAL INFORMATION:

PROJECT NAME: 1538 E 3rd St. PROJECT LOCATION: 1538 E 3rd St. Newberg, OR 97132
 PROJECT DESCRIPTION/USE: Vacation Rental PROJECT VALUATION: \$330,000
 MAP/TAX LOT NO. (i.e. 3200AB-400): R3220BD00901 ZONE: R-3 SITE SIZE: 5665 SQ. FT. ACRE
 COMP PLAN DESIGNATION: High Density Residential TOPOGRAPHY: _____
 CURRENT USE: High Density Residential
 SURROUNDING USES:
 NORTH: High Density Residential SOUTH: High Density Residential
 EAST: High Density Residential WEST: High Density Residential

SPECIFIC PROJECT CRITERIA AND REQUIREMENTS ARE ATTACHED

General Checklist: Fees Public Notice Information Current Title Report Written Criteria Response Owner Signature

For detailed checklists, applicable criteria for the written criteria response, and number of copies per application type, turn to:

Design Review	p. 12
Partition Tentative Plat	p. 14
Subdivision Tentative Plat	p. 17
Variance Checklist	p. 20

The above statements and information herein contained are in all respects true, complete, and correct to the best of my knowledge and belief. Tentative plans must substantially conform to all standards, regulations, and procedures officially adopted by the City of Newberg. All owners must sign the application or submit letters of consent. Incomplete or missing information may delay the approval process.

Katelin McCarthy 11/16/21
Applicant Signature Date

Katelin McCarthy 11/16/21
Owner Signature Date

Katelin McCarthy 11/16/21
Print Name

Katelin McCarthy 11/16/21
Print Name



Community Development Department

P.O. Box 970 • 414 E First Street • Newberg, Oregon 97132
503-537-1240. Fax 503-537-1272 www.newbergoregon.gov

WE WANT YOUR COMMENTS ON A PROPOSED NEW DEVELOPMENT IN YOUR NEIGHBORHOOD

A property owner in your neighborhood submitted an application to the City of Newberg to construct a vacation rental property. You are invited to take part in the City's review of this project by sending in your written comments. For more details about giving comments, please see the back of this sheet.

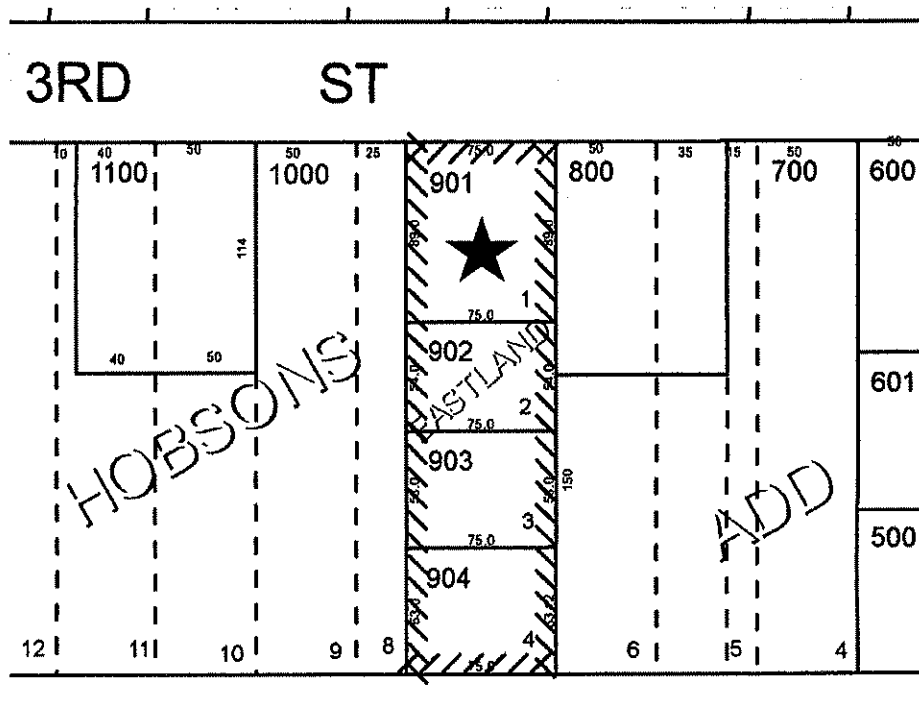
The development would include renting out a home on 3rd St on Airbnb and/or VRBO.

APPLICANT: *Katelin Mccarthy*
 TELEPHONE: *971-777-0250*

PROPERTY OWNER: *Katelin Mccarthy*

LOCATION: *1538 E 3rd St. Newberg, OR*

TAX LOT NUMBER: *R3220BD00901*



We are mailing you information about this project because you own land within 500 feet of the proposed new project. We invite you to send any written comments for or against the proposal within 14 days from the date this notice is mailed.

If you mail your comments to the City, please put the following information on the outside of the envelope:

Written Comments: File No. *TBD*
City of Newberg
Community Development Department
PO Box 970
Newberg, OR 97132

You can look over all the information about this project or drop comments off at Newberg City Hall, 414 E. First Street. You can also buy copies of the information for a cost of 25 cents a page. If you have any questions about the project, you can call the Newberg Planning Division at 503-537-1240.

All written comments must be turned in by 4:30 p.m. on Friday, December 3rd. Any issue which might be raised in an appeal of this case to the Land Use Board of Appeals (LUBA) must be submitted to the City in writing before this date. You must include enough detail to enable the decision maker an opportunity to respond. The applicable criteria used to make a decision on this application for design review approval are found in Newberg Development Code 15.220.050(B).

The Community Development Director will make a decision at the end of a 14-day comment period. If you send in written comments about this project, you will be sent information about any decision made by the City relating to this project.

Date Mailed: *TBD*

1538 E Third St.
Newberg, OR 97132
Site Plan

2 Off-Street Parking Spaces



1538 E Third St. Newberg, OR 97132

Mailing List - Homes within 500 feet of 1538 E 3rd St. Newberg, OR

ParcelId	OwnerNameLabelFormat	SiteAddr	SiteCity	SiteState
416124	Sandra Brooks	432 Wyooski St	Newberg	OR
416133	Ian Keusink	436 Wyooski St	Newberg	OR
416142	Theresa Pfaffle-Thompson	438 Wyooski St	Newberg	OR
488698	Matt & Melissa Meyer	1600 E 2nd St	Newberg	OR
488701	Brandon & Kezia Naffin	1606 E 2nd St	Newberg	OR
488704	David Breazeale	214 S Everest Rd	Newberg	OR
491311	Chad & Megan Krober	211 Elva Dr	Newberg	OR
491314	Juan Quintero	209 Elva Dr	Newberg	OR
491317	Mason Mara Y Rev Trust	205 Elva Dr	Newberg	OR
491320	Brown Clara C Trustee For	201 Elva Dr	Newberg	OR
495823	Mandy Kimmel	1531 E 3rd St	Newberg	OR
502228	Steven Julison & Christina Heenan	1559 E 2nd St	Newberg	OR
502231	Hoefer, Joanne Trustee	115 S Everest Rd	Newberg	OR
515902	John Laney III	1524 E 2nd St	Newberg	OR
515905	Jacob Baker	1556 E 2nd St	Newberg	OR
522976	Jennifer Swanson	216 S Everest Rd	Newberg	OR
522979	Habitat Everest Homeowners Association	218 S Everest Rd	Newberg	OR
522982	Lisa Stephens	1603 E 3rd St	Newberg	OR
522985	Mariana Rosario	1605 E 3rd St	Newberg	OR
528841	Magnuson Properties LLC	212 S Everest Rd	Newberg	OR
540484	Fredric Gregory & Viola Artikova	1524 E 3rd St	Newberg	OR
540487	Joshua & Sarah Miranda	1518 E 3rd St	Newberg	OR
543838	Pacific Empire Developers Inc		Newberg	OR
543841	Pacific Empire Developers Inc		Newberg	OR
543847	Church Robert H Trustee	1574 E 2nd St	Newberg	OR
55567	Newberg Friends Church	500 S Everest Rd	Newberg	OR
55585	K & M Apartments LLC	300 S Everest Rd Unit 7	Newberg	OR
56575	Episcopal Diocese Of Oregon	110 S Everest Rd	Newberg	OR
57100	Joseph Willard & Joyce Hagan	1550 E 1st St	Newberg	OR
57137	McBride Insurance Agency Inc	1548 E 1st St	Newberg	OR
57173	Morse Family 1996 Rev Trust	1544 E 1st St	Newberg	OR
57468	Wesley & Stephanie Hall	1517 E 2nd St	Newberg	OR
57529	Sandra Jordan	1519 E 2nd St	Newberg	OR
57538	Simonne Soudan & Matthew Lighthouse	1521 E 2nd St	Newberg	OR
57547	Cheryl Zick	1523 E 2nd St	Newberg	OR
57565	Lynn Seward	1525 E 2nd St	Newberg	OR
57583	David Charlton	1527 E 2nd St	Newberg	OR
57592	Emily Alimonos & Karl Brown	1545 E 2nd St	Newberg	OR
57618	Jeffrey & Kimberly Culp	1549 E 2nd St	Newberg	OR
57627	Leslie Hall	1553 E 2nd St	Newberg	OR
57645	Wayne Looney	1555 E 2nd St	Newberg	OR
57654	Allison & Matthew Pruitt	111 S Everest Rd	Newberg	OR
57690	Keeley & Joshua Emenecker	1562 E 2nd St	Newberg	OR
57707	Taylor & Christian Meide	1554 E 2nd St	Newberg	OR
57716	Robert Wegner	1544 E 2nd St	Newberg	OR
57725	Karen Williams	1530 E 2nd St	Newberg	OR
57743	Adam Perez	1526 E 2nd St	Newberg	OR
57761	Pamela Geary	1522 E 2nd St	Newberg	OR
57789	Danny & Sandra Dawson	1518 E 2nd St	Newberg	OR

57805	Donald & Sandra Paolo	1516 E 2nd St	Newberg	OR
57949	Gerald & Reyna Brickel	1512 E 2nd St	Newberg	OR
57958	Tananda & Adam Queck	1508 E 2nd St	Newberg	OR
57985	Matthew & Janette Ashcraft	1504 E 2nd St	Newberg	OR
58010	Loretta Hubbell	210 Church St	Newberg	OR
58029	Paul & Ruth Riccardi	214 Church St	Newberg	OR
58056	Vincent Smith	1511 E 3rd St	Newberg	OR
58074	Joan Rockwell	1515 E 3rd St	Newberg	OR
58109	Jellum, Paul A Trustee	1519 E 3rd St	Newberg	OR
58136	Derrick & Brandy Small	1535 E 3rd St	Newberg	OR
58154	Lopez & De Escobar	1543 E 3rd St	Newberg	OR
58207	Grant & Jennifer Hutcheson	1553 E 3rd St	Newberg	OR
58225	Rudy Chan & Lizbeth Quintal	1557 E 3rd St	Newberg	OR
58252	Marc & Alicia Mannetter	1559 E 3rd St	Newberg	OR
58270	Sandy & Melissa Sy	215 S Everest Rd	Newberg	OR
60150	401 S Everest LLC	415 S Everest Rd	Newberg	OR
60169	401 S Everest LLC	401 S Everest Rd	Newberg	OR
60203	Gary & Sonjia Ewell	305 S Everest Rd	Newberg	OR
60212	Rita Miller	1562 E 3rd St	Newberg	OR
60230	Schatz Dale N & Patsy A Trustees For	301 S Everest Rd	Newberg	OR
60267	Hawthorne Elliott Apartments LLC	1558 E 3rd St	Newberg	OR
60285	Humphrey, Mark Trustee	1552 E 3rd St	Newberg	OR
60301	Cherry Hill Apartments Fee Owner LLC	1536 E 3rd St	Newberg	OR
60329	Cournelius Danielson & Deidre Sabo	1534 E 3rd St	Newberg	OR
60338	Brian & Rina Zimmerman	1512 E 3rd St	Newberg	OR
60365	Kevin Padfield	1506 E 3rd St	Newberg	OR
60374	Tyson Gerstmann	1500 E 3rd St	Newberg	OR
60392	Mary Cooper	430 Wyooski St	Newberg	OR
60418	Edward & Jeannie Buck	444 Wyooski St	Newberg	OR
712286	Tucker & Charles Dysinger	1547 E 3rd St	Newberg	OR
712288	Eric & Kathryn Hanson	1541 E 3rd St	Newberg	OR
713088	Eastland Subdivision LLC	1542 E 3rd St	Newberg	OR
713090	Eastland Subdivision LLC	1546 E 3rd St	Newberg	OR
713092	Eastland Subdivision LLC	1550 E 3rd St	Newberg	OR

City of Newberg Development Code – Title 15

15.445.330 Vacation Rental Standards.

A. The vacation rental home shall provide a minimum of two parking spaces on the site that are available for use of the rental occupants.

Response: This home has the requisite minimum of two parking spaces.

B. The applicant shall provide for regular refuse collection.

Response: Service has already been set up with Waste Management for both trash and recycling.

C. The vacation rental home may not be occupied by more than two rental occupants per bedroom, up to a maximum of 15 people.

Response: This home will be available for a maximum of six occupants and has three bedrooms.

D. The premises of the vacation rental home may not include any occupied recreational vehicle, trailer, tent or temporary shelter during the rental occupancy. [Ord. 2763 § 1 (Exh. A § 17), 9-16-13.]

Response: This information will be part of our house rules and posted on our Vacation Rental listing.

Dattin McCauley 11/10/21



First American

First American Title Insurance Company

775 NE Evans Street
McMinnville, OR 97128
Phn - (503)376-7363
Fax - (866)800-7294

Order No.: 1032-3827169
September 27, 2021

FOR QUESTIONS REGARDING YOUR CLOSING, PLEASE CONTACT:

KEELEY DRISCOLL, Escrow Officer/Closer

Phone: (503)538-7361 - Fax: (866)800-7290 - Email:kdriscoll@firstam.com
First American Title Insurance Company
515 E Hancock, Newberg, OR 97132

FOR ALL QUESTIONS REGARDING THIS PRELIMINARY REPORT, PLEASE CONTACT:

Clayton Carter, Title Officer

Phone: (503)376-7363 - Fax: (866)800-7294 - Email: ctcarter@firstam.com

Preliminary Title Report

This report is for the exclusive use of the parties herein shown and is preliminary to the issuance of a title insurance policy and shall become void unless a policy is issued, and the full premium paid.

Please be advised that any provision contained in this document, or in a document that is attached, linked or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.

County Tax Roll Situs Address: 1538 E 3rd Street, Newberg, OR 97132

2006 ALTA Owners Standard Coverage	Liability \$	330,000.00	Premium \$	758.00 STR
2006 ALTA Owners Extended Coverage	Liability \$		Premium \$	
2006 ALTA Lenders Standard Coverage	Liability \$		Premium \$	
2006 ALTA Lenders Extended Coverage	Liability \$	264,000.00	Premium \$	358.00
Endorsement 9.10, 22 & 8.1			Premium \$	100.00
Govt Service Charge			Cost \$	25.00
Other			Cost \$	

Proposed Insured Lender: Academy Mortgage Corporation

Proposed Borrower: Katelin McCarthy and Edward Curtin

We are prepared to issue Title Insurance Policy or Policies of First American Title Insurance Company, a Nebraska Corporation in the form and amount shown above, insuring title to the following described land:

The land referred to in this report is described in Exhibit A attached hereto.

and as of September 23, 2021 at 8:00 a.m., [title to the fee simple estate is vested in:](#)

Taaryl Taylor

Subject to the exceptions, exclusions, and stipulations which are ordinarily part of such Policy form and the following:

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. 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 by making inquiry of persons in possession thereof.
3. Easements, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien, or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

The exceptions to coverage 1-5 inclusive as set forth above will remain on any subsequently issued Standard Coverage Title Insurance Policy.

In order to remove these exceptions to coverage in the issuance of an Extended Coverage Policy the following items are required to be furnished to the Company; additional exceptions to coverage may be added upon review of such information:

- A. Survey or alternative acceptable to the company
 - B. Affidavit regarding possession
 - C. Proof that there is no new construction or remodeling of any improvement located on the premises. In the event of new construction or remodeling the following is required:
 - i. Satisfactory evidence that no construction liens will be filed; or
 - ii. Adequate security to protect against actual or potential construction liens;
 - iii. Payment of additional premiums as required by the Industry Rate Filing approved by the Insurance Division of the State of Oregon
 6. Water rights, claims to water or title to water, whether or not such rights are a matter of public record.
 7. Taxes for the fiscal year 2021-2022 a lien due, but not yet payable
 8. City liens, if any, of the City of Newberg.
- Note: There are no liens as of September 25, 2021. All outstanding utility and user fees are not liens and therefore are excluded from coverage.
9. The rights of the public in and to that portion of the premises herein described lying within the limits of streets, roads and highways.

10. Easement, including terms and provisions contained therein:
Recording Information: March 17, 2020 as Instrument No. [202004417](#), Deed and Mortgage Records
In Favor of: Portland General Electric Company
For: electric and communication distribution
11. Easement as shown on the recorded plat of EASTLAND
For: private access and public utilities
Affects: see plat for exact location
12. Easement as shown on the recorded plat of EASTLAND
For: public sanitary sewer
Affects: see plat for exact location
13. Easement as shown on the recorded plat of EASTLAND
For: private water
Affects: see plat for exact location
14. Easement as shown on the recorded plat of EASTLAND
For: public utilities
Affects: see plat for exact location
15. Easement as shown on the recorded plat of EASTLAND
For: parking
Affects: see plat for exact location
16. Easement as shown on the recorded plat of EASTLAND
For: storm drain
Affects: see plat for exact location
17. Parking Easement Maintenance Agreement, including terms and provisions thereof.
Recorded: September 24, 2020 as Instrument No. [202016909](#), Deed and Mortgage Records
18. Parking Easement Maintenance Agreement, including terms and provisions thereof.
Recorded: September 24, 2020 as Instrument No. [202016910](#), Deed and Mortgage Records
19. Shared Access/Utility Easement Maintenance Agreement, including terms and provisions thereof.
Recorded: September 24, 2020 as Instrument No. [202016911](#), Deed and Mortgage Records
20. Agreement to Maintain Private Stormwater Facilities and the terms and conditions thereof:
Between: City of Newberg, a municipal corporation of the State of Oregon
And: Eastland Subdivision LLC, an Oregon limited liability company
Recording Information: October 27, 2020 as Instrument No. [202019135](#), Deed and Mortgage Records

21. Any lien, or right to lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
22. We do not find a recorded Notice of Completion for the improvements located on said property. A valid Notice of Completion will be required to be recorded prior to the issuance of the policy(s) as applied for herein.

- END OF EXCEPTIONS -

NOTE: According to the public record, the following deed(s) affecting the property herein described have been recorded within 24 months of the effective date of this report: Statutory Bargain and Sale Deed recorded October 07, 2020 as Instrument No. [202017914](#), Sigmund Holdings LLC to Eastland Subdivision LLC.

Statutory Warranty Deed recorded February 02, 2021 as Instrument No. [202102201](#), Eastland Subdivision LLC to Taaryl Taylor.

NOTE: We find no matters of public record against Katelin McCarthy and Edward Curtin that will take priority over any trust deed, mortgage or other security instrument given to purchase the subject real property as established by ORS 18.165.

NOTE: 2020-2021 taxes paid prior to the recording of the plat/partition in the amount of \$2,474.00. (Said subdivision/partition plat consists of 4 lots.)

NOTE: The 2021-2022 Tax Account No. will be 713086.

NOTE: We find no outstanding voluntary liens of record affecting subject property. An inquiry should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any security interest in the subject property.

Situs Address as disclosed on Yamhill County Tax Roll:

1538 E 3rd Street, Newberg, OR 97132

THANK YOU FOR CHOOSING FIRST AMERICAN TITLE!
WE KNOW YOU HAVE A CHOICE!

RECORDING INFORMATION

Filing Address: **Yamhill County**
777 Commercial Street SE, Suite 100
Salem, OR 97301

Recording Fees: \$ **81.00** for the first page
\$ **5.00** for each additional page

cc: Katelin McCarthy and Edward Curtin
cc: Taaryl Taylor
cc: Academy Mortgage Corporation
339 West 13490 South, Draper, UT 84020
cc: Chandler Willcuts, Willcuts Company Realtors
500 East Hancock Street, Newberg, OR 97132
cc: Katelin McCarthy, Keller Williams Portland Premiere
7504 Southwest Bridgeport Road, Portland, OR 97224

Exhibit "A"

Real property in the County of Yamhill, State of Oregon, described as follows:

Lot 1, EASTLAND, in the City of Newberg, Yamhill County, Oregon.



First American Title Insurance Company

SCHEDULE OF EXCLUSIONS FROM COVERAGE

ALTA LOAN POLICY (06/17/06)

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).

ALTA OWNER'S POLICY (06/17/06)

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 Risks 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. 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 deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

SCHEDULE OF STANDARD EXCEPTIONS

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. 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 by making inquiry of persons in possession thereof.
3. Easements, or claims of easement, not shown by the public records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
4. Any encroachment (of existing improvements located on the subject land onto adjoining land or of existing improvements located on adjoining land onto the subject land), encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject land.
5. Any lien" or right to a lien, for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

NOTE: A SPECIMEN COPY OF THE POLICY FORM (OR FORMS) WILL BE FURNISHED UPON REQUEST

TI 149 Rev. 7-22-08



Privacy Notice

Effective: October 1, 2019

Notice Last Updated: January 1, 2021

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit <https://www.firstam.com/privacy-policy/>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

What Type Of Information Do We Collect About You? We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Collect Your Information? We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

How Do We Use Your Information? We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Share Your Information? We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

How Do We Store and Protect Your Information? The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

How Long Do We Keep Your Information? We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

Your Choices We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

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

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

Contact Us dataprivacy@firstam.com or toll free at 1-866-718-0097.



For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

Right to Know. You have a right to request that we disclose the following information to you: (1) the categories of **personal information** we have collected about or from you; (2) the categories of sources from which the **personal information** was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your **personal information**; and (5) the specific pieces of your **personal information** we have collected. To submit a verified request for this information, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Right of Deletion. You also have a right to request that we delete the **personal information** we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at www.firstam.com/privacy-policy to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at www.firstam.com/privacy-policy to submit your request or by calling toll-free at 1-866-718-0097.

Verification Process. For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

Notice of Sale. We do not sell California resident information, nor have we sold California resident information in the past 12 months. We have no actual knowledge of selling the information of minors under the age of 16.

Right of Non-Discrimination. You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

Notice of Collection. To learn more about the categories of **personal information** we have collected about California residents over the last 12 months, please see "What Information Do We Collect About You" in <https://www.firstam.com/privacy-policy>. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see "How Do We Collect Your Information", "How Do We Use Your Information", and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.

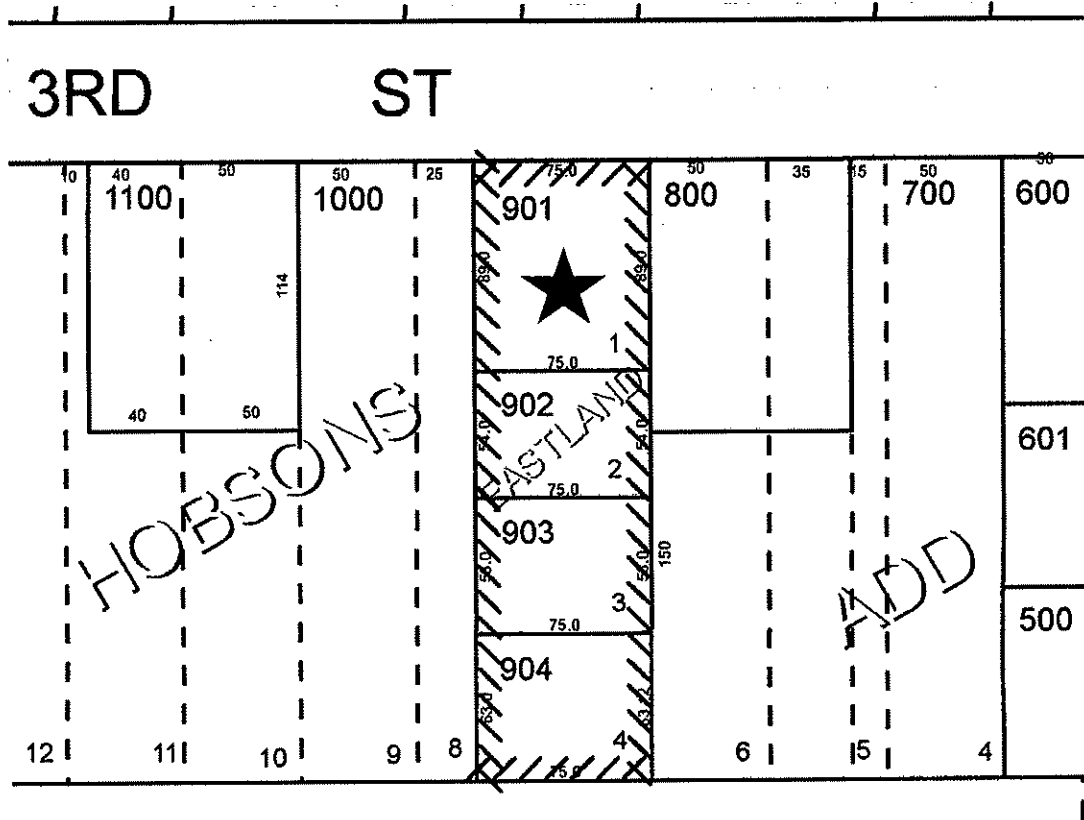
Notice of Sale. We have not sold the **personal information** of California residents in the past 12 months.

Notice of Disclosure. To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see "How Do We Use Your Information" and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.



First American

This map is furnished for illustration and to assist in property location. The company assumes no liability for any variation in dimensions by location ascertainable by actual survey.



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