USA National Title Company

USA National Title Company, Inc.
301 N. Lake Avenue #300
Pasadena, CA 91101
Phone (877) 908-5220 • Fax (626) 773-7606
www.usanationaltitle.com

ATTN: **Michael Bell**

TO: **Sotheby's International Realty**
800 E. Colorado Blvd., Suite 150
Pasadena, CA 91101

TITLE OFFICER: *Arlene Robles / Joe Teodoro TU30*
PHONE: (877) 908-5220
FAX: (626) 773-7606
Email: tu30@usa-ntc.com

ORDER NO. **072632340-30**

YOUR REFERENCE:

PROPERTY ADDRESS: **579 Laguna Road, Pasadena, CA 91105**

PRELIMINARY REPORT

EFFECTIVE DATE: **May 4, 2026 as of 8:00 a.m.**

In response to the application for a policy of title insurance referenced herein. ***USA National Title Company, Inc.*** *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 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. 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.

The policy(s) of title insurance to be issued hereunder will be policy(s) of ***Westcor Land Title Insurance Company.***

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.

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.

SCHEDULE A

The form of Policy or Policies of title insurance contemplated by this report is:

American Land Title Association Loan Policy (07-01-21)
ALTA Homeowner's Policy (07-01-2021)

1. THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

   A fee as to Parcel 1. An easement more described below as to Parcel 2.

2. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

   K. George Sugimoto and Ruri Sugimoto, Trustee of The K. and R. Sugimoto Living Trust, dated February 27, 1987

3. THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE CITY OF PASADENA, IN THE COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF.

EXHIBIT 'A'

REAL PROPERTY IN THE CITY OF PASADENA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS:

PARCEL 1:

THAT PORTION OF LOTS 47 AND "R" OF SAN RAFAEL HEIGHTS TRACT NO. 6, AS PER MAP RECORDED IN BOOK 7, PAGE 198 OF MAPS; TOGETHER WITH A PORTION OF LOT 72 OF SAN RAFAEL HEIGHTS TRACT NO. 8, IN SAID CITY, COUNTY AND STATE, AS PER MAP RECORDED IN BOOK 13 PAGE 56 OF MAPS, DESCRIBED AS A WHOLE AS FOLLOWS:

BEGINNING AT A POINT IN THE EASTERLY PROLONGATION OF THE NORTHERLY LINE OF SAID LOT 47, SAID POINT BEING DISTANT ALONG SAID PROLONGED LINE, SOUTH 89° 49' 55" WEST, 125.20 FEET FROM ITS INTERSECTION WITH THE EASTERLY LINE OF SAID LOT 72; THENCE ALONG SAID PROLONGATION AND SAID NORTHERLY LINE SOUTH 89° 49' 55" WEST, 134.80 FEET; THENCE SOUTH 01 ° 49' 00" WEST 75.07 FEET; THENCE PARALLEL WITH SAID NORTHERLY LINE AND SAID EASTERLY PROLONGATION, NORTH 89° 49' 55" EAST, 152.18 FEET; THENCE SOUTH 20° 42' 53" EAST, 66.77 FEET; THENCE NORTH 89° 49' 55" EAST 71.93 FEET TO SAID EASTERLY LINE OF SAID LOT 72; THENCE ALONG SAID EASTERLY LINE, NORTH 12° 50' 58" EAST, 12.83 FEET TO A POINT IN SAID LINE THAT IS DISTANT SOUTH 12° 50' 58" WEST, 24.99 FEET FROM THE ANGLE POINT IN SAID EASTERLY LINE; THENCE SOUTH 89° 49' 55" WEST, 66.16 FEET TO A LINE WHICH BEARS SOUTH 20° 42' 53" EAST FROM THE POINT OF BEGINNING: THENCE ALONG SAID LINE, NORTH 20° 42' 53" WEST, 133.54 FEET TO THE POINT OF BEGINNING.

SAID LAND DESCRIBED ABOVE IS ALSO KNOWN AS "PARCEL C", AS SHOWN ON A RECORD OF SURVEY FILED IN BOOK 78, PAGE 88 OF RECORD OF SURVEYS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY, CALIFORNIA.

PARCEL 2:

AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER THAT PORTION OF LOT 72 OF SAN RAFAEL HEIGHTS TRACT NO. 8, IN THE CITY OF PASADENA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 13 PAGE 56 OF MAPS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF SAID LOT 72, WITH THE EASTERLY PROLONGATION OF THE SOUTHERLY LINE OF LOT 47 OF SAN RAFAEL HEIGHTS TRACT NO. 6, IN SAID CITY, COUNTY AND STATE, AS PER MAP RECORDED IN BOOK 7 PAGE 198 OF MAPS; THENCE ALONG SAID PROLONGATION, SOUTH 89° 49' 55" WEST, 82.11 FEET AT THE BEGINNING OF A TANGENT CURVE CONCAVE EASTERLY, HAVING A RADIUS OF 30 FEET; THENCE NORTHWESTERLY, NORTHERLY, EASTERLY AND SOUTHEASTERLY, ALONG SAID CURVE, THROUGH A CENTRAL ANGLE OF 252° 32' 33", AN ARC DISTANCE OF 132.23 FEET TO THE BEGINNING OF A REVERSE CURVE CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 20 FEET; THENCE SOUTHEASTERLY ALONG SAID CURVE, THROUGH A CENTRAL ANGLE OF 72° 32' 33", AN ARC DISTANCE OF 25.32 FEET, TO ITS POINT OF TANGENCY WITH A LINE WHICH BEARS SOUTH 89° 49' 55" WEST, FROM A POINT IN THE EASTERLY LINE OF SAID LOT 72, SAID POINT BEING DISTANT SOUTH 12° 50' 58" WEST, 24.99 FEET FROM THE ANGLE POINT IN SAID EASTERLY LINE; THENCE ALONG SAID LINE, NORTH 89° 49' 55" EAST 40.19 FEET TO SAID LAST MENTIONED POINT IN SAID EASTERLY LINE; THENCE ALONG SAID EASTERLY LINE, SOUTH 12° 50' 58" WEST, 25.66 FEET TO THE POINT OF BEGINNING.

APN: 5715-017-016

SCHEDULE 'B'

AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PREPRINTED GENERAL EXCEPTIONS (SHOWN BELOW) AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes, to be levied for the fiscal year 2026-2027.

2. General and Special City and/or County taxes, including any personal property taxes and any assessments collected with taxes, for the fiscal year 2025 - 2026:

1st Installment:	$1,880.08 Paid
2nd Installment:	$1,880.07 Paid
Land Value:	$50,442.00
Improvements:	$218,716.00
Exemption:	$7,000.00
Code Area:	07500
Assessment No.	5715-017-016

3. Assessments, if any, for community facility districts affecting said land which may exist by virtue of assessment maps or notices filed by said districts. Said assessments are collected with the County Taxes.

4. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 (commencing with Section 75) or Part 2, Chapter 3, Articles 3 and 4, respectively, of the Revenue and Taxation code of the State of California as a result of the transfer of title to the vestee named in Schedule A or as a result of changes in ownership or new construction prior to Date of Policy.

5. Water rights, claims or title to water in or under said land, whether or not shown by the public records.

6. Covenants, conditions, and restrictions as set forth in instrument recorded in Book 6170 Page 123 of Official Records, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

   The following notice is pursuant to California Government Code Section 12956.1(b)(1)

   "If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. 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."

"Any person who believes that this document contains an unlawful restrictive covenant as described above may submit to the County Recorder a completed Restrictive Covenant Modification form. A complete copy of the original document must be attached to the Restrictive Covenant Modification form, with the unlawful language redacted. After submission to the Recorder, the form and attached document will be reviewed by County Counsel, and if the attached document properly redacts an unlawful covenant, the form and attached document will be recorded. If you submit a request to record a modification document, you must provide a return address in order for the County Recorder to notify you of the action taken by the County Counsel regarding the form." Gov. Code Sections 12956.1(b)(3) and 12956.2(a)(1), (b)(1), (c).

Said covenants, conditions, and restrictions provide that a violation thereof shall not defeat or render invalid the lien of any mortgage or deed of trust made in good faith and for value.

7. An easement for covered storm drain purposes, as condemned by Final Decree of Condemnation, in the Superior Court, Los Angeles County Case No. 708037, a certified copy of which was recorded January 4, 1960 as Document No. 2112, January 23, 1959 as Document No. 3936 and March 11, 1959 as Document No. 3545, all of Official Records.

8. Covenants, conditions, and restrictions as set forth in instrument recorded August 9, 1961 as Instrument No. 1413 of Official Records, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

   Said covenants, conditions, and restrictions provide that a violation thereof shall not defeat or render invalid the lien of any mortgage or deed of trust made in good faith and for value.

9. An easement for the purpose shown below and rights incidental thereto as set forth in a document:

Purpose:	ingress and egress, sanitary sewer and public utility, power lines
Recorded:	September 25, 1961 as Instrument No. 3177 of Official Records
Affects:	as more particularly described therein

10. An easement for the purpose shown below and rights incidental thereto as set forth in a document:

Purpose:	public utilities and incidental purposes
Recorded:	April 20, 1962 as Instrument No. 1271 of Official Records
Affects:	as more particularly described therein

11. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:

Amount:	$200,000.00
Dated:	August 13, 2004
Trustor:	K. George Sugimoto and Ruri Sugimoto, Trustee of The K. and R. Sugimoto Living Trust, dated February 27, 1987
Trustee:	Ticor Title NLS, a California corporation
Beneficiary:	Washington Mutual Bank, FA, a federal association
Recorded:	August 18, 2004 as Instrument No. 04-2128176 of Official Records
Loan No.	Not Shown

   The above deed of trust is reflected as an equity line loan or a revolving line of credit. Prior to final payoff we will require a written statement from the beneficiary that the account has been frozen and or a full reconveyance must be submitted for recording concurrent with payoff.

An Agreement to modify the terms and provisions of said Deed of Trust as therein provided:

Recorded: April 9, 2007 as Instrument No. 20070837605 of Official Records

12. If title is to be insured in the trustee(s) of a trust or their act is to be insured, we will require a full copy of the trust agreement and any amendments thereto. In certain situations the Company may accept a Trustee certificate pursuant to Section 18100.5 of the California Probate Code for the trust agreement. The Company reserves the right to request additional items and/or make additional requirements after reviewing said documents.

13. The company will require a Statement of Information from all parties to this transaction and the following parties.

    Parties: All Parties

    Please be sure said Statements are as complete as possible and signed by the respective parties.

    The company may require Statements of Information from additional parties that the company deems necessary to issue the title policies contemplated by this transaction.

14. Rights of parties in possession.

    To determine if the above referenced item can be deleted or modified the Company will require that the attached "Owners Title Affidavit" be completed by the owner of the estate described or referred to in Schedule A and be returned to USA National Title Company, Inc. as soon as possible prior to the close of escrow.

    The purposes of the Owners Title Affidavit, is to provide the Company with certain information that cannot necessarily ascertained by making a physical inspection of the land.

15. Prior to the issuance of any Policy of Title Insurance, USA National Title Company will require that the Escrow Company have personal contact with the seller in order to verify their identity, and the Deed contemplated by this transaction be notarized in the Escrow Company's office or by a notary approved by USA National Title Company's underwriters.

16. In an effort to balance a streamlined closing process and client identity validation, please be advised that this transaction may be subject to an Val-ID® process. The ID verification process may be required from the Seller/Borrower at the opening or prior to closing the transaction. This can be done by simply providing the title company the seller/borrower's mobile number. Title will then send a link to the signer to initiate ID verification process.

    Please contact the Title unit as soon as possible to make arrangements with your seller.

17. **If this sale transaction is "ALL CASH" and is scheduled to close on or after March 1, 2026, it may be subject to reporting under the Residential Real Estate Reporting Rule ("RRE Rule") issued by FinCEN. The Company must be provided with all necessary information before closing the transaction contemplated herein, as required by Federal Law, pursuant to the Bank Secrecy Act. Failure by any party to furnish the required information may delay the closing or prevent the Company from issuing the requested title insurance policy.**

    To assist the parties in determining whether a transaction is subject to reporting requirements, FinCEN has promulgated a Quick Reference Guide:
    https://www.fincen.gov/system/files/2025-12/QRG-Am-I-A-Reporting-Person.pdf

Additionally, our Underwriters have selected FinCEN Real Estate Report to help you navigate and comply with the new FinCEN regulations.
https://fincenrealestatereport.com

18. In the event the contemplated transaction involves a loan from a Non-Institutional Lender (i.e. Hard Money or Private Party, other than a Seller Carry Back Loan), please refer to the Requirements shown as Note #3 in the Preliminary Report.

End of Schedule ‘B’

USA National Title Company

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E-mail: tu30@usa-ntc.com

LENDER'S SUPPLEMENTAL REPORT

Order No.: 072632340-30

WE WISH TO REPORT THE FOLLOWING ITEMS, RELATING TO THE ISSUANCE OF AN AMERICAN LAND TITLE ASSOCIATION LOAN POLICY:

NOTE 1: NONE OF THE ITEMS SHOWN HEREIN WILL CAUSE THE COMPANY TO DECLINE TO ATTACH CLTA ENDORSEMENT FORM 100 TO AN ALTA LOAN POLICY WHEN ISSUED.

NOTE 2: THE COMPANY IS NOT AWARE OF ANY MATTERS WHICH WOULD CAUSE IT TO DECLINE TO ATTACH THE CLTA ENDORSEMENT FORM 116 INDICATING THAT THERE IS LOCATED ON SAID LAND: **A single family residence, more commonly known as: 579 Laguna Road, City of Pasadena, County of Los Angeles, State of California 91105.**

NOTE 3: THE FOLLOWING IS REPORTED FOR INFORMATION PURPOSES ONLY. THE ONLY CONVEYANCE(S) AFFECTING SAID LAND WITHIN **TWENTY-FOUR (24)** MONTHS OF THE DATE OF THIS REPORT ARE AS FOLLOWS: **NONE.**

NOTES AND REQUIREMENTS

NOTE 1: HOMEOWNER'S ASSOCIATION: If the contemplated transaction is for a property subject to membership in a homeowner's association, we will require that we be furnished with a written statement from the current Homeowner's Association, stating that all liens/dues are current. The statement should provide clearance up to the time of closing. In order to avoid delays in closing, please obtain said statement at least one week prior to close.

NOTE 2: PRIVATE PARTY DEED OF TRUST: If any Deed of Trust in favor of 'Private Parties' is to be omitted from Policy of Title Insurance, we will require that the original Note, Deed of Trust and properly executed and Notarized Request for Full Reconveyance be surrendered prior to the close of escrow. To avoid potential delays, please forward said document(s) at least one week prior to close.

NOTE 3: HARD MONEY OR PRIVATE LENDER TRANSACTIONS
A hard money loan is defined to be any real estate financing transaction where the lender is anyone other than: 1) a federal or state-regulated financial institution, such as a bank or insurance company; 2) a lender with a validated NMLS number; or 3) a seller of real property taking back a purchase money mortgage.

a) All Hard Money Loan Transactions will be subject to requirements below:.

b) Submission of 2 forms of IDs from ALL borrowers required. (1 photo ID and 2nd can be a non-photo ID (if credit card – only front photo of card is needed)

c) No wire shall be sent to any party other than the record titleholder or titleholder entity of the property. No check or borrower proceeds shall be made payable to any party other than the record titleholder or titleholder entity of the property.

d) Hard money loans in excess of $700,000.00 will also be subject to underwriting approval.

NOTE 4: SHORT SALES

For "Short Sale" Transactions in which a lender will accept less than the outstanding balance of its loan as full satisfaction of the obligation: Prior to the issuance of a policy, USA National Title will require evidence that the first-position trust deed holder, has received and acknowledged all payments to be made to subordinate-position lien holders, regardless of whether such payments are to be made from proceeds or from contributions by real estate brokers and/or buyers in the subject transaction, or from other third-party sources. Evidence shall include but not be limited to: (a) a written demand from the first-position trust deed holder acknowledging and approving payments to subordinate-position lien holders from proceeds and otherwise; or (b) a supplemental letter or amended demand from the first-position lien holder acknowledging payments to be made to subordinate lien holders from sources other than proceeds (including broker commissions and additional buyer deposits).

NOTE 5: MAPS: The map(s) attached hereto may or may not be a survey of the land depicted thereon. You should not rely upon it for any purpose other than orientation to the general location of the parcel or parcels depicted. USA National Title Company expressly disclaims any liability for alleged loss or damages which may result from reliance upon this map.

NOTE 6: FEES

Sub-Escrow Fees - USA National Title Sub-Escrow Fees are as follows: $160.00 for SALE transactions & $70.00 for REFINANCE transactions.

PCOR - All Deeds require a Preliminary Change of Ownership form (PCOR). A PCOR must be completed by the transferee (buyer) prior to the transfer of property in accordance with the provisions of Section 480.3 of the Revenue and Taxation Code. In the event the PCOR is not attached or is incomplete and not accepted by the County Recorder, an additional fee of $20 will apply. State law also provides for a penalty of be levied if the Change of Ownership Report is not returned to the Assessor within a timely filing period. The penalty for failure to file a Change in Ownership Statement is $100 or 10% of the new tax bill, whichever is greater, but not to exceed $2,500.

CA SB2 - The California (SB2) Housing and Jobs Act Fee is a recording fee imposed by the Building Homes and Jobs Act to fund affordable housing in California. The fee is $75 per applicable document and/or document title. This fee is not applicable when there is transfer tax being paid, therefore, it is does not apply on purchases.

NOTE 7: The Homeowner's Policy applies only if each insured named in Schedule A is a Natural Person (as Natural Person is defined in said policy) or if the property qualifies. If each insured to be named in Schedule A is not such a Natural Person or the property does not qualify, then a CLTA Owners Policy or ALTA Owners Policy will be issued with the following exceptions:

1. Taxes or assessments that 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; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, 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 that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other fact 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 materials unless such lien is shown by the Public Records at Date of Policy.

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PRIVACY ACT NOTICE

Title Number: **072632340**
Title Officer: **Arlene Robles / Joe Teodoro TU30**

USA National Title Company, has prepared this Privacy Act Notice to comply with the Gramm-Leach-Biley Act, Public Law 106-102 and to inform you regarding its collection, storage and use of information that you and others give it during the processing of your escrow transaction. The information in this Privacy Act Notice applies to Escrow Holder's current and former clients.

1. **Categories of Information Title Collects.** We collect nonpublic personal information about you from the following sources:

A. Information from you in letters and other communications as well as in forms including Statement of Identity, data collection regarding the financial status of the property or you and on other forms; and

B. Information directly from third parties including real estate sales agent brokers, mortgage companies and lenders, title companies, contractors, bookkeepers and accountants, attorneys, homeowners associations, insurance agents, federal, state or local tax or government authorities or from officers who may give us information on forms by other methods including but not limited to, telephone, e-mail, facsimile transmission.

2. **Categories of Parties To Whom Title Discloses.** We may disclose nonpublic personal information about you to the following types of third parties:

A. Financial service providers such as title insurance and underwritten title companies, mortgage companies and lenders as well as insurance agents and companies associated with your escrow transaction.

B. Nonfinancial companies such as homeowners associations, attorneys, bookkeepers, and accountants, federal, state or local tax or government authorities, real estate sales agents and brokers associated with your escrow transaction.

C. Service providers including contractors, structural pest control operator, others rendering services to you or the real property or business that is the subject of this escrow transaction.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. Otherwise, we do not disclose personal or confidential information to anyone outside our company without your consent. We will adhere to the privacy policies and practices as described in this Privacy Act Notice.

We restrict access to our personal and title file information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Your information is stored in a secure place on a secure computer and in physical files. When we replace computers, we erase old disks or reformat them before disposal. When we dispose of old physical paper files, we have it shredded and recycled by a bonded security company.

You may direct all questions regarding the policies set forth in this Privacy Act Notice to your Title Officer.

PRIVACY ACT NOTICE

AFFILIATED BUSINESS DISCLOSURE STATEMENT
USA National Title Company, Inc. has an affiliated business interest in a joint venture known as **Title Processing Intelligence Group LLC (TPIG)**, which is utilized by USA National Title Company, Inc. as a vendor for centralized title production services.

In addition, some employees of USA National Title Company, Inc. hold an indirect minority interest in **The Robotic Group LLC** through an investment company, **OOTB LLP**. The Robotic Group LLC is a technology company engaged as a vendor to provide outsourced production services.

As a result of these vendor relationships, referrals of business to USA National Title Company, Inc. may result in investors in either TPIG or The Robotic Group LLC earning dividends from company profits.

Please note: The individual title representative you are working with is **not** rewarded if you choose to use our affiliated providers, nor penalized if you elect to use other providers.

WESTCOR
LAND TITLE INSURANCE COMPANY

Notice of Privacy Policy

of

Westcor Land Title Insurance Company

Westcor Land Title Insurance Company ('WLTIC') values its customers and is committed to protecting the privacy of personal information. In keeping with that philosophy, we have developed a Privacy Policy, set out below, that will ensure the continued protection of your nonpublic personal information and inform you about the measures WLTIC takes to safeguard that information.

Who is Covered

We provide our Privacy Policy to each customer when they purchase an WLTIC title insurance policy. Generally, this means that the Privacy Policy is provided to the customer at the closing of the real estate transaction.

Information Collected

In the normal course of business and to provide the necessary services to our customers, we may obtain nonpublic personal information directly from the customer, from customer-related transactions, or from third parties such as our title insurance agents, lenders, appraisers, surveyors or other similar entities.

Access to Information

Access to all nonpublic personal information is limited to those employees who have a need to know in order to perform their jobs. These employees include, but are not limited to, those in departments such as legal, underwriting, claims administration and accounting.

Information Sharing

Generally, WLTIC does not share nonpublic personal information that it collects with anyone other than its policy issuing agents as needed to complete the real estate settlement services and issue its title insurance policy as requested by the consumer. WLTIC may share nonpublic personal information as permitted by law with entities with whom WLTIC has a joint marketing agreement. Entities with whom WLTIC has a joint marketing agreement have agreed to protect the privacy of our customer's nonpublic personal information by utilizing similar precautions and security measures as WLTIC uses to protect this information and to use the information for lawful purposes. WLTIC, however, may share information as required by law in response to a subpoena, to a government regulatory agency or to prevent fraud.

Information Security

WLTIC, at all times, strives to maintain the confidentiality and integrity of the personal information in its possession and has instituted measures to guard against its unauthorized access. We maintain physical, electronic and procedural safeguards in compliance with federal standards to protect that information.

The WLTIC Privacy Policy can also be found on WLTIC's website at www.wltic.com

National Title Company

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ATTENTION ESCROW/LOAN OFFICER:

For your convenience, if needed:

Enclosed is an **Exhibit 'A',** which contains the legal description of the subject property, to be attached to the documents being prepared for recordation with the County Recorders' Office.

EXHIBIT ‘A’

REAL PROPERTY IN THE CITY OF PASADENA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, DESCRIBED AS FOLLOWS:

PARCEL 1:

THAT PORTION OF LOTS 47 AND "R" OF SAN RAFAEL HEIGHTS TRACT NO. 6, AS PER MAP RECORDED IN BOOK 7, PAGE 198 OF MAPS; TOGETHER WITH A PORTION OF LOT 72 OF SAN RAFAEL HEIGHTS TRACT NO. 8, IN SAID CITY, COUNTY AND STATE, AS PER MAP RECORDED IN BOOK 13 PAGE 56 OF MAPS, DESCRIBED AS A WHOLE AS FOLLOWS:

BEGINNING AT A POINT IN THE EASTERLY PROLONGATION OF THE NORTHERLY LINE OF SAID LOT 47, SAID POINT BEING DISTANT ALONG SAID PROLONGED LINE, SOUTH 89° 49' 55" WEST, 125.20 FEET FROM ITS INTERSECTION WITH THE EASTERLY LINE OF SAID LOT 72; THENCE ALONG SAID PROLONGATION AND SAID NORTHERLY LINE SOUTH 89° 49' 55" WEST, 134.80 FEET; THENCE SOUTH 01 ° 49' 00" WEST 75.07 FEET; THENCE PARALLEL WITH SAID NORTHERLY LINE AND SAID EASTERLY PROLONGATION, NORTH 89° 49' 55" EAST, 152.18 FEET; THENCE SOUTH 20° 42' 53" EAST, 66.77 FEET; THENCE NORTH 89° 49' 55" EAST 71.93 FEET TO SAID EASTERLY LINE OF SAID LOT 72; THENCE ALONG SAID EASTERLY LINE, NORTH 12° 50' 58" EAST, 12.83 FEET TO A POINT IN SAID LINE THAT IS DISTANT SOUTH 12° 50' 58" WEST, 24.99 FEET FROM THE ANGLE POINT IN SAID EASTERLY LINE; THENCE SOUTH 89° 49' 55" WEST, 66.16 FEET TO A LINE WHICH BEARS SOUTH 20° 42' 53" EAST FROM THE POINT OF BEGINNING: THENCE ALONG SAID LINE, NORTH 20° 42' 53" WEST, 133.54 FEET TO THE POINT OF BEGINNING.

SAID LAND DESCRIBED ABOVE IS ALSO KNOWN AS “PARCEL C”, AS SHOWN ON A RECORD OF SURVEY FILED IN BOOK 78, PAGE 88 OF RECORD OF SURVEYS IN THE OFFICE OF THE COUNTY RECORDER OF LOS ANGELES COUNTY, CALIFORNIA.

PARCEL 2:

AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER THAT PORTION OF LOT 72 OF SAN RAFAEL HEIGHTS TRACT NO. 8, IN THE CITY OF PASADENA, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 13 PAGE 56 OF MAPS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EASTERLY LINE OF SAID LOT 72, WITH THE EASTERLY PROLONGATION OF THE SOUTHERLY LINE OF LOT 47 OF SAN RAFAEL HEIGHTS TRACT NO. 6, IN SAID CITY, COUNTY AND STATE, AS PER MAP RECORDED IN BOOK 7 PAGE 198 OF MAPS; THENCE ALONG SAID PROLONGATION, SOUTH 89° 49' 55" WEST, 82.11 FEET AT THE BEGINNING OF A TANGENT CURVE CONCAVE EASTERLY, HAVING A RADIUS OF 30 FEET; THENCE NORTHWESTERLY, NORTHERLY, EASTERLY AND SOUTHEASTERLY, ALONG SAID CURVE, THROUGH A CENTRAL ANGLE OF 252° 32' 33", AN ARC DISTANCE OF 132.23 FEET TO THE BEGINNING OF A REVERSE CURVE CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 20 FEET; THENCE SOUTHEASTERLY ALONG SAID CURVE, THROUGH A CENTRAL ANGLE OF 72° 32' 33", AN ARC DISTANCE OF 25.32 FEET, TO ITS POINT OF TANGENCY WITH A LINE WHICH BEARS SOUTH 89° 49' 55" WEST, FROM A POINT IN THE EASTERLY LINE OF SAID LOT 72, SAID POINT BEING DISTANT SOUTH 12° 50' 58" WEST, 24.99 FEET FROM THE ANGLE POINT IN SAID EASTERLY LINE; THENCE ALONG SAID LINE, NORTH 89° 49' 55" EAST 40.19 FEET TO SAID LAST MENTIONED POINT IN SAID EASTERLY LINE; THENCE ALONG SAID EASTERLY LINE, SOUTH 12° 50' 58" WEST, 25.66 FEET TO THE POINT OF BEGINNING.

APN: 5715-017-016

RECORDING REQUESTED BY:
USA National Title Company, Inc.

WHEN RECORDED MAIL TO:

Order No.: 072632340
Escrow No.:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CERTIFICATION OF TRUST
California Probate Code Section 18100.5

The undersigned declare(s) under penalty of perjury under the laws of the State of California that the following is true and correct:

1. The Trust known as ____,

executed on ______________________, is a valid and existing trust.

2. The name(s) of the settlor(s) of the Trust is (are): ______________________________

____

3. The name(s) of the currently acting trustee(s) is (are): ____________________________

____

4. The trustee(s) of the Trust have the following powers (initial applicable line(s)):

________ Power to acquire additional property.
________ Power to sell and execute deeds.
________ Power to encumber, and execute deeds of trust.
________ Other: ____

5. The Trust is (check one): _________ Revocable __________ Irrevocable

The name of the person who may revoke the Trust is: ______________________________

6. The number of trustees who must sign documents in order to exercise the powers of the Trust is (are):

_________, whose name(s) is (are): ____

7. Title to Trust assets is to be taken as follows: ________________________________

8. The Trust has not been revoked, modified or amended in any manner which would cause the representations contained herein to be incorrect.

9. I (we) am (are) all of the currently acting trustees.

10. I (we) understand that I (we) may be required to provide copies of excerpts from the original Trust documents which designate the trustees and confer the power to act in the pending transaction.

Dated:________________________ ____

____

(Acknowledgement must be attached)

ACKNOWLEDGMENT

Title of Document: ________________________

Date of Document: ________________________

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 California)
) SS.
County of ___________________________)

On ________________________ before me, ________________________, a 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 _________________________________

(NOTARY SEAL)

USA National Title Company

Attn: USA National Title Payoff Dept.

Date: <DATE>

Escrow No.
Title Order No.: 072632340
Loan No.: < - Loan No.>
Borrower name: < - Name>
Property Address: 579 Laguna Road, Pasadena, CA 91105
Escrow or Settlement Agent: USA NATIONAL TITLE COMPANY, INC.

BORROWER'S INSTRUCTION TO SUSPEND AND CLOSE EQUITY LINE OF CREDIT

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 for at least 30 days to accommodate this pending transaction. 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.

Borrower(s) Signature(s):

____

DATE

____

301 N. Lake Avenue #300 • Pasadena, CA 91101 • (877) 908-5220 • (626) 773-7606

OWNERS TITLE AFFIDAVIT

County of Los Angeles)
State of California)

The undersigned hereby states that:

1. The undersigned is the owner of real property commonly known as

____

(the 'property') more particularly described in the PRELIMINARY REPORT dated _________________________ bearing Order No. 072632340.

2. The undersigned's possession of the property has been peaceful and undisturbed and the title thereto has never been disputed, questioned or rejected, nor insurance thereof refused. I know of no facts by reason of which said possession or title might be called into question, or by reason of which any part of the property, or any interest therein adverse to it might be set up.

3. There are no defects, liens, encumbrances, adverse claims or other matters affecting title to the property, recorded or unrecorded, other than those matters set forth in said PRELIMINARY REPORT.

4. There are no parties entitled to possession of the property other than the following:

1.____

2.____

3.____

4.____

5.____

Please check one:

___ THE ABOVE TENANTS HAVE NO RIGHTS OF FIRST REFUSAL OR OPTIONS TO PURCHASE THE PROPERTY.

___ THE ABOVE TENANTS HAVE RIGHTS OF FIRST REFUSAL OR OPTIONS TO PURCHASE THE PROPERTY.

5. No proceedings in bankruptcy have ever been instituted by or against the undersigned in any court of law of before any officer of any court in any state or territory of the United States, nor has the undersigned made, at any time, an assignment for the benefit of creditors, nor an assignment, now in effect, of the rents of the property or any part thereof.

6. There has been no work done, services rendered or materials furnished at the behest of the undersigned in connection with repairs, improvements or alterations or any similar activity at the property within 120 days prior to this date, except:

____

____

and there are no outstanding claims or persons entitled to claim for mechanics or materialman liens against said property except:

____

____

This affidavit is made for the purpose of inducing USA National Title to insure title to the property without exception to any claims arising from the matters referred to herein. The undersigned hereby indemnifies and holds USA National Title harmless from any loss or damage which it may sustain under its policies of title insurance to the extent any of the information contained herein is incorrect.

___________________________________ ___________________________________
Signature Signature

___________________________________ ___________________________________
Printed Name Printed Name

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

THIS SPACE FOR RECORDER'S USE ONLY

RESTRICTIVE COVENANT MODIFICATION
(Unlawfully Restrictive Covenant Modification)

I (We) ______________________________________ have an ownership interest of record in the property located at 579 Laguna Road, Pasadena, California 91105 that is covered by the document described below.

The following referenced document contains a restrictive covenant based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry that violates state and federal fair housing laws and that restriction is void. Pursuant to Section 12956.2 of the Government Code, this document is being recorded solely for the purpose of eliminating that restrictive covenant as shown on page(s) _____ of the document recorded on _______________ in book ___________ and page _________ or instrument number _________________ of the official records of the County of ____________. A copy of the original document containing the restrictive language is attached hereto with the unlawfully restrictive language stricken.

The modification document shall be indexed in the same manner as the original document pursuant to Government Code Section 12956.2 (e):

The effective date of the terms and conditions of this modification document shall be the same as the effective date of the original document referenced above.

____
(Signature)

____
(Printed Name

____
(Signature)

____
(Printed Name)

______________ County Counsel, pursuant to Government Code Section 12956.2, hereby states that it has been determined that the original document
Does ☐ Does Not ☐ Contain an unlawful restriction

______________ County Counsel

By: ______________________________________
Deputy County Counsel

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 ______________________________
COUNTY OF ____________________________

On __________________________ before me, ______________________________________, personally appeared
(here insert name and title of the officer)

____, 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.

____

CALIFORNIA LAND TITLE ASSOCIATION

STANDARD COVERAGE POLICY – 1990 (11-09-18)

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 unless such lien is shown by the public records at Date of Policy.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART II
(Variable exceptions such as taxes, easements, CC&R's, etc., are inserted here)

CALIFORNIA LAND TITLE ASSOCIATION
STANDARD **COVERAGE OWNER'S POLICY (02-04-22)**

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b. Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.

2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:

a. created, suffered, assumed, or agreed to by the Insured Claimant;

b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or

e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.

4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
   i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
   ii. for any other reason not stated in Covered Risk 9.b.
   5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
   6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
   7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS **FROM COVERAGE**

Some historical land records contain Discriminatory Covenants that **are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.**

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

PART I

1. (a) Taxes or assessments that 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; (b) proceedings by a public agency that 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 that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

PART II

(Variable exceptions such as taxes, easements, CC&R's, etc., are inserted here)

CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:

i. the occupancy, use, or enjoyment of the Land;

ii. the character, dimensions, or location of any improvement on the Land;

iii. the subdivision of land; or

iv. environmental remediation or protection.

b. any governmental forfeiture, police, or regulatory, or national security power.

c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b. Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.

2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
    a. created, suffered, assumed, or agreed to by You;
    b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
    c. resulting in no loss or damage to You;
    d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
    e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
    a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
    b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land. Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
    a. fraudulent conveyance or fraudulent transfer;
    b. voidable transfer under the Uniform Voidable Transactions Act; or
    c. preferential transfer:
        i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
        ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a. or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$10,000.00
Covered Risk 18	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 19	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 21	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$5,000.00

CLTA 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 policy 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.

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	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$10,000.00
Covered Risk 18	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 19	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$25,000.00
Covered Risk 21	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$5,000.00

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:

i. the occupancy, use, or enjoyment of the Land;

ii. the character, dimensions, or location of any improvement on the Land;

iii. the subdivision of land; or

iv. environmental remediation or protection.

b. any governmental forfeiture, police, regulatory, or national security power.

c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b. Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.

2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:

a. created, suffered, assumed, or agreed to by the Insured Claimant;

b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 9 or 10); or

e. resulting in loss or damage that would not have been sustained if consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.

4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:

   i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or

   ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

Some historical **land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.**

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: *The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:*

1. (a) Taxes or assessments that 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; (b) proceedings by a public agency that 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 that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

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 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.

EXCEPTIONS FROM COVERAGE

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

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from *Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:*

1. (a) Taxes or assessments that 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; (b) proceedings by a public agency that 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 that are not shown by the Public Records at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

Statement of Information

FILL OUT COMPLETELY AND RETURN

ESCROW NO.:______________________________ TITLE ORDER: **072632340-30**

NAME________________________________ **SOC.SEC. NUMBER**______________________

FIRST **FULL MIDDLE NAME** **LAST**

DRIVER'S LICENSE NO: ______________________

DATE OF BIRTH______________ **BIRTHPLACE**______________________ **MAIDEN / FORMER NAME**______________________

CELL PHONE______________________ **HOME PHONE**______________________ **BUSINESS PHONE**______________________

E-MAIL______________________________ **PREFERRED METHOD OF CONTACT** *(EMAIL/TEXT/PHONE/MAIL)* ______________

LIVED IN USA SINCE ______________________ **LIVED IN CALIFORNIA SINCE** ______________________

PARTY 2 NAME________________________________ **SOC. SEC. NUMBER**______________________

FIRST **FULL MIDDLE NAME** **LAST**

DRIVER'S LICENSE NO: ______________________

DATE OF BIRTH______________ **BIRTHPLACE**______________________ **MAIDEN / FORMER NAME**______________________

CELL PHONE______________________ **HOME PHONE**______________________ **BUSINESS PHONE**______________________

E-MAIL______________________________ **PREFERRED METHOD OF CONTACT** *(EMAIL/TEXT/PHONE/MAIL)* ______________

LIVED IN USA SINCE______________________ **LIVED IN CALIFORNIA SINCE** ______________________

WE WERE MARRIED / BECAME DOMESTIC PARTNERS ON______________________AT ______________________

PREVIOUS MARRIAGE / DOMESTIC PARTNERSHIP (if no previous marriage/domestic partnership, write "NONE"):

PARTY 1 - NAME OF FORMER SPOUSE/RDP______________________ ☐ DECEASED DATE ______________ ☐ DIVORCED CITY & STATE ______________

PARTY 2 - NAME OF FORMER SPOUSE/RDP______________________ ☐ DECEASED DATE ______________ ☐ DIVORCED CITY & STATE ______________

INFORMATION COVERING PAST 10 YEARS:

Residence(s):

PARTY 1

NUMBER AND STREET	CITY	ZIP CODE	FROM	TO
NUMBER AND STREET	CITY	ZIP CODE	FROM	TO

PARTY 2

NUMBER AND STREET	CITY	ZIP CODE	FROM	TO
NUMBER AND STREET	CITY	ZIP CODE	FROM	TO

Employment:

PARTY 1:

FIRM NAME AND ADDRESS	CITY	ZIP CODE	FROM	TO
FIRM NAME AND ADDRESS	CITY	ZIP CODE	FROM	TO

PARTY 2

FIRM NAME AND ADDRESS	CITY	ZIP CODE	FROM	TO
FIRM NAME AND ADDRESS	CITY	ZIP CODE	FROM	TO

HAVE YOU OR YOUR SPOUSE/RDP OWNED OR OPERATED A BUSINESS?

☐ YES ☐ NO IF SO, PLEASE LIST NAMES______________________

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

____

THE STREET ADDRESS OF THE PROPERTY IN THIS TRANSACTION IS:

IMPROVEMENT: ( ) SINGLE RESIDENCE ( ) MULTIPLE RESIDENCE ( ) COMMERCIAL

OCCUPIED BY: ( ) OWNER ( ) LESSEE ( ) TENANTS

ANY PORTION OF NEW LOAN FUNDS TO BE USED FOR CONSTRUCTION: ( ) YES ( ) NO

HAS ANY CONSTRUCTION OR IMPROVEMENTS BEEN MADE TO THE PROPERTY IN THIS TRANSACTION DURING THE LAST SIX MONTHS?

( ) YES ( ) NO

The undersigned declare, under penalty of perjury, that the foregoing is true and correct.

Date:______________________ X______________________________

(SIGNATURE – Party 1)

Date:______________________ X______________________________

(SIGNATURE – Party 2)

PLEASE BE SURE YOU HAVE FILLED THIS FORM OUT COMPLETELY; COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER. THANK YOU.

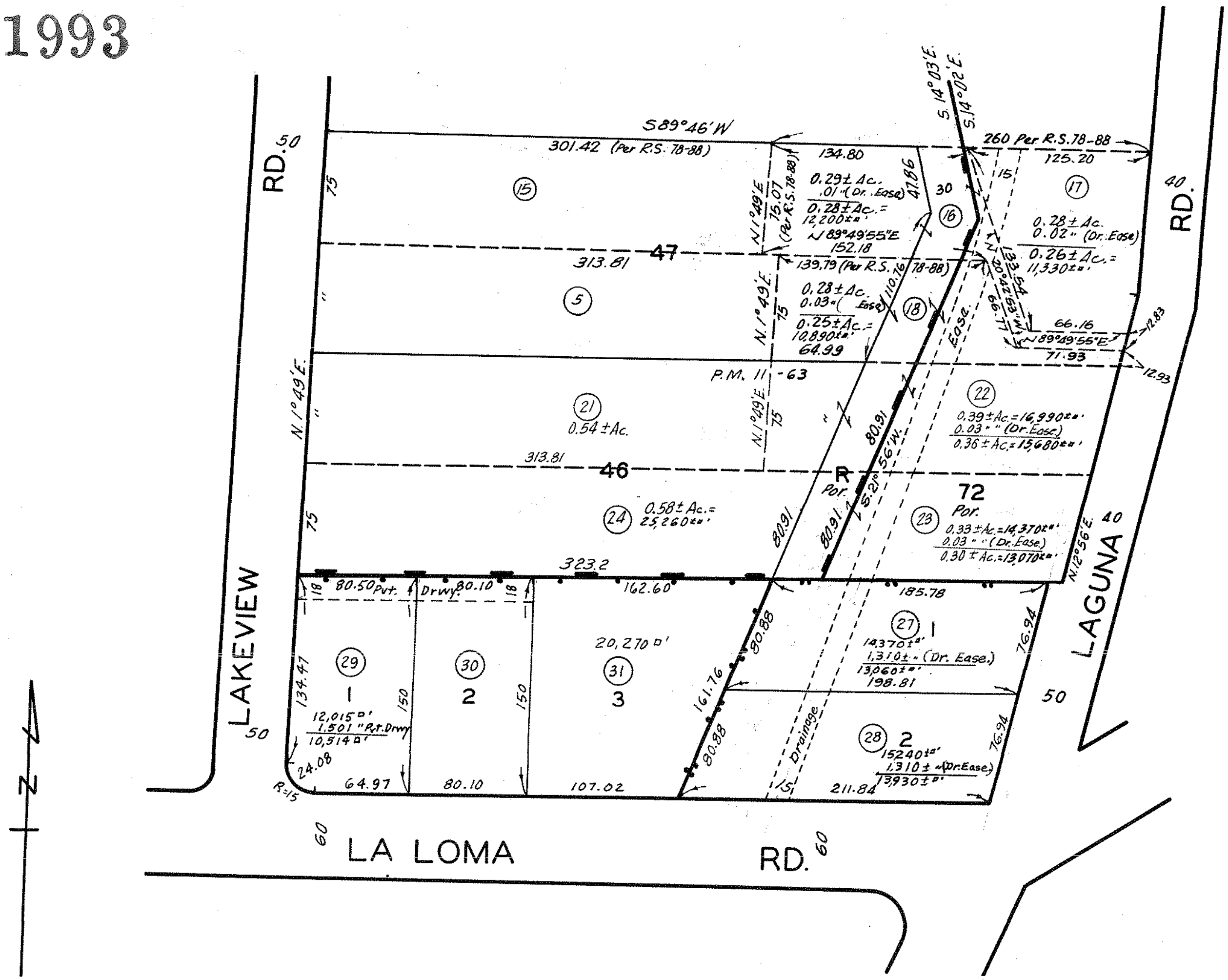
USA National Title Company, Inc. maintains procedural safeguards that comply with federal standards to protect the confidentiality and security of non-public personal information. This statement will serve to establish identity, eliminate matters affecting persons of similar name, protect you against forgeries and speed the completion of your title and escrow services.

5715 | 17

SCALE 1" = 80'

1993

REVISED
11-8-61
1-24-62
12-6-62
680202200
680215514
700319614
781017507
930402050/3001-04



CODE
7500

SAN RAFAEL HEIGHTS
TRACT NO. 6
M.B. 7-198

SAN RAFAEL HEIGHTS
TRACT NO. 8
M.B. 13-56

PARCEL MAP
P.M. 101-8

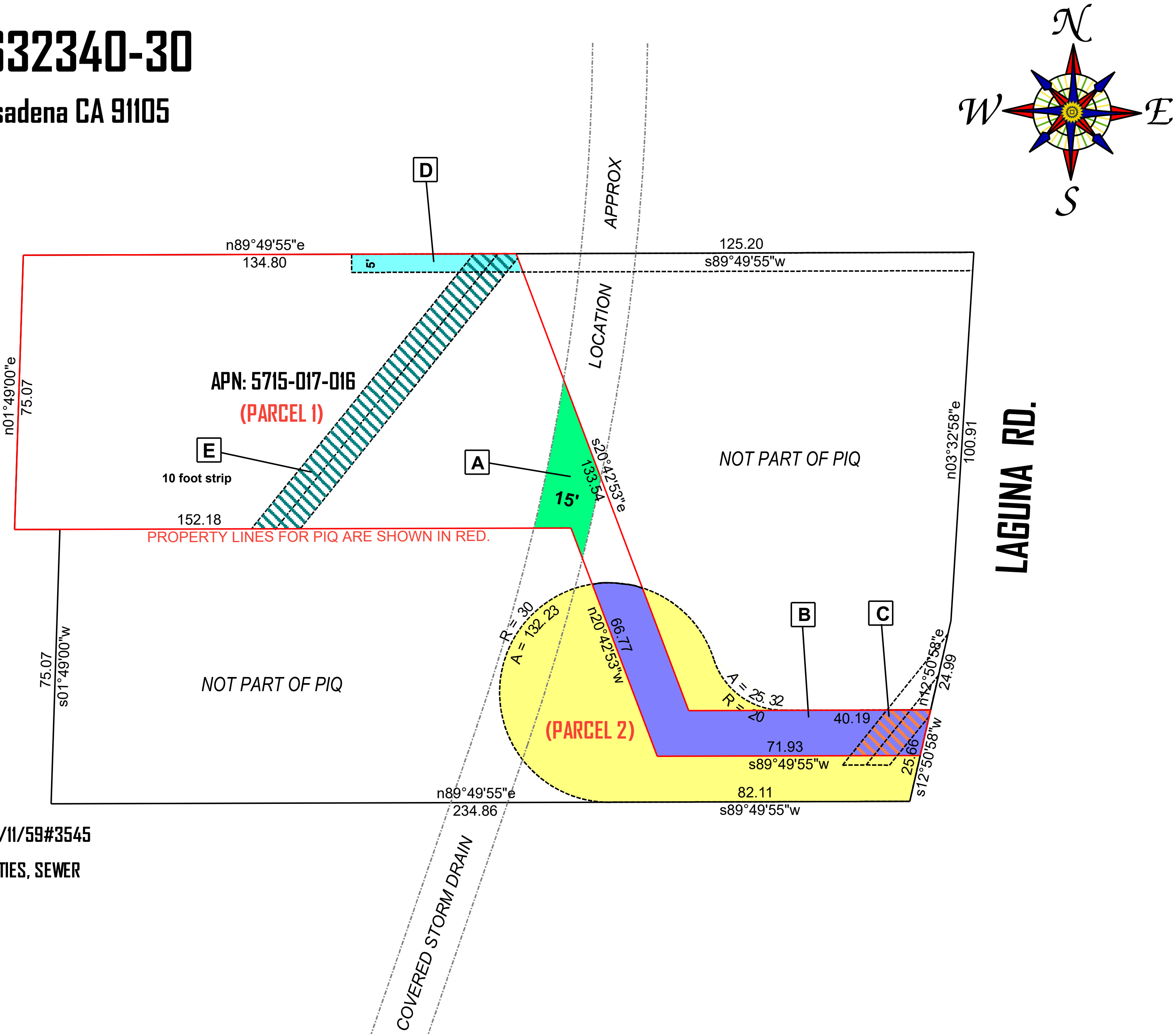
PARCEL MAP
P.M. 257-80-81

FOR PREV. ASSM'T. SEE: 79-7

ASSESSOR'S MAP
COUNTY OF LOS ANGELES, CALIF.

Order No. 072632340-30

579 Laguna Road, Pasadena CA 91105



EASEMENT NOTES:

- PARCEL 2 (EASEMENT) INGRESS, EGRESS AND UTILITIES
- **A** ITEM NO. 7 / COVERED STORM DRAIN 01/04/60#2112, 1/23/59#3936, 03/11/59#3545
- **B** ITEM NO. 9 / INGRESS, EGRESS, UTILITIES, SEWER 09/25/61#3177 O.R.
- **C** ITEM NO. 9 / POWER LINE 09/25/61#3177 O.R.
- **D** ITEM NO. 9 / POWER LINE 09/25/61#3177 O.R.
- **D** **E** ITEM NO. 10 / UTILITIES 04/20/62#1271 O.R.
- **B** ITEM NO. 10 / INGRESS, EGRESS, UTILITIES 04/20/62#1271 O.R.

THIS MAP IS PROVIDED FOR REFERENCE PURPOSES ONLY.
NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN.