



TITLE DEPARTMENT – DELIVERY TRANSMITTAL
442 Lincoln Ave., Suite 2
Steamboat Springs, CO 80487
Phone: (970) 879-1611 Fax: (970) 871-8520

DATE: February 24, 2010
FILE NUMBER: HIGHMARK MASTER Amd 1
PROPERTY ADDRESS: 2525 Village Drive, , Steamboat Springs, CO 80487
OWNER/BUYER: Steamboat Ventures, Ltd., a Floride limited partnership [/]
ASSESSOR PARCEL NUMBER: See below

2009 ROUTT COUNTY REAL PROPERTY TAXES

Table with 2 columns: Tax Amount and Schedule Number. Rows include Unit 2A through 5E with corresponding tax amounts and schedule numbers.

PLEASE REVIEW THE ENCLOSED MATERIAL COMPLETELY AND TAKE NOTE OF THE FOLLOWING TERMS CONTAINED THEREIN:

- Transmittal: [];
Schedule A: [];
Schedule B - Section 1 Requirements: [];
Schedule B – Section 2 Exceptions: []

Should you have any questions regarding these materials, or our new on-line transaction management program TitleVault, please contact Heritage Title Company at the above phone number. We sincerely thank you for your business.



TO: Heritage Title Company
Steamboat Springs Escrow
442 Lincoln Street, Suite 2
PO Box 773568
Steamboat Springs, CO 80477

ATTN: Jane Denning
PHONE: (970) 879-1611
FAX: (970) 879-0402
E-MAIL: jdenning@heritagetco.com
DELIVERY: E-MAIL
NO. OF COPIES: 1



TITLE DEPARTMENT – DELIVERY TRANSMITTAL
442 Lincoln Ave., Suite 2
Steamboat Springs, CO 80487
Phone: (970) 879-1611 Fax: (970) 871-8520

TRANSMITTAL (CONTINUED)

TO: Schreeder, Wheeler and Flint, LLP
1100 Peachtree St.
Suite 800
Atlanta, GA 30309-4516

ATTN: Leo Rose
PHONE: (404) 954-9823
MOBILE: (000) 000-0000
FAX: (404) 681-1046
E-MAIL: lrose@swflp.com

REF NO:
 If checked, supporting documentation enclosed

DELIVERY: [Email]
NO. OF COPIES: [1]

END OF TRANSMITTAL



Date: February 24, 2010

RE: Buyer/Borrower: []
Seller(s): [Steamboat Ventures, Ltd., a Floride limited partnership]
Property Address: [2525 Village Drive, Unit _____, Steamboat Springs, CO 80487]
Assessor Parcel Number: R8171687/ P7713410

Commitment Number: HIGHMARK MASTER

We would like to thank you for choosing Heritage Title Company for your title insurance needs.

For all of your closing needs, including Tax Certificate, Settlement Statement/HUD or Insured Closing Letters, your Escrow Officer is:

[Jane Denning]:
Phone: (970) 879-1611
Fax: (970) 879-0402
Email: jdenning@heritagetco.com
Location of Closing: 442 Lincoln Street, Suite 2 PO Box 773568 Steamboat Springs, CO 80477

EFFECTIVE IMMEDIATELY - NEW WIRING INSTRUCTIONS
PLEASE UPDATE YOUR RECORDS

Wells Fargo Bank: 550 California Street, 10th Floor San Francisco, CA 94104
Account Name: Heritage Title Company
Account Number: 8861647025
ABA Number: 121000248
Reference: TO BE DETERMINED
2525 Village Drive, Unit _____, Steamboat Springs, CO 80487

Visit our website www.heritagetco.com for a demonstration of our Online Transaction Management Service, TitleVault. This amazing program allows you to manage your transactions 24/7! Contact your Business Development Representative for a login and password.



Once again, thank you for your business. We look forward to servicing your transaction

Sincerely,
Heritage Title Company

**Lawyers Title Insurance Corporation
COMMITMENT**

SCHEDULE A

Commitment No: HIGHMARK MASTER

1. Effective Date: February 15, 2010 at 7:00 A.M.

2. Policy or policies to be issued:

Proposed Insured	Policy Amount
(a) ALTA 2006 Standard Owner's Policy	\$TO COME
[TBD]	
(b) None	\$
[]	
	\$
[]	

3. [Fee Simple] interest in the land described in this Commitment is owned, at the Effective Date by:

[Steamboat Ventures, Ltd., a Florida limited partnership]

4. The land referred to in this Commitment is described as follows:

See Attached Legal Description

(for informational purposes only) [2525 Village Drive, Unit _____, Steamboat Springs, CO 80487]

PREMIUMS:

TBD

Unit 5A, THE HIGHMARK, according to the plat recorded May 7, 2007 at Reception No. 656460 and as filed at File No. 13739, and the Declaration recorded May 7, 2007 at Reception No. 656461, subject to the terms, provisions and obligations of said Condominium, County of Routt, State of Colorado

Unit 5C, THE HIGHMARK, according to the plat recorded May 7, 2007 at Reception No. 656460 and as filed at File No. 13739, and the Declaration recorded May 7, 2007 at Reception No. 656461, subject to the terms, provisions and obligations of said Condominium, County of Routt, State of Colorado

Unit 5E, THE HIGHMARK, according to the plat recorded May 7, 2007 at Reception No. 656460 and as filed at File No. 13739, and the Declaration recorded May 7, 2007 at Reception No. 656461, subject to the terms, provisions and obligations of said Condominium, County of Routt, State of Colorado

**SCHEDULE B – Section 1
Requirements**

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or for the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Obtain a certificate of taxes due from the county treasurer or the county treasurer's authorized agent.
- d. Evidence that any and all assessments for common expenses, if any, have been paid.
- e. The Company will require that an Affidavit and Indemnity Agreement be completed by the party(s) named below before the issuance of any policy of title insurance.

Party(s): **Steamboat Ventures, Ltd., a Florida limited partnership**

The Company reserves the right to add additional items or make further requirements after review of the requested Affidavit.

- f. Deed sufficient to convey the fee simple estate or interest in the Land described or referred to herein, to the Proposed Insured Purchaser.

Statement of Authority for Steamboat Ventures, Ltd., a Florida limited partnership recorded February 5, 2008 at 670120,670121 and 670122 discloses the following person(s) authorized to sign on behalf of the entity, pursuant to Colorado Revised Statutes:

David O'Malley, as Manager or Steve Sirang, as Manager of Concord Wilshire Partners, LLC, a Nevada limited liability company, Manager of Mountain View Development, LLC, a Colorado limited liability company, General Partner of Steamboat Ventures, Ltd., a Florida limited partnership

- g. Furnish for recordation a partial release of deed of trust:

Amount:	\$20,000,000.00
Trustor/Grantor:	Steamboat Ventures, Ltd., a Florida limited partnership
Trustee:	Public Trustee of Routt County
Beneficiary:	Integrity Bank
Recording Date:	November 14, 2005
Recording No:	629117

NOTE: Assignment of Leases and Rents recorded November 14, 2005 at Reception No. 629118; Collateral Assignment of Residence Purchase Agreements recorded November 14, 2005 at Reception No. 629120; and Collateral Assignment of Declarant's Rights recorded November 14, 2005 at Reception No. 629121; Modification of Loan Documents recorded June 8, 2007 at Reception No. 658447 and Second Modification recorded January 10, 2008 at Reception No. 669112, all given in connection with the above Deed of Trust.

- h. Furnish for recordation a termination statement terminating the financing statement described below

Debtor: Steamboat Ventures, Ltd., a Florida limited partnership
Secured Party: Integrity Bank
Recording Date: November 14, 2005
Recording No: 629119

- i. Furnish for recordation a partial release of deed of trust:

Amount: \$8,000,000.00
Trustor/Grantor: Steamboat Ventures, Ltd., a Florida limited partnership
Trustee: Public Trustee of Routt County
Beneficiary: Prime Pacific Capital, LLC
Recording Date: November 14, 2005
Recording No: 629123

NOTE: Notary Affidavit recorded November 29, 2005 at Reception No. 629825, given in connection with the above Deed of Trust.

- j. Furnish for recordation a full release of deed of trust:

Amount: \$73,350.00
Trustor/Grantor: Steamboat Ventures, Ltd., a Florida limited partnership
Trustee: Public Trustee of Routt County
Beneficiary: Christopher Kearney
Recording Date: May 16, 2008
Recording No: 674503

NOTE: THE ABOVE INSTRUMENT AFFECTS UNIT 4A ONLY.

- k. The following document satisfactory to the Company must be signed, delivered and recorded:

Withdrawal of the Notice of Election and Demand for Sale by the Public Trustee numbered 10-015, recorded January 28, 2010 at Reception No. 695589, based upon the Deed of Trust recorded November 14, 2005 at Reception No. 629117, for the benefit of The Federal Deposit Insurance Corporation as Receiver for Integrity Bank. (See above requirement g)

END OF REQUIREMENTS

SCHEDULE B – Section 2
Exceptions

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

1. Any facts, rights, interests or claims that are not shown by the Public Records but which could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
3. Any encroachments, encumbrances, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by Public Records.
4. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for the value the estate or interest or mortgage thereon covered by this Commitment.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof, (c) water rights, claims of title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
7. (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.
8. Reservations of (1) right of proprietor of any penetrating vein or lode to extract his ore; and (2) right of way for any ditches or canals constructed by authority of United States, in U.S. Patent recorded for subject property, as follows:

Book 6 at Page 551: SE1/4NE1/4 of Section 28
Book 49 at Page 65: NE1/4NE1/4 of Section 28
Book 49 at Page 261: W1/2NW1/4 of Section 27
All in Township 6 North, Range 84 West of the 6th P.M.
9. Terms, agreements, provisions, conditions and obligations as contained in the Declaration of Easement recorded May 9, 1983 in Book 583 at Page 242.
10. Right of way, whether in fee or easement only, for the purpose of ingress and egress to and from said real property and for the purpose of constructing, installing, repairing, replacing and maintaining landscaping, irrigation systems, bike/pedestrian paths, bus stops and appurtenant improvements, as granted to The City of Steamboat Springs, a Colorado municipal corporation by Steamboat Ski Corporation, a Delaware corporation, recorded July 23, 1984 in Book 598 at Page 1296, in which the specific location is more particularly described in said instrument.

11. Right of way, whether in fee or easement only, for the purpose of ingress and egress to and from said real property and for the purpose of constructing, installing, repairing, replacing and maintaining landscaping, irrigation systems, bike/pedestrian paths, bus stops and appurtenant improvements, as granted to The City of Steamboat Springs, a Colorado municipal corporation by Steamboat Ski Corporation, a Delaware corporation, recorded July 23, 1984 in Book 598 at Page 1300, in which the specific location is more particularly described in said instrument.
12. Terms, agreements, provisions, conditions and obligations as contained in the Development Agreement for The Chadwick recorded March 23, 2004 at Reception No. 599387.
13. Terms, agreements, provisions, conditions and obligations as contained in the Revocable Permit Agreement recorded March 23, 2004 at Reception No. 599388.
14. Terms, agreements, provisions, conditions and obligations as contained in the Development Agreement for The Chadwick recorded March 23, 2004 at Reception No. 599389.
15. All notes, easements and provisions as shown on the Plat of The Highmark, according to the plat thereof filed at File No.13739.
16. Terms, agreements, provisions, conditions, obligations, (including common expenses, fees and costs under the Common Interest Ownership Act) easements and restrictions, if any, which do not contain a forfeiture or reverter clause, (deleting any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin) as contained in instrument recorded May 7, 2007 at Reception No. 656461.
17. Terms, agreements, provisions, conditions and obligations as contained in Improvements Agreement for The Highmark recorded May 7, 2007 at Reception No. 656462.
18. Terms, agreements, provisions, conditions and obligations as contained in Revocable Permit Agreement between the City of Steamboat Springs and The Highmark Owners Association recorded May 7, 2007 at Reception No. 656463.
19. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to Comcast of Colorado IV, LLC, as described in instrument recorded March 31, 2008 at Reception No. 672302.
20. Right(s) of way, including its terms and conditions, whether in fee or easement only, as granted to the City of Steamboat Springs, as described in instrument recorded July 29, 2008 at Reception No. 677162, affecting the property more particularly described in said instrument.

END OF EXCEPTIONS

AFFIDAVIT AND INDEMNITY AGREEMENT

TO Heritage Title Company a Colorado Corporation and **Lawyers Title Insurance Corporation**, a Nebraska Corporation.

1. This is written evidence to you that there are no unpaid bills, and to the extent there may be unpaid bills, that the undersigned undertakes and agrees to cause the same to be paid such that there shall be no mechanics or materialmen’s liens affecting the property for materials or labor furnished for construction and erection, repairs or improvements contracted by or on behalf of the undersigned on property:

legally described as:

See Attached Affidavit and Indemnity Agreement Legal Description

Property Address: **2525 Village Drive, Unit _____A, Steamboat Springs, CO 80487**

- 2. We further represent that to the actual knowledge and belief of the undersigned there are no public improvements affecting the property prior to the date of closing that would give rise to a special property tax assessment against the property after the date of closing.
- 3. We further represent that to the actual knowledge and belief of the undersigned there are no pending proceedings or unsatisfied judgments of record, in any Court, State, or Federal, nor any tax liens filed or taxes assessed against us which may result in liens, and that if there are judgments, bankruptcies, probate proceedings, state or federal tax liens of record against parties with same or similar names, that they are not against us.
- 4. We further represent that there are no unrecorded contracts, leases, easements, or other agreements or interests relating to said premises of which we have knowledge.
- 5. We further represent that to the actual knowledge and belief of the undersigned we are in sole possession of the real property described herein other than leasehold estates reflected as recorded items under the subject commitment for title insurance.
- 6. We further represent that there are no unpaid charges and assessments that could result in a lien in favor of any association of homeowners which are provided for in any document referred to in Schedule B of Commitment referenced above.
- 7. We further understand that any payoff figures shown on the settlement statement have been supplied to **Heritage Title Company** as settlement agent by the seller's/borrower's lender and are subject to confirmation upon tender of the payoff to the lender. If the payoff figures are inaccurate, we hereby agree to immediately pay any shortage(s) that may exist. If applicable as disclosed or referred to on Schedule A of Commitment referenced above.

The undersigned affiant(s) know the matters herein stated are true and indemnifies **Heritage Title Company**, a Colorado Corporation and **Lawyers Title Insurance Corporation**, a Nebraska Corporation against loss, costs, damages and expenses of every kind incurred by it by reason of its reliance on the statements made herein.

This agreement is executed with and forms a part of the sale and/or financing of the above described premises, and is given in addition to the conveyance and/or financing of the premises in consideration for the conveyance and/or financing, and forms a complete agreement by itself for any action thereon.

SELLER:

SELLER:

Steamboat Ventures, Ltd., a Floride limited partnership

State of [Colorado] }ss:
County of [Routt]

The foregoing instrument was acknowledged, subscribed, and sworn to before me on [_____] by [Steamboat Ventures, Ltd., a Floride limited partnership].

(SEAL)

Notary Public []
My Commission Expires: []

**ATTACHED AFFIDAVIT AND INDEMNITY AGREEMENT
LEGAL DESCRIPTION**

Unit _____, THE HIGHMARK, according to the plat recorded May 7, 2007 at Reception No. 656460 and as filed at File No. 13739, and the Declaration recorded May 7, 2007 at Reception No. 656461, subject to the terms, provisions and obligations of said Condominium, County of Routt, State of Colorado



COMMITMENT FOR TITLE INSURANCE

Issued by

Heritage Title Company

AS AGENT FOR

Lawyers Title Insurance Corporation


Lawyers Title Insurance Corporation, a Nebraska corporation (“Company”), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedule A and B and to the Conditions of this Commitment.

The Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.


All liability and obligation under this Commitment shall cease and terminate 6 months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not fault of the Company.


The Company will provided a sample of the policy form upon request.

IN WITNESS WHEREOF, Lawyers Title Insurance Corporation has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Countersigned: 
Authorized Signatory



By: 
President

Attest: 
Secretary



CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policies or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org>.

DISCLOSURE STATEMENT

- Pursuant to Section 38-25-125 of Colorado Revised Statutes and Colorado Division of Insurance Regulation 3-5-1 (Section 6), if the parties to the subject transaction request us to provide escrow-settlement and disbursement services to facilitate the closing of the transaction, then all funds submitted for disbursement must be available for immediate withdrawal.
- Colorado Division of Insurance Regulation 3-5-1, Paragraph C of Article VII, requires that "every title entity shall be responsible for all matters which appear of record prior to the time of recording whenever the title entity conducts the closing and is responsible for recording or filing of legal documents resulting from the transaction which was closed". Provided that **Heritage Title Company** conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception No. 5 in Schedule B-2 will not appear in the Owner's Title Policy and Lender's Title Policy when issued.
- If the sales price of the subject property exceeds \$100,000.00 the seller shall be required to comply with the Disclosure of Withholding Provisions of C.R.S. 39-22-604.5 (Nonresident Withholding).
- Section 39-14-102 of Colorado Revised Statutes requires that a Real Property Transfer Declaration accompany any conveyance document presented for recordation in the State of Colorado. Said Declaration shall be completed and signed by either the grantor or grantee.
- Recording statutes contained in Section 30-10-406(3)(a) of the Colorado Revised Statutes require that all documents received for recording or filing in the clerk and recorder's office shall contain a top margin of at least one inch and a left, right, and bottom margin of at least one-half of an inch. The clerk and recorder may refuse to record or file a document that does not conform to requirements of this paragraph.
- Section 38-25-109 (2) of the Colorado Revised Statutes, 1973, requires that a notation of the purchasers legal address, (not necessarily the same as the property address) be included on the face of the deed to be recorded.
- Regulations of County Clerk and Recorder's offices require that all documents submitted for recording must contain a return address on the front page of every document being recorded.
- Pursuant to Section 10-11-122 of the Colorado Revised Statutes, 1987 the Company is required to disclose the following information:
 - The subject property may be located in a special taxing district.
 - A Certificate of Taxes Due listing each taxing jurisdiction shall be obtained from the County Treasurer or the County Treasurer's authorized agent.
 - Information regarding special districts and the boundaries of such districts may be obtained from the Board of County Commissioners, the County Clerk and Recorder or the County Assessor.
- Pursuant to Section 10-11-123 of the Colorado Revised Statutes, when it is determined that a mineral estate has been severed from the surface estate, the Company is required to disclose the following information: that there is recorded evidence that a mineral estate has been severed, leased, or otherwise conveyed from the surface estate and that there is a substantial likelihood that a third party holds some or all interest in oil, gas, other minerals, or geothermal energy in the property; and that such mineral estate may include the right to enter and use the property without the surface owner's permission.
- Note: Notwithstanding anything to the contrary in this Commitment, if the policy to be issued is other than an ALTA Owner's Policy (6/17/06), the policy may not contain an arbitration clause, or the terms of the arbitration clause may be different from those set forth in this Commitment. If the policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any, set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties..

Effective Date 5/1/2008

Fidelity National Financial, Inc.
Privacy Statement

Fidelity National Financial, Inc. and its subsidiaries (“FNF”) respect the privacy and security of your non-public personal information (“Personal Information”) and protecting your Personal Information is one of our top priorities. This Privacy Statement explains FNF’s privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. FNF follows the privacy practices described in this Privacy Statement and, depending on the business performed, FNF companies may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Fidelity National Financial, Inc.
Privacy Statement (Continued)

Disclosure to Affiliated Companies – We are permitted by law to share your name, address and facts about your transaction with other FNF companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you 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 Personal Information.

Access to Personal Information/

Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, FNF's current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Chief Privacy Officer
Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, FL 32204

Changes to this Privacy Statement

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement