

# THE GROUP

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## GUARANTEED TITLE, LLLP

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3665 JFK Parkway, Bldg. 1, Suite 204  
Fort Collins, CO 80525  
Phone: (970) 613-4364  
Fax: (970) 613-4365

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Escrow Officer: Closer

Phone: (970) 613-4364

Email: [tggorders@thegrouptitle.com](mailto:tggorders@thegrouptitle.com)

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Our File: 11111

Property Address: 1234 Happy Home Road, Fort Collins, CO 80525

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**Listing Agent:**

Listing Real Estate Company  
1234 Drake Road, Fort Collins, CO 80525  
Phone: (970) 221-0700 Fax: (970) 667-7955  
Contact: Sam Smith  
Email: [ssmith@thegroupinc.com](mailto:ssmith@thegroupinc.com)  
Method of Delivery: email

**Seller:**

Mary Seller  
8888 Mountain Way, CO 80525  
Email: [mary.martin@sellingmyhome.com](mailto:mary.martin@sellingmyhome.com)  
Method of Delivery: email

**Selling Agent:**

Selling Real Estate Company  
1234 East 29th Street, Loveland, CO 80537  
Phone: (970) 613-0700 Fax: (970) 667-795  
Contact: Tim Thomas  
Email: [tthomas@thegroupinc.com](mailto:tthomas@thegroupinc.com)  
Method of Delivery: email

**Buyer:**

Jenny Buyer and John Buyer  
2222 Moving Way, Loveland, CO 80538  
Email: [jjones@buyinghomes.com](mailto:jjones@buyinghomes.com) and [jojones@buyinghomes.com](mailto:jojones@buyinghomes.com)  
Method of Delivery: email

**Title Company:**

The Group Guaranteed Title, LLLP  
3665 JFK Parkway, Bldg 1, Suite 204, Fort Collins, CO 80525  
Phone: (970) 613-4364  
Fax: (970) 613-4365  
Attn: Closer  
Method of Delivery: email

**Lender:**

Easy Home Loans, LLC  
5555 Easy Money Street, Fort Collins, CO 80525  
Email: [lucy.lending@easymoney.com](mailto:lucy.lending@easymoney.com)  
Contact: Lucy Lending  
Method of Delivery: email

**ALTA Commitment Form**  
**COMMITMENT FOR TITLE INSURANCE**  
Issued by  
**STEWART TITLE GUARANTY COMPANY**

STEWART TITLE GUARANTY COMPANY, a Texas 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 Schedules A and B and to the Conditions of this Commitment.

This 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 six 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 the fault of the Company.

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

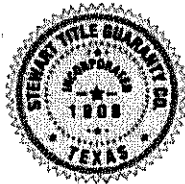
This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

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

Countersigned by:

The Group Guaranteed Title, LLLP  
3665 JFK Parkway, Bldg. 1, Suite 204  
Fort Collins, CO 80525  
(970) 613-4364

**stewart**  
title guaranty company



A handwritten signature in black ink, appearing to read "Matt Morris", written over a horizontal line.

**Matt Morris**  
President and CEO

A handwritten signature in black ink, appearing to read "Denise Carraux", written over a horizontal line.

**Denise Carraux**  
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 policy 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> >.*

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE A**

File No.:

**Commitment Date:** February 10, 2016

**1. Effective Date:** January 29, 2016, at 8:00 A.M.

**2. Policy or Policies to be issued:**

**Amount of Insurance**

(a) A.L.T.A. Owner's Policy      2006 (Extended)

\$500,000.00

Proposed Insured:

Jenny Buyer and John Buyer

(b) A.L.T.A. Loan Policy      2006 (Extended)

\$325,000.00

Proposed Insured:

Easy Home Loans, LLC, its successors and/or assigns as their respective interests may appear.

**3. The estate or interest in the land described or referred to in this Commitment and covered herein is:**

Fee Simple

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

Mary Seller

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

Lot 1,  
Block 1,  
Happy Home Subdivision, County of Larimer, State of Colorado

Purported Address:  
1234 Happy Home Road  
Fort Collins, CO 80525

**STATEMENT OF CHARGES**

These charges are due and payable  
before a policy can be issued

Owner's Policy Basic Rate	\$1495.00
Form 110.1 (Deletions OTP)	\$65.00
Loan Policy Bundled Rate	\$450.00
Form 110.1 (Deletions MTP)	\$0
Form 100	\$0
Form 8.1	\$0
Form 5.1	\$0
Tax Certificate	\$0



**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B  
PART I**

File No.:

The following are the requirements to be complied with:

1. Payment to or for the account of the grantor(s) or mortgagor(s) of the full consideration for the estate or interest to be insured.
2. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record.
3. Payment of all appropriate premiums, fees and charges must be made prior to issuance of any policy.
4. Release of Deed of Trust from Mary Seller to the Public Trustee of Larimer County for the benefit of Loans for You to secure an indebtedness in the principal sum of \$295,000.00, and any other amounts and/or obligations secured thereby, dated November 16, 2010 and recorded November 18, 2010 at Reception No. 2010001234.
5. Evidence satisfactory to the Company that all assessments for common expenses due under the Declaration of Covenants are paid through the date of closing.
6. Payment of all taxes and assessments now due and payable.
7. Warranty Deed sufficient to convey the fee simple estate or interest in the land described or referred to herein, to the Proposed Insured.
8. Deed of Trust sufficient to encumber the estate or interest in the land described or referred to herein for the benefit of the Proposed Insured.
9. Execution of the Company's Final Affidavit by the Purchaser(s) and Seller(s). In the event the final affidavit discloses the existence of new construction on the property within the past 6 months or plans for the commencement of new construction, additional requirements may be made or Standard Exception No. 4 will not be deleted from the ALTA Loan Policy and ALTA Owner's Policy.



**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B  
PART II**

File No.:

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

1. Rights or claims of parties in possession, not shown by the public records.
2. Easements, or claims of easements, not shown by the public records.
3. Any encroachment, encumbrance, 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 the 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 but prior to the date the proposed Insured acquires for value of record 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) Minerals of whatsoever kind, subsurface and surface substances, in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records or listed in Schedule B.
7. Water rights, claims or title to water.
8. Taxes due and payable, and any tax, special assessments, charge or lien imposed for water or sewer service, or for any other special taxing district.
9. Minerals of whatsoever kind, subsurface and surface substances, in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed in Schedule B.
10. Covenants, conditions, easements, lien rights, and restrictions, which do not include a forfeiture or reverter clause, and any and all supplements, amendments, and annexations thereto, set forth in the instrument(s) recorded March 15, 1995 at Reception No. 9502265, but omitting and not republishing any covenant, condition, restriction, or limitation to the extent that the specific covenant, condition, restriction, or limitation violates state or federal law based on race, color, religion, sex, sexual orientation, gender identity, handicap, familial status or national origin.
11. Easements, notes, terms, conditions, provisions, agreements and obligations as shown on the plat of Happy Home Subdivision recorded March 15, 1995 at Reception No. 9502264.
12. The effect of the inclusion of the subject property in the Happy Home Metropolitan District, as disclosed by the instrument recorded June 22, 1998 at Reception No. 9803497.
13. An easement for utility and incidental purposes granted to Public Service Company of Colorado by the instrument recorded May 2, 1999 at Reception No. 9902546, upon the terms and conditions set forth in the instrument.

NOTE: The standard printed Exceptions 1 through 5 will be deleted from the ALTA Owner's Policy when issued upon payment of the applicable premium and satisfaction of the Requirements.

NOTE: The standard printed Exceptions 1 through 5 will be deleted from the ALTA Loan Policy when issued upon

**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE B  
PART II**

payment of the applicable premium and satisfaction of the Requirements.

NOTE: Upon verification of payment of the 2015 year taxes and assessments, standard printed Exception 8 will be amended to read as follows:

Taxes and assessments for the year 2015, paid: Taxes and assessments for the year 2016 and subsequent years, a lien not yet due or payable.

## DISCLOSURES

File No.:

Pursuant to C.R.S. 10-11-122, notice is hereby given that:

- A. THE SUBJECT REAL PROPERTY MAY BE LOCATED IN A SPECIAL TAXING DISTRICT;
- B. A CERTIFICATE OF TAXES DUE LISTING EACH TAXING JURISDICTION SHALL BE OBTAINED FROM THE COUNTY TREASURER OR THE COUNTY TREASURER'S AUTHORIZED AGENT;
- C. 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

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Note: Colorado Division of Insurance Regulations 3-5-1, Subparagraph (7) (E) 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 The Group Guaranteed Title, LLLP conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception number 5 will not appear on the Owner's Title Policy and the Lender's Title Policy when issued.

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Note: Affirmative Mechanic's Lien Protection for the Owner may be available (typically by deletion of Exception No. 4 of Schedule B, Section 2 of the Commitment from the Owner's Policy to be issued) upon compliance with the following conditions:

- A. The land described in Schedule A of this commitment must be a single-family residence, which includes a condominium or townhouse unit.
- B. No labor or materials have been furnished by mechanics or materialmen for purposes of construction on the land described in Schedule A of this Commitment within the past 6 months.
- C. The Company must receive an appropriate affidavit indemnifying the Company against unfiled Mechanic's and Materialmen's Liens.
- D. The Company must receive payment of the appropriate premium.
- E. If there has been construction, improvements or major repairs undertaken on the property to be purchased, within six months prior to the Date of the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information as to the seller, the builder and/or the contractor; payment of the appropriate premium; fully executed Indemnity agreements satisfactory to the company; and, any additional requirements as may be necessary after an examination of the aforesaid information by the Company.

No coverage will be given under any circumstances for labor or material for which the insured has contracted for or agreed to pay.

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To comply with the provisions of C.R.S. 10-11-123, the Company makes the following disclosure:

- a. 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
- b. That such mineral estate may include the right to enter and use the property without the surface owner's permission.

**NOTE: THIS DISCLOSURE APPLIES ONLY IF SCHEDULE B, SECTION 2 OF THE TITLE COMMITMENT HEREIN INCLUDES AN EXCEPTION FOR SEVERED MINERALS.**

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NOTHING HEREIN CONTAINED WILL BE DEEMED TO OBLIGATE THE COMPANY TO PROVIDE ANY OF THE COVERAGES REFERRED TO HEREIN, UNLESS THE ABOVE CONDITIONS ARE FULLY SATISFIED.



## STG Privacy Notice Stewart Title Companies

### WHAT DO THE STEWART TITLE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of the Stewart Title Guaranty Company and its title affiliates (the Stewart Title Companies), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as the Stewart Title Companies, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do we share	Can you limit this sharing?
<b>For our everyday business purposes</b> — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company</i>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b> — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to <a href="mailto:optout@stewart.com">optout@stewart.com</a> or fax to 1-800-335-9591.
<b>For non-affiliates to market to you.</b> Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

### SHARING PRACTICES

How often do the Stewart Title Companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ request insurance-related services</li> <li>▪ provide such information to us</li> </ul> We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

**Contact us:** If you have any questions about this privacy notice, please contact us at: Stewart Title Guaranty Company, 1980 Post Oak Blvd., Privacy Officer, Houston, Texas 77066

## STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

### WHAT DO/DOES THE The Group Guaranteed Title, LLLP DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of The Group Guaranteed Title, LLLP, and its affiliates (" N/A "), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as The Group Guaranteed Title, LLLP, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies.	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you</b>	Yes	No
<b>For non-affiliates to market to you.</b> Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies.	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company, we will disclose your personal information to that non-affiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

### Sharing practices

<b>How often do/does The Group Guaranteed Title, LLLP notify me about their practices?</b>	We must notify you about our sharing practices when you request a transaction.
<b>How do/does The Group Guaranteed Title, LLLP protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
<b>How do/does The Group Guaranteed Title, LLLP collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• request insurance-related services</li> <li>• provide such information to us</li> </ul> <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
<b>What sharing can I limit?</b>	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

<b>Contact Us</b>	If you have any questions about this privacy notice, please contact us at: The Group Guaranteed Title, LLLP, 3665 JFK Parkway, Bldg. 1, Suite 204, Fort Collins, CO 80525
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