



## PRIVACY POLICY

### We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

### Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at [www.firstam.com](http://www.firstam.com).

### Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- \* Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- \* Information about your transactions with us, our affiliated companies, or others; and
- \* Information we receive from a consumer reporting agency.

### Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

### Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

### Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Form No. 1402.92  
(10/17/92)  
ALTA Owner's Policy



# POLICY OF TITLE INSURANCE



ISSUED BY

*First American Title Insurance Company*

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

*First American Title Insurance Company*

BY

*Gary L. Keruett*

PRESIDENT

ATTEST

*Mark R. Aronson*

SECRETARY

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**SCHEDULE A**

TOTAL FEE FOR TITLE SEARCH, EXAMINATION  
AND TITLE INSURANCE \$689.00

AMOUNT OF INSURANCE: \$125,000.00

DATE OF POLICY: SEPTEMBER 24, 2001 AT 8:00 A.M.

1. NAME OF INSURED:

**THE CITY OF RIVERSIDE**

2. THE ESTATE OR INTEREST IN THE LAND WHICH IS COVERED BY THIS  
POLICY IS:

IN FEE

3. TITLE TO THE ESTATE OR INTEREST IN THE LAND IS VESTED IN:

**THE CITY OF RIVERSIDE**

4. THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE  
UNINCORPORATED AREA OF THE COUNTY OF RIVERSIDE, STATE OF  
CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

**THAT PORTION OF ANDREW STREET, 80 FEET WIDE IN LOT 11, BLOCK  
25 OF THE VILLAGE OF ARLINGTON AS SHOWN BY MAP ON FILE IN BOOK  
1 PAGE(S) 62 OF MAPS, RECORDS OF AN BERNARDINO COUNTY,  
CALIFORNIA.**

ACE

**SCHEDULE B**

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE MATTERS SHOWN IN PART ONE (A) AND (B) FOLLOWING:

**PART ONE (A) :**

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.
2. ANY FACTS, RIGHTS, INTERESTS, OR CLAIMS WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS BUT WHICH COULD BE ASCERTAINED BY AN INSPECTION OF SAID LAND OR BY MAKING INQUIRY OF PERSONS IN POSSESSION THEREOF.
3. EASEMENTS, CLAIMS OF EASEMENT OR ENCUMBRANCES WHICH ARE 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 PUBLIC RECORDS.
5. UNPATENTED MINING CLAIMS; RESERVATIONS OR EXCEPTIONS IN PATENTS OR IN ACTS AUTHORIZING THE ISSUANCE THEREOF; WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.
6. 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.

**PART ONE (B) :**

1. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2001-2002, A LIEN NOT YET DUE OR PAYABLE.
2. AN EASEMENT IN FAVOR OF THE PUBLIC OVER ANY PORTION OF THE HEREIN DESCRIBED PROPERTY INCLUDED WITHIN PUBLIC ROADS.
3. A RIGHT OF WAY RESERVED TO THE RIVERSIDE WATER COMPANY, AND ITS ASSIGNS, FOR THE CONSTRUCTION AND MAINTENANCE OF ALL NECESSARY WATER DITCHES, PIPES, FLUMES AND APPARATUS FOR THE PURPOSES OF IRRIGATION AND DOMESTIC USE; THE EXACT LOCATION THEREOF NOT BEING DISCLOSED BY THE RECORDS.
4. THE EFFECT OF A RECORD OF SURVEY ON FILE IN BOOK 54 PAGE(S) 86 OF RECORDS OF SURVEY, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

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