

Assessor's Parcel Number: 1022-14-001-004

Recording Requested By:

Name: J. D. Sullivan, Esq.

Address: 1625 State Route 88, Suite 401

City/State/Zip Minden, NV 89423

Real Property Transfer Tax: \$ _____

Doc Number: **0829420**

08/23/2013 12:34 PM

OFFICIAL RECORDS

Requested By

J D SULLIVAN

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 of 20 Fee: \$ 33.00

Bk: 0813 Pg: 6343



Deputy: pk

Judgment Quieting Title

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

RECEIVED

AUG 14 2013

FILED

1 CASE NO. 13CV0158

2 DEPT. NO. II

2013 AUG 20 PM 12:19

**DOUGLAS COUNTY
DISTRICT COURT CLERK**

TED THUAN
CLERK

K. WILFERT DEPUTY

5 IN THE NINTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA

6 IN AND FOR THE COUNTY OF DOUGLAS

8 Robert E. Stephens and Marylin
9 L. Stephens as Trustees of the
10 ROBERT E. STEPHENS AND MARYLIN
11 L. STEPHENS FAMILY TRUST BY
12 DECLARATION OF TRUST EXECUTED
13 ON JANUARY 31, 2000,

JUDGMENT QUIETING TITLE

NRS 40.010

12 Plaintiff,

13 vs.

14 ALL PERSONS WHO CLAIM AN
15 ESTATE OR INTEREST IN THE REAL
16 PROPERTY IDENTIFIED AS 4000
17 GRANITE WAY, WELLINGTON,
18 NEVADA,

17 Defendants.

19 Plaintiff has applied to the Court for entry of Judgment in
20 favor of Plaintiff and against Defendants ALL PERSONS WHO CLAIM
21 AN ESTATE OR INTEREST IN THE REAL PROPERTY IDENTIFIED AS 4000
22 GRANITE WAY, WELLINGTON, as more particular described hereto.

23 The Order for Service of Civil Summons by Publication was
24 entered on June 20, 2013.

25 The Summons was duly published upon the aforesaid
26 Defendants, with service under NRCP Rule 4(e) being complete on
27 July 24, 2013 (four weeks from the first publication which
28 occurred on June 26, 2013).

1 The Proof and Statement of Publication was filed on July 30,
2 2013. The time for response to the Complaint having expired on
3 August 13, 2013 (20 days from service of the Summons), the NRCP
4 Rule 55(a) default of Defendants was duly entered by the Clerk of
5 Court on August 14, 2013.

6 The Court finds that the Complaint herein is well-founded
7 and that Plaintiff's claim to quiet title of the subject property
8 is well-taken. NOW, THEREFORE, IT IS HEREBY ADJUDGED AND
9 DECREED:

10 1. Title to that certain real property identified as 4000
11 Granite Way, Wellington, Douglas County, Nevada ("Property"), as
12 more particularly described in Exhibit A hereto, is quieted in
13 Plaintiff's favor as to ALL PERSONS WHO CLAIM AN ESTATE OR
14 INTEREST IN THE REAL PROPERTY IDENTIFIED AS 4000 GRANITE WAY,
15 WELLINGTON by removing the cloud created by the Deed of Trust
16 ("Deed of Trust") described in exception 13, shown at page 7 of
17 the attached Exhibit A Title Report, to wit:

18 "13. A Deed of Trust to secure an original indebtedness of
19 \$45,000.00, and any other amounts or obligations secured
20 thereby, recorded February 20, 1991, in Book 291, Page 2030,
21 as Instrument No. 245071.

22 Dated: January 31, 1991

23 Trustor: Carol Seal, a widow, and Martin Wertz and
24 Sandra Wertz, husband and wife, all as joint
25 tenants

26 Trustee: First Nevada Title Company, a Nevada
27 corporation

28 ///

1 Beneficiary: Philip H. Bell and Louise M. Bell, husband
2 and wife as joint tenants"

3 2. The aforesaid Property is hereby declared free and clear
4 of any and all liens, interest, estates, and encumbrances except
5 for the fee title ownership interest of Plaintiff, which is
6 subject to exceptions 1-12 and 14-15, at pages 6-8 of the
7 attached Exhibit A Title Report.

8
9 Dated: August 20, 2013



10
11 Judge, District Court
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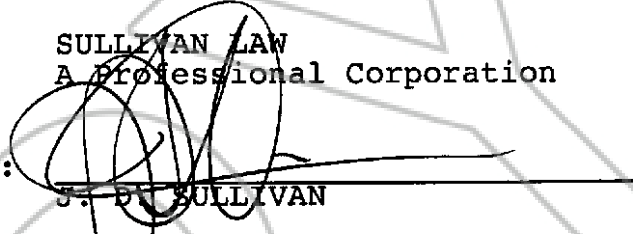
AFFIRMATION PURSUANT TO NRS 239B.030

I, J. D. Sullivan, affirm that the pleading(s) and/or document(s) that I am now presenting to the court in the above-entitled action, do not, to the best of my knowledge, contain any Social Security Number information that is in violation of NRS 239B.030.

Dated: August 14, 2013

SULLIVAN LAW
A Professional Corporation

By:



J. D. SULLIVAN

Attorneys for Plaintiff

1625 Highway 88, #401
Minden, NV 89423

Telephone: (775) 782-6915
Telecopier: (775) 782-3439



First American Title

First American Title Insurance Company
P.O. Box 645
Zephyr Cove, NV 89448
Phn - (775)588-1944
Fax - 1-(866)221-8261

Reference :
Address: 4000 Granite Way
Our Order No : 141-2412061
Escrow Officer: Nicole Peterson
nmpeterson@firstam.com

COMMITMENT FOR TITLE INSURANCE

November 8, 2011

First American Title Insurance Company

INFORMATION

The Title Insurance Commitment is a legal contract between you and the company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the policy.

The Company will give you a sample of the Policy form, if you ask.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

This information is not part of the title insurance commitment.

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Conditions	



Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 2
Property Address: 4000 Granite Way
Wellington, NV

**YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.
If you have any questions about the Commitment,
please contact the issuing office.**

COPY

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 3
Property Address: 4000 Granite Way
Wellington, NV

2nd Update

COMMITMENT FOR TITLE INSURANCE

ISSUED BY

First American Title Insurance Company

Agreement to Issue Policy

We agree to issue a policy to you according to the terms of this Commitment.

When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

- The Provisions in Schedule A.
- The Requirements in Schedule B-1.
- The Exceptions in Schedule B-2.
- The Conditions.

This Commitment is not valid without Schedule A and Sections 1 and 2 of Schedule B.

First American Title Insurance Company



Dennis J. Gilmore
President



Timothy Kemp
Secretary



By:
Authorized Signatory

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 4
Property Address: 4000 Granite Way
Wellington, NV

SCHEDULE A

1. Commitment Date: November 5, 2011 at 7:30 A.M.

2. Policy or Policies to be Issued:

- PLP Owners Policy

Proposed Insured:

To Be Determined

Amount

\$ 450,000.00

3. (A) The estate or interest in the land described in this Commitment is:

Fee

(B) Title to said estate or interest at the date hereof is vested in:

Robert E. Stephens and Marilyn L. Stephens as Trustees of the Robert E. Stephens and Marilyn L. Stephens Family Trust by Declaration of Trust executed on January 31, 2000

4. The land referred to in this Commitment is situated in the County of Douglas, State of Nevada, and is described as follows:

See Exhibit "A" attached hereto and by reference made a part hereof.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 5
Property Address: 4000 Granite Way
Wellington, NV

SCHEDULE B
SECTION ONE
REQUIREMENTS

The following requirements must be met:

- (A) Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- (B) Pay us the premiums, fees and charges for the policy.
- (C) Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.
- (D) You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- (E) Release(s) or Reconveyance(s) of Item(s): 13
- (F) Other:

Note: The owner's policy of title insurance committed to be issued will contain Deductible Amounts and Liability Limits relative to certain Covered Risks as follows:

Covered Risk 14 (Subdivision Law Violations) has a deductible of 1% of the Policy Amount or \$2500 whichever is lesser, and a Maximum Dollar Limit of Liability of \$10,000.

Covered Risk 15 (Building Permits) has a deductible of 1% of the Policy Amount or \$5000 whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

Covered Risk 16 (Zoning) has a deductible of 1% of the Policy Amount or \$5000 whichever is lesser, and a Maximum Dollar Limit of Liability of \$25,000.

Covered Risk 18 (Encroachment of Boundary Walls or Fences) has a deductible of 1% of the Policy Amount or \$2500 whichever is lesser, and a Maximum Dollar Limit of Liability of \$5,000.

SCHEDULE B
SECTION TWO
EXCEPTIONS

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction. Printed exceptions and exclusions from coverage are contained in the policy or policies to be issued. Copies of the policy forms should be read. They are available from the office which issued this Commitment.

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 6
Property Address: 4000 Granite Way
Wellington, NV

1. Water rights, claims or title to water, whether or not shown by the public records.
2. Any taxes that may be due, but not assessed, for new construction which can be assessed on the unsecured property rolls, in the office of the County Assessor, per Nevada Revised Statute 361.260.
3. Those taxes for the fiscal year July 1, 2011 through June 30, 2012, including any secured personal property taxes collected by the County Treasurer.

APN 1022-14-001-004

1st installment	\$	106.31	DELINQUENT
2nd installment	\$	106.31	DELINQUENT
3rd installment	\$	106.31	
4th installment	\$	106.31	

Total \$ **425.24**

NOTE:

Said taxes become a lien on July 1, 2011, each installment will become due and payable on the following dates:

- 1st installment is due on the 3rd Monday of August, 2011.
- 2nd installment is due on the 1st Monday of October, 2011.
- 3rd installment is due on the 1st Monday of January, 2012.
- 4th installment is due on the 1st Monday of March, 2012.

Each installment will become delinquent ten (10) days after due.

4. Any lien which may be levied by the Topaz Mutual Water Company by reason of said land lying within its boundaries.
5. Any lien which may be levied by the Topaz Ranch Estates Property Owners Association by reason of said land lying within its boundaries.
6. Any lien which may be levied by the Topaz Ranch Estates General Improvement District by reason of said land lying within its boundaries.
7. Covenants, conditions, and restrictions in a Deed recorded January 16, 1947, in Book Y, Page 114 as Instrument No. of Deed Records.
8. An Easement for to construct, operate and maintain an electric power line and incidental purposes, recorded January 13, 1954, in Book No. H of Agreements, at Page 19 as Instrument No. of Official Records.

Granted to: Sierra Pacific Power Company, a Corporation
Affects: A portion of said land

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ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 7
Property Address: 4000 Granite Way
Wellington, NV

9. An Easement for to construct, operate, maintain, replace and remove such aerial and underground telephone, telegraph and communication structures and incidental purposes, recorded January 02, 1958, in Book No. H of Agreements, at Page 543 as Instrument No. of Official Records.

Granted to: California Interstate Telephone Company, a California corporation
Affects: A portion of said land

10. An Easement for to construct, operate, maintain, replace and remove such aerial and underground telephone, telegraph and communication structures and incidental purposes, recorded October 30, 1958, in Book No. I of Agreements, at Page 149 as Instrument No. of Official Records.

Granted to: California Interstate Telephone Company, a California corporation
Affects: A portion of said land

11. Covenants, conditions and restrictions in the document recorded November 17, 1970 in Book No. 81, Page 242 as Instrument No. of Official Records, which provides that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made in good faith and for value, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(C), of United States Codes.

12. Easements as shown and/or dedication upon the final map of Topaz Ranch Estates Unit No. 4, as shown on the map thereof as File No. 50212 filed in the Office of the County Recorder, Douglas County, Nevada.

13. A Deed of Trust to secure an original indebtedness of \$45,000.00, and any other amounts or obligations secured thereby, recorded February 20, 1991, in Book 291, Page 2030, as Instrument No. 245071.

Dated: January 31, 1991
Trustor: Carol Seal, a widow, and Martin Wertz and Sandra Wertz, husband and wife, all as joint tenants
Trustee: First Nevada Title Company, a Nevada corporation
Beneficiary: Philip H. Bell and Louise M. Bell, husband and wife as joint tenants

- A Request for Notice of Default and Sale pursuant to Section 107.090 of Nevada Revised Statutes was recorded July 19, 2011 in Book No. N/A as Instrument No. 786578 of Official Records.

Mail to address:
Marylin Stephens c/o Sullivan Law
1625 State Route 88, No. 401
Minden, NV 89423

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Wellington, NV

- 14. A Claim of Lien recorded November 20, 2009 in Book No. 1109, Page 4888 as Instrument No. 754302 of Official Records.
Lien Claimant: Topaz Ranch Estates General Improvement District, a quasi-municipal corporation
Amount: \$412.95
- 15. Loss or damage by reason of the improvements, if any, located on the land described herein being declared to be personal property.

NOTE: According to the public records, there have been no Deeds conveying the land described herein within a period of 24 months prior to the date of this Report, except as follows: A Deed to Robert E. Stephens and Marilyn L. Stephens Family Trust recorded July 29, 2011 as Instrument No. 787311 of Official Records. Correction Deed recorded November 4, 2011 as Instrument No. 792145 of Official Records.

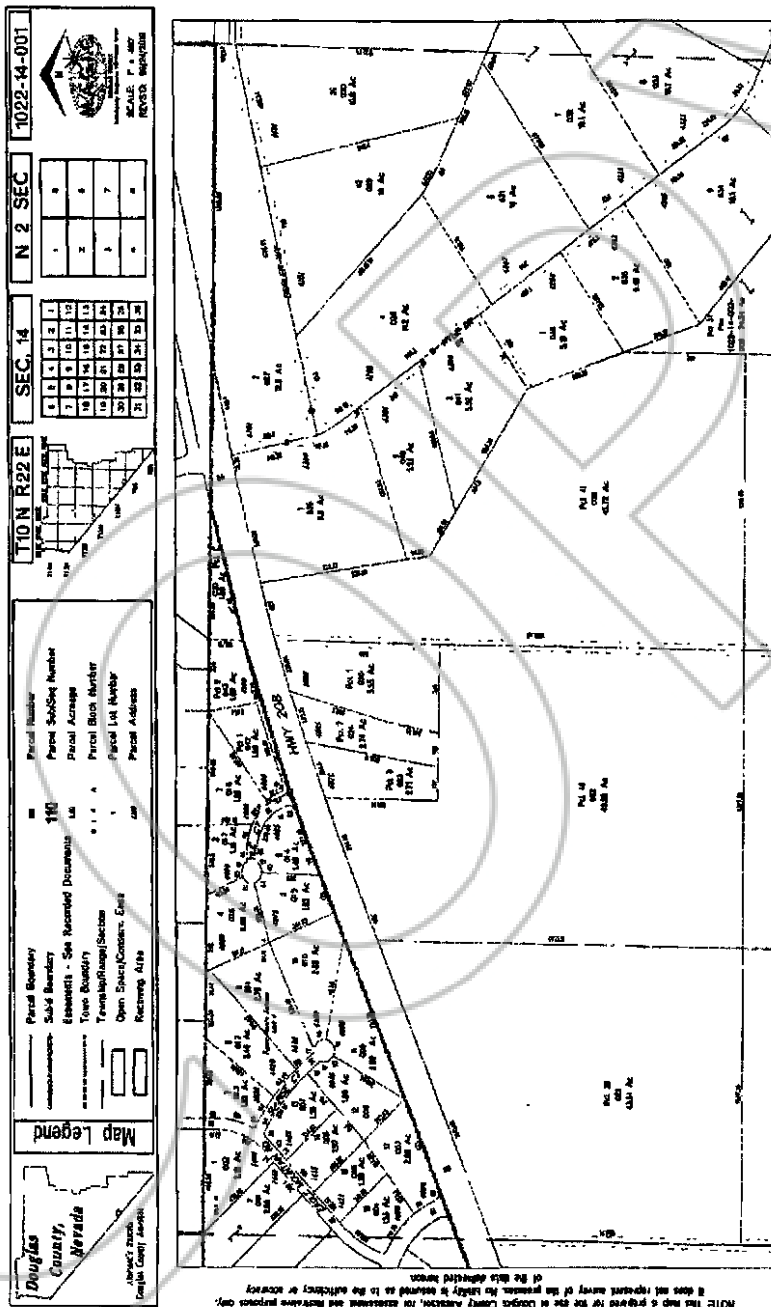
NOTE: This report is preparatory to the issuance of a Policy of Title Insurance covering land on which a mobile home is situated. If a conversion of the mobile home to real property has not occurred, then title insurance will only be afforded on the value of the land. The ALTA Loan Policy, when issued, will include CLTA endorsement forms 100 and 116, **provided the mobile home located on the land is converted from personal property to real property and notice is recorded in the public records**

When issued, the CLTA endorsement form 116 will state that there is located on the land a **SINGLE FAMILY RESIDENCE** known as: 4000 Granite Way, Wellington, NV 89444.

The map attached, if any, may or may not be a survey of the land depicted hereon. First American Title Company of Nevada expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

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 ALTA Plain Language Commitment

Commitment No. 141-2412061
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 Property Address: 4000 Granite Way
 Wellington, NV



Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 10
Property Address: 4000 Granite Way
Wellington, NV

CONDITIONS

1. DEFINITIONS

- (a)"Mortgage" means mortgage, deed of trust or other security instrument.
- (b)"Public Records" means title records that give constructive notice of matters affecting the title according to the state law where the land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section Two may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attached between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section One are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

- comply with the Requirements shown in Schedule B - Section One
- or
- eliminate with our written consent any Exceptions shown in Schedule B - Section Two.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the land must be based on this commitment and is subject to its terms.

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ALTA Plain Language Commitment

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Property Address: 4000 Granite Way
Wellington, NV

INFORMATION SHEET

Current owner: Robert E. Stephens and Marylln L. Stephens, Trustees

Property reference: 4000 Granite Way, Wellington, NV

Legal description:

See attached Exhibit A

Assessor's Parcel Number: 1022-14-001-004

Those taxes for the fiscal year July 1, 2011 through June 30, 2012 , including any secured personal property taxes collected by the county treasurer.

APN (610) 1022-14-001-004

1st installment	\$	106.31	DELINQUENT
2nd installment	\$	106.31	DELINQUENT
3rd installment	\$	106.31	
4th installment	\$	106.31	
Total	\$	425.24	

RECORDED DOCUMENTS: Pursuant to NRS 247.110; The local county recorder shall charge and collect, in addition to any fee that a county recorder is otherwise authorized to charge and collect, an additional fee of \$25 for recording any document that does not meet the standards set forth therein.

Form No. 1068-2
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Commitment No. 141-2412061
Page Number: 12
Property Address: 4000 Granite Way
Wellington, NV

WIRING INSTRUCTIONS

Payable To: First American Title Insurance Company
141 - Zephyr Cove

Bank: First American Trust, FSB
5 First American Way
Santa Ana, CA 92707
1-877-600-9473

Account No.: 3013630000

Routing No.: 122241255

Please reference the following:

Customer Name: To be determined

Escrow No.: 141-2412061-NMP

Attention: Nicole Peterson

Please use the above information when wiring funds to First American Title Insurance Company. If you need additional information or have any questions, please contact Nicole Peterson at (775)588-1944 .

Fax No.: (866)221-8261

**ALL WIRES WILL BE RETURNED IF ESCROW NUMBER
AND NAME ARE NOT INCLUDED**

Form No. 1068-2
ALTA Plain Language Commitment

Commitment No. 141-2412061
Page Number: 13
Property Address: 4000 Granite Way
Wellington, NV



First American Title

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.

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.



First American Title

Privacy Information

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 subsidiaries 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 that 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.

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.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

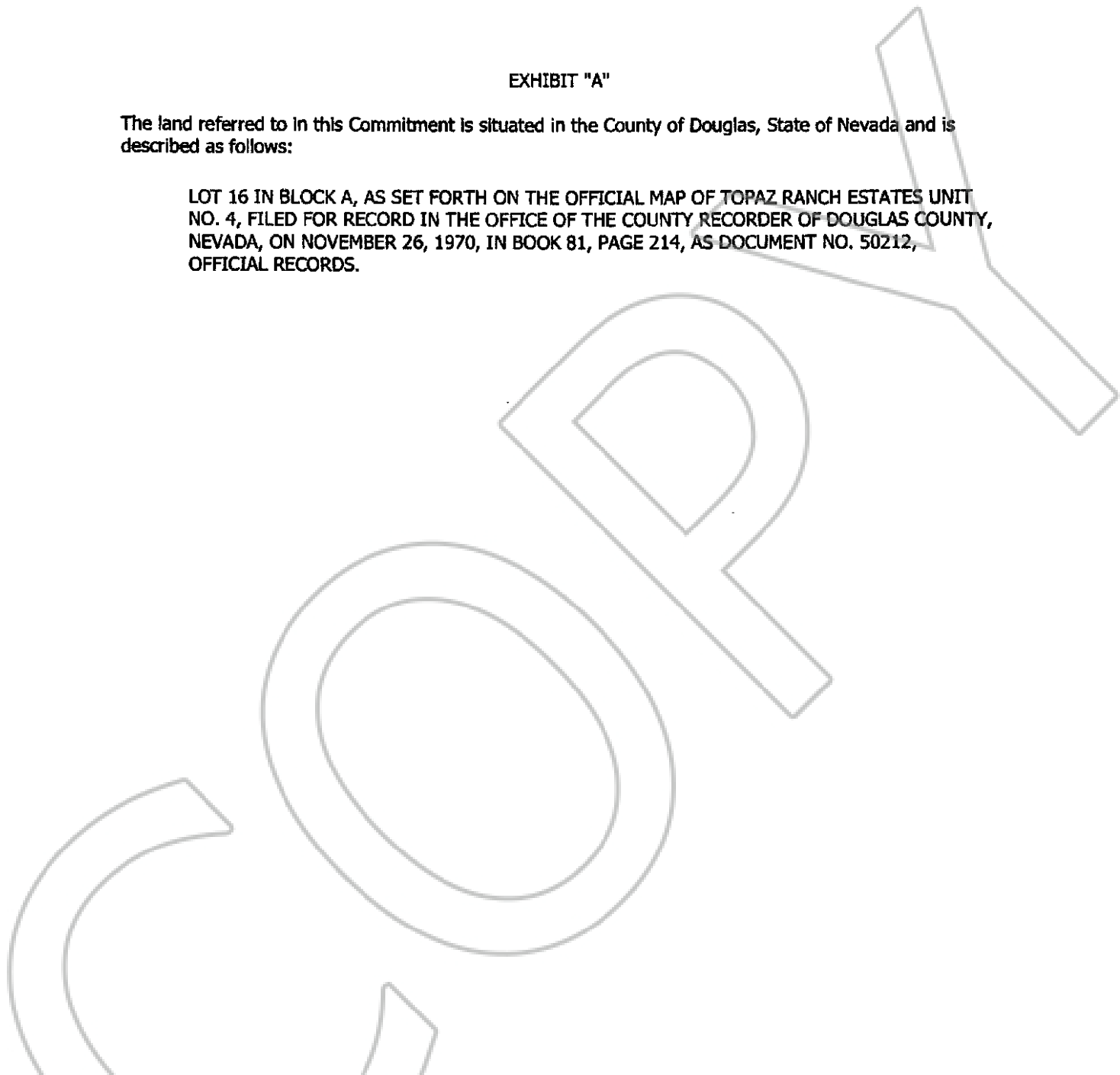
Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.

EXHIBIT "A"

The land referred to in this Commitment is situated in the County of Douglas, State of Nevada and is described as follows:

LOT 16 IN BLOCK A, AS SET FORTH ON THE OFFICIAL MAP OF TOPAZ RANCH ESTATES UNIT NO. 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON NOVEMBER 26, 1970, IN BOOK 81, PAGE 214, AS DOCUMENT NO. 50212, OFFICIAL RECORDS.



CERTIFIED COPY

The document to which this certificate is attached is a full, true and correct copy of the original in file and of record in my office.

DATE August 20 2013

TED THIRAN Clerk of the 9th Judicial District Court of the State of Nevada, in and for the County of Douglas,

By m. Braggin Deputy