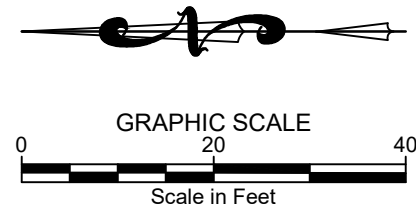
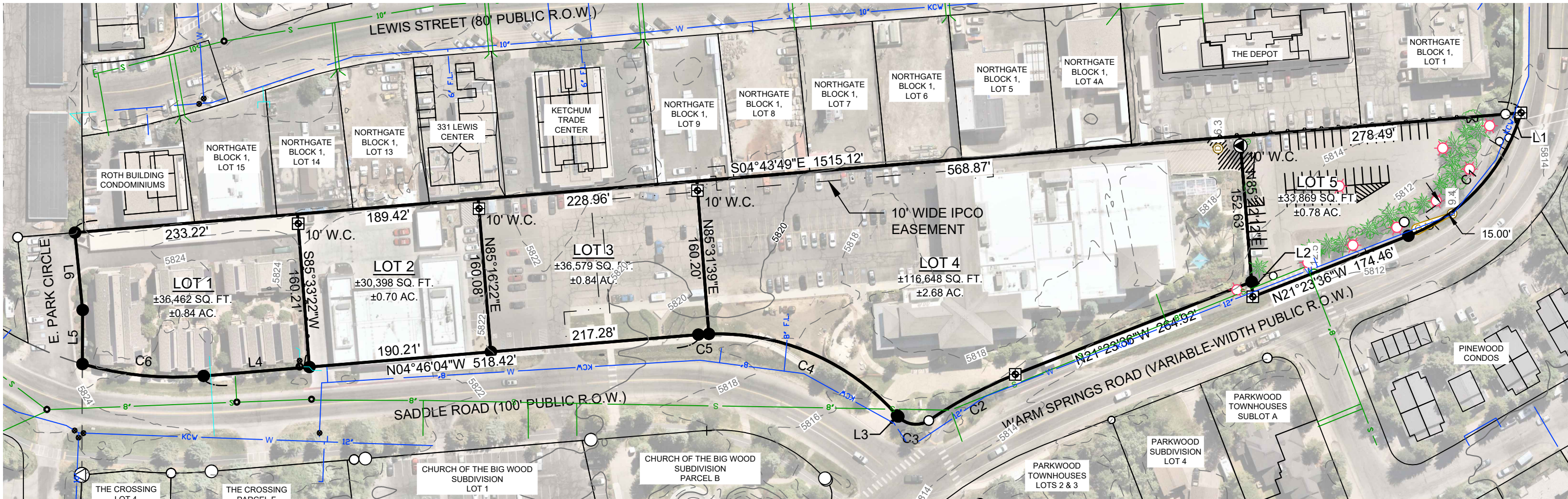


A PRELIMINARY PLAT SHOWING
STOCKYARD SUBDIVISION

LOCATED WITHIN T.4N., R.17E., SECTIONS 12 & 13, B.M., CITY OF KETCHUM, BLAINE COUNTY, IDAHO
WHEREIN TAX LOT 6689 IS SUBDIVIDED INTO FIVE LOTS AND 15' OF THE WARM SPRINGS ROAD R.O.W. IS VACATED AND TRANSFERRED TO LOT 5
SEPTEMBER 2025



SURVEY NARRATIVE & NOTES

THE PURPOSE OF THIS PLAT IS TO SHOW MONUMENTS FOUND AND SET DURING A BOUNDARY RETRACEMENT OF TAX LOT 6689 AND TO SUBDIVIDE SAID TAX LOT INTO 5 LOTS AS SHOWN HEREON AND TO VACATE A PORTION OF THE WARM SPRINGS ROAD RIGHT-OF-WAY. MISSING MONUMENTS ALONG WERE REESTABLISHED AT RECORD RIGHT-OF-WAY WIDTHS AND PROPORTIONED RECORD DISTANCES BETWEEN FOUND MONUMENTS.

- REFERENCES:
 - PLAT OF PARKWOOD SUBDIVISION, INST. NO. 136388
 - PLAT OF PINEWOOD CONDOMINIUMS, INST. NO. 176410
 - PLAT OF PARKSIDE VILLAGE, INST. NO. 194672
 - PLAT OF RESUBDIVISION NORTHWOOD P.U.D. SUBDIVISION LOT 4, INST. NO. 266897
 - PLAT OF RESUBDIVISION NORTHWOOD P.U.D. SUBDIVISION LOT 4 - REPLAT OF LOTS 6 & 7, INST. NO. 273966
 - PLAT OF RESUBDIVISION NORTHWOOD P.U.D. SUBDIVISION LOT 4 - REPLAT OF LOT 1, INST. NO. 304828
 - PLAT OF NORTHGATE SUBDIVISION, INST. NO. 308473
 - PLAT OF THE ROTH BUILDING CONDOMINIUMS, INST. NO. 329047
 - PLAT OF 331 LEWIS CENTER, INST. NO. 333851
 - PLAT OF KETCHUM TRADE CENTER, INST. NO. 339647
 - PLAT OF NORTHGATE: REPLAT OF LOTS 2 & 3A, INST. NO. 352727
 - PLAT OF CHURCH OF THE BIG WOOD SUBDIVISION, INST. NO. 449858
 - RECORD OF SURVEY OF AN ALTA/ACSM LAND TITLE SURVEY OF A PORTION OF TAX LOT 6689, INST. NO. 572587
 - RECORD OF SURVEY SHOWING THE DEPOT, INST. NO. 672222
 - RECORD OF SURVEY SHOWING TAX LOTS 8203 & 8204, INST. NO. 701523
 - RECORD OF SURVEY SHOWING LOT 9, BLOCK 1, NORTHGATE SUBDIVISION, INST. NO. 701584
 - DEED REVIEWED: INST. NO. 328437
- THE DISTANCES SHOWN ARE MEASURED. REFER TO THE ABOVE REFERENCED DOCUMENTS FOR PREVIOUS RECORD DATA.
- CONTOUR INTERVAL: 2'. CONTOURS IN AREAS OF DENSE VEGETATION MAY DEVIATE FROM TRUE ELEVATION BY ONE HALF THE HEIGHT OF THE VEGETATION. DATE OF LIDAR FLIGHT FOR CONTOURS: 2023. VERTICAL DATUM IS NAVD88.
- CURRENT CITY OF KETCHUM ZONING: T (TOURIST)
- TITLE POLICY BY STEWART TITLE GUARANTY COMPANY, FILE NO. 2526076, DATED MAY 22, 2025. CERTAIN INFORMATION CONTAINED WITHIN SAID POLICY MAY NOT APPEAR ON THIS MAP OR MAY AFFECT ITEMS SHOWN ON THIS MAP.
- 15' OF THE WARM SPRINGS RIGHT-OF-WAY ALONG LOT 5 SHALL BE VACATED AND TRANSFERRED TO LOT 5 AS SHOWN HEREON.
- UTILITY DATA SHOWN ARE BASED ON CoK 2019 RECORD DRAWINGS. NO UNDERGROUND LOCATES WERE CONDUCTED AS PART OF THIS SURVEY.

Line Table		
Line #	Length	Direction
L3	1.62	N48° 45' 10"E
L4	110.93	N04° 46' 04"W
L5	56.33	S89° 43' 05"E
L6	81.31	N84° 18' 02"E
L1	16.16	S04° 43' 49"E
L2	15.67	N85° 22' 12"E

CURVE TABLE					
CURVE #	LENGTH	RADIUS	DELTA	CHORD DIRECTION	CHORD LENGTH
C1	180.41'	196.41'	52°37'42"	S47° 30' 39"E	174.13'
C2	102.60'	503.06'	11°41'07"	N28° 03' 29"W	102.42'
C3	35.13'	25.00'	80°31'18"	S7° 23' 29"W	32.31'
C4	221.39'	248.94'	50°57'16"	N23° 21' 58"E	214.16'
C5	10.97'	248.94'	2°31'32"	N3° 22' 26"W	10.97'
C6	127.82'	350.00'	20°55'26"	S5° 37' 49"W	127.11'

LEGEND

- PROPERTY LINE
- ADJOINER'S PROPERTY LINE
- EASEMENT LINE (TYPE & WIDTH AS NOTED)
- FENCE LINE
- RETAINING WALL
- CURB & GUTTER
- ASPHALT
- CONCRETE
- CULVERT
- FOUND 1/2" REBAR (MARKED AS NOTED)
- TO BE SET 5/8" REBAR (PLS 22869)
- TO BE SET 1" BRASS MARKER (PLS 22869)
- SIGN
- WOOD POST
- LIGHT POLE
- GAS MARKER
- FIRE HYDRANT
- SANITARY SEWER MANHOLE
- DRY WELL
- DECIDUOUS TREE
- CONIFER TREE

HEALTH CERTIFICATE

Sanitary restrictions as required by Idaho Code Title 50, Chapter 13, are in force.No owner shall construct any building, dwelling or shelter which necessitates the supplying of water or sewage facilities for persons using such premises until sanitary restriction requirements are satisfied.

Date: _____

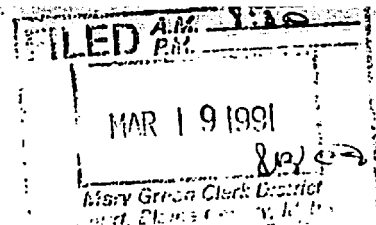
South Central Public Health District, REHS



PRELIMINARY PLAT SHOWING
STOCKYARD SUBDIVISION

GALENA-BENCHMARK ENGINEERING
KETCHUM, IDAHO

SHEET 1 OF 1
Job No. 25126



IN THE DISTRICT COURT OF THE FIFTH JUDICIAL DISTRICT
OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF BLAINE

CITY OF KETCHUM, IDAHO
a municipal corporation,

Plaintiff,

vs.

KANSCHAR, a partnership and
DOE 1 through DOE 10,
inclusive,

Defendant.

Case No. 15599

JUDGMENT OF CONDEMNATION

BLAINE CO. REQUEST

OF *Lawson & Peebles*

1991 MAR 21 1:28

328537

MARY GREEN

1200 judgement

The above entitled action having come before this Court,
the Honorable James J. May presiding, and having been tried
before a jury on February 5, 6, 7, 8, 13 and 14, 1991, which
jury found by special verdict that Kanschar, the above named
defendant, was entitled to just compensation on January 4,
1990, the date of taking, in the sum of One Million Three
Hundred Forty-Seven Thousand Eight Hundred Sixty and 60/100
Dollars (\$1,347,860.60).

NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND
DECREED as follows:

1. That plaintiff hereby takes and acquires under the
provisions of Title 7, Chapter 7, Idaho Code, all of said
defendant's right, title and interest in and to the real
property as more particularly described in Exhibit "A",
attached hereto and made a part hereof by reference.

2. That defendant Kanschar shall receive from the
JUDGMENT OF CONDEMNATION - Page 1

plaintiff, City of Ketchum, just compensation, in the sum of One Million Three Hundred Forty-Seven Thousand Eight Hundred Sixty and 60/100 Dollars (\$1,347,860.60), together with statutory interest at the rate of twelve percent (12%), per annum, from January 4, 1990, to February 16, 1990, in the amount of Nineteen Thousand Fifty Four and 68/100 Dollars (\$19,054.68); and, interest from February 16, 1990, until February 22, 1991, in the amount of Nineteen Thousand Six Hundred Twenty and 58/100 Dollars (\$19,620.58); and interest from February 22, 1991, until March 5, 1991, in the amount of Sixty-One and 25/100 Dollars (\$61.25) for a total interest amount of Thirty-Eight Thousand Seven Hundred Thirty-Six and 51/100 Dollars (\$38,736.51).

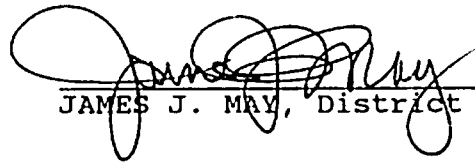
3. That upon receipt of said principal sum, together with interest calculated as above, less the One Million Three Hundred Sixty-Nine Thousand Five Hundred Ninety-Six and 90/100 Dollars (\$1,369,596.90) previously paid to the defendant by the plaintiff, said defendant shall forthwith execute an appropriate Satisfaction of Judgment and file the same herein.

4. Upon entry of this Judgment, all right, title and interest of said defendant in said real property shall nad the same does hereby vest in said plaintiff, the City of Ketchum, Idaho, and said municipal corporation shall and the shall have and hold same in fee simple according to law.

5. The Court shall retain jurisdiction over this matter for the purpose of determining an award of attorneys' fees and

costs, if any, and all other matters according to law.

DATED this 19th day of March, 1991.



JAMES J. MAY, District Judge

STATE OF IDAHO 7 S6

... is a
original

... to

19
BY OR
District

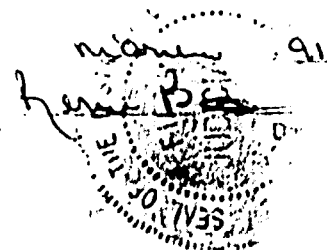


Exhibit "A"

TOWNSHIP 4 NORTH, RANGE 17 EAST, BOISE MERIDIAN, BLAINE COUNTY, IDAHO.

Sections 12 AND 13: A tract of land lying within said Sections, more particularly described as follows:

COMMENCING at the Southeast corner of Section 12; thence
N. $62^{\circ} 58' 34''$ W., 1382.09 feet to the $5/8''$ bar marking the Northeast corner of the
Union Pacific Land Resources Corporation parcel as recorded as Instrument No.
165672, in the Blaine County Recorder's office and being THE TRUE POINT OF
BEGINNING; thence
S. $84^{\circ} 28' 50''$ W., 139.03 feet along the Northerly boundary of the Union Pacific
Land Resources Corporation parcel to its intersection with the Southerly extension
of the Easterly boundary of Saddle Road; thence
122.29 feet along a curve to the left with a radius of 350.00 feet, a central angle
of $20^{\circ} 01' 11''$, and a chord of 121.67 feet bearing S. $05^{\circ} 02' 05''$ W.; thence
S. $04^{\circ} 58' 30''$ E., 518.18 feet; thence
231.90 feet along a curve to the right with a radius of 248.94 feet, a central angle
of $53^{\circ} 22' 30''$, and a chord of 223.61 feet bearing S. $21^{\circ} 42' 45''$ W.; thence
S. $48^{\circ} 24' 00''$ W., 1.63 feet; thence
35.71 feet along a curve to the left with a radius of 25.00 feet, a central angle of
 $81^{\circ} 50' 04''$, and a chord of 32.75 feet bearing S. $07^{\circ} 28' 58''$ W., to a point on the
Northerly boundary of Warm Springs Road; thence
102.30 feet along a curve to the right with a radius of 503.06 feet to a $1/2''$ iron
pin; thence
S. $21^{\circ} 46' 41''$ E., 436.18 feet to a $1/2''$ iron pin; thence
160.10 feet along a curve to the left with a radius of 181.41 feet, a central angle
of $50^{\circ} 33' 55''$, and a chord of 154.79 feet bearing S. $47^{\circ} 03' 39''$ E., to a $1/2''$ iron
pin on the Westerly railroad right-of-way; thence
N. $04^{\circ} 58' 12''$ W., 1,498.69 feet to THE TRUE POINT OF BEGINNING.

EXCEPTING THEREFROM all mineral and mineral rights.



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

ISSUED BY
STEWART TITLE GUARANTY COMPANY

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, STEWART TITLE GUARANTY COMPANY, a Texas corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within six months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Countersigned by:


Authorized Countersignature

Blaine County Title, Inc.
360 Sun Valley Road
P.O. Box 3176
Ketchum, ID 83340
(208) 726-0700




Frederick H. Eppinger
President and CEO


David Hisey
Secretary

This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.

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File No. 2526076

ALTA Commitment For Title Insurance (7-01-2021)

Page 1 of 4



COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- a. the Notice;
- b. the Commitment to Issue Policy;
- c. the Commitment Conditions;
- d. Schedule A;
- e. Schedule B, Part I - Requirements;
- f. Schedule B, Part II - Exceptions; and
- g. a countersignature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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File No. 2526076

ALTA Commitment For Title Insurance (7-01-2021)

Page 2 of 4



5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I - Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

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File No. 2526076

ALTA Commitment For Title Insurance (7-01-2021)

Page 3 of 4



10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

STEWART TITLE GUARANTY COMPANY

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: Stewart Title Guaranty Company, P.O. Box 2029, Houston, Texas 77252-2029.

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File No. 2526076

ALTA Commitment For Title Insurance (7-01-2021)

Page 4 of 4



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Blaine County Title, Inc.
Issuing Office: 360 Sun Valley Road, P.O. Box 3176, Ketchum, ID 83340
Issuing Office's ALTA® Registry ID: 1074245
Loan ID Number:
Commitment Number: 2526076
Issuing Office File Number: 2526076
Property Address: 107 Saddle Rd., Ketchum, ID 83340
Revision Number:

1. **Commitment Date:** May 22, 2025 at 8:00 A.M.

2. **Policy to be issued:** **Proposed Amount of Insurance**

(a) 2021 ALTA® Owner's Policy

Proposed Insured:

(b) 2021 ALTA® Loan Policy

Proposed Insured:

3. **The estate or interest in the Land at the Commitment Date is:**

Fee Simple

4. **The Title is, at the Commitment Date, vested in:**

City of Ketchum, Idaho, a municipal corporation

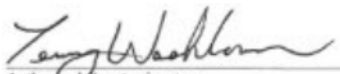
5. **The Land is described as follows:**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

STEWART TITLE GUARANTY COMPANY

STATEMENT OF CHARGES

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


Authorized Countersignature

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File No. 2526076

ID ALTA Commitment for Title Insurance Schedule A (07-01-2021) SOC

Page 1 of 2



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE A

ISSUED BY
STEWART TITLE GUARANTY COMPANY

EXHIBIT "A"
LEGAL DESCRIPTION

TOWNSHIP 4 NORTH, RANGE 17 EAST, BOISE MERIDIAN, BLAINE COUNTY, IDAHO

Sections 12 and 13: A tract of land lying within said Sections, more particularly described as follows:

COMMENCING at the Southeast corner of Section 12; thence N 62°58'24" W., 1382.09 feet to the 5/8" bar marking the Northeast corner of the Union Pacific Land Resources Corporation parcel as recorded as Instrument No. 165672, in the Blaine County Recorder's office and being THE TRUE POINT OF BEGINNING;
Thence S 84°28'50" W., 139.03 feet along the Northerly boundary of the Union Pacific Land Resources Corporation parcel to its intersection with the Southerly extension of the Easterly boundary of Saddle Road;
Thence 122.29 feet along a curve to the left with a radius of 350.00 feet, a central angle of 20°01'11", and a chord of 121.67 feet bearing S. 05°02'05" W.;
Thence S. 04°58'30" E., 518.18 feet;
Thence 231.90 feet along a curve to the right with a radius of 248.94 feet, a central angle of 53°22'30", and a chord of 223.61 feet bearing S. 21°42'45" W.;
Thence S. 48°24'00" W., 1.63 feet;
Thence 35.71 feet along a curve to the left with a radius of 25.00 feet, a central angle of 81°50'04", and a chord of 32.75 feet bearing S. 07°28'58" W., to a point on the Northerly boundary of Warm Springs Road;
Thence 102.30 feet along a curve to the right with a radius of 503.06 feet to a 1/2" iron pin;
Thence S. 21°46'41" E., 436.18 feet to a 1/2" iron pin;
Thence 160.10 feet along a curve to the left with a radius of 181.41 feet, a central angle of 50°33'55", and a chord of 154.79 feet bearing S. 47°03'39" E., to a 1/2" iron pin on the Westerly railroad right-of-way;
Thence N. 04°58'12" W., 1,498.69 feet to THE TRUE POINT OF BEGINNING.

This page is only a part of a 2021 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I - Requirements; and Schedule B, Part II - Exceptions; and a countersignature by the Company or its issuing agent that may be in electronic form.

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File No. 2526076

ID ALTA Commitment for Title Insurance Schedule A (07-01-2021) SOC

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Requirements

File No.: 2526076

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Delivery to the Company of the Affidavit as to Debts and Liens. Upon acceptance and review of said Affidavit, title will be subject to such further matters as appear necessary and appropriate following such review.
6. Pursuant to the State of Idaho Insurance Regulations, a cancellation fee is to be charged on all cancelled orders. Unless otherwise advised, orders will be considered cancelled six months after the effective date on the Commitment. The amount of the fee assessed shall be in accordance with our rate filing with the Idaho Department of Insurance.

If you should decide to change lenders within six months, this commitment can be transferred to avoid a cancellation charge.

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File No. 2526076

ALTA Commitment For Title Insurance Schedule B I (07-01-2021)

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

File No.: 2526076

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

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by Public Record.
3. Any facts, rights, interests, or claims which are not shown by the Public Records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
4. Easements, liens, or encumbrances, or claims thereof, which are not shown by the Public Records.
5. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the Public Records.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims, or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
7. Any lien or right to a lien for services, labor, equipment, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
8. Rights of the state or federal government and/or public in and to any portion of the land for right of way (whether or not such rights are shown by recordings of easements and/or maps in the Public Records by the State of Idaho showing the general location of these rights of way).
9. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel 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. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

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File No. 2526076

ID ALTA Commitment For Title Insurance Schedule B II (07-01-2021)

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY

STEWART TITLE GUARANTY COMPANY

Exceptions

10. General taxes for the year 2024, a lien in the amount of \$8,204.22, of which the first half due December 20, 2024 are PAID and the second half are due on or before June 20, 2025. (Parcel No. LRK4N170121100) (NWP Partners LLC)
11. General taxes for the year 2025 and subsequent years, which are a lien not yet payable.
12. Water and sewer charges of the City of Ketchum.
13. Ketchum rubbish charges billed by Clear Creek Disposal.
14. Reservation of all minerals and all mineral rights of every kind and character, including the terms and provisions thereof, in the Special Warranty Deed recorded July 28, 1988 as [Instrument No. 296022](#), records of Blaine County, Idaho, together with the appurtenant rights to use the surface. The Company makes no representation as to the present ownership of this interest. There may be leases, grants, exceptions or reservations of interests that are not listed
15. Underground Easement, including the terms and provisions thereof, in favor of Idaho Power Company, recorded June 18, 2007, as [Instrument No. 548805](#), records of Blaine County, Idaho.
16. All matters depicted on that certain Survey, recorded November 16, 2009, as [Instrument No. 572587](#), records of Blaine County, Idaho.
17. Terms and Provisions of the Amended and Restated Ground Lease from The City of Ketchum, an Idaho municipal corporation ("Landlord"), lessor to Ketchum Community Development Corporation, an Idaho non-profit corporation ("KCDC") and NWP Housing Partners, LLC, an Idaho limited liability company ("Tenant"), lessee, dated October 13, 2009, a memorandum of which is recorded November 16, 2009 as [Instrument No. 572624](#), records of Blaine County, Idaho.

Assignment of Lease and Landlord Consent, by and between NWP Housing Partners, LLC, an Idaho limited liability company, The City of Ketchum, an Idaho municipal corporation and Glacier Bank, a Montana banking corporation, recorded September 27, 2021 as [Instrument No. 686934](#), records of Blaine County, Idaho.
18. Idaho Housing and Finance Association Lot-Income Housing Tax Credit Regulatory Agreement, including the terms and provisions thereof, between Idaho Housing and Finance Association, an independent body corporate and politic and NWP Housing Partners, LLC, recorded November 16, 2009 as [Instrument No. 572625](#), records of Blaine County, Idaho.
19. Idaho Housing and Finance Association Tax Credit Assistance Program Regulatory Agreement, including the terms and provision thereof, between Idaho Housing and Finance Association, an independent body corporate and politic and NWP Housing Partners, LLC, recorded November 16, 2009 as [Instrument No. 572626](#), records of Blaine County, Idaho.
20. Idaho Housing and Finance Association Tax Credit Exchange Program Regulatory Agreement, including the terms and provision thereof, between Idaho Housing and Finance Association, an independent body corporate and politic and NWP Housing Partners, LLC, recorded November 16, 2009 as [Instrument No. 572627](#), records of Blaine County, Idaho.

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY

STEWART TITLE GUARANTY COMPANY

Exceptions

21. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:
Amount: \$230,000.00
Dated: 11/16/2009
Grantor: NWP Housing Partners, LLC, an Idaho limited liability company
Trustee: Blaine County Title Company
Beneficiary: Idaho Housing and Finance Association, a public body corporate and politic
Recorded: 11/16/2009, as [Instrument No. 572629](#), records of Blaine County, Idaho
22. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:
Amount: \$7,523,333.00
Dated: 11/16/2009
Grantor: NWP Housing Partners, LLC, an Idaho limited liability company
Trustee: Blaine County Title Company
Beneficiary: Idaho Housing and Finance Association, a public body corporate and politic
Recorded: 11/16/2009, as [Instrument No. 572630](#), records of Blaine County, Idaho
23. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:
Amount: \$2,000,000.00
Dated: 04/26/2013
Grantor: Wood River Community Young Men's Christian Association, Inc.,
Trustee: Sun Valley Title Company
Beneficiary: Allies of the Y, LLC, an Idaho limited liability company
Recorded: 04/30/2013, as [Instrument No. 608815](#), records of Blaine County, Idaho
24. Terms and provisions of the lease from City of Ketchum, a municipal corporation, lessor, to Wood River Community Young Men's Christian Association, Inc., lessee, dated March 16, 2005 a memorandum of which is recorded June 12, 2013 as [Instrument No. 610095](#), records of Blaine County, Idaho.
25. Ketchum Planning and Zoning Commission - Findings of Fact, Conclusions of Law and Decision re: Wood River Community YMCA Educational Greenhouse and Garden, recorded June 16, 2014 as [Instrument No. 619230](#) and July 29, 2014 as [Instrument No. 620257](#), records of Blaine County, Idaho.
26. Right-of-Way Encroachment Agreement, by and between Idaho Power and the City of Ketchum, recorded November 2, 2017 as [Instrument No. 647826](#), records of Blaine County, Idaho
27. Encroachment Agreement No 20356, recorded June 10, 2019 as [Instrument No. 660712](#), records of Blaine County, Idaho.
28. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:
Amount: \$2,760,000.00
Dated: 09/27/2021
Grantor: NWP Housing Partners, LLC, an Idaho limited liability company
Trustee: Blaine County Title, Inc.
Beneficiary: Glacier Bank
Recorded: 09/27/2021, as [Instrument No. 686932](#), records of Blaine County, Idaho

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Exceptions

29. Assignment of Rents by and between NWP Housing Partners, LLC, an Idaho limited liability company and Glacier Bank, a Montana banking corporation, recorded September 27, 2021 as [Instrument No. 686933](#), records of Blaine County, Idaho.
30. UCC-1 Financing Statement by and between NWP Housing Partners, LLC as Debtor and Glacier Bank as Secured Party recorded September 27, 2021 as [Instrument No. 686935](#), records of Blaine County, Idaho.
31. UCC-1 Financing Statement by and between NWP Housing Partners, LLC as Debtor and Glacier Bank as Secured Party recorded September 27, 2021 as [Instrument No. 686936](#), records of Blaine County, Idaho.
32. Master Subordination Agreement by and between Idaho Housing and Finance Association, an independent public body corporate and politic, Glacier Bank and NWP Housing Partners, LLC, an Idaho limited liability company, recorded September 27, 2021 as [Instrument No. 686937](#), records of Blaine County, Idaho.

END OF EXCEPTIONS

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STEWART INFORMATION SERVICES CORPORATION

Updated August 24, 2023

GRAMM-LEACH BLILEY PRIVACY NOTICE

This Stewart Information Services Corporation Privacy Notice ("Notice") explains how we and our affiliates and majority-owned subsidiary companies (collectively, "Stewart," "our," or "we") collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of your personal information. Pursuant to Title V of the Gramm-Leach Bliley Act ("GLBA") and other Federal and state laws and regulations applicable to financial institutions, consumers have the right to limit some, but not all sharing of their personal information. Please read this Notice carefully to understand how Stewart uses your personal information.

The types of personal information Stewart collects, and shares depends on the product or service you have requested.

Stewart may collect the following categories of personal and financial information from you throughout your transaction:

1. Identifiers: Real name, alias, online IP address if accessing company websites, email address, account name, unique online identifier, or other similar identifiers.
2. Demographic Information: Marital status, gender, date of birth.
3. Personal Information and Personal Financial Information: Full name, signature, social security number, address, driver's license number, passport number, telephone number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, credit reports, or any other information necessary to complete the transaction.

Stewart may collect personal information about you from:

1. Publicly available information from government records.
2. Information we receive directly from you or your agent(s), such as your lender or real estate broker,
3. Information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Stewart may use your personal information for the following purposes:

1. To provide products and services to you in connection with a transaction.
2. To improve our products and services.
3. To communicate with you about our affiliates', and others' products and services, jointly or independently.

Stewart may use or disclose the personal information we collect for one or more of the following purposes:

- a. To fulfill or meet the reason for which the information is provided.
- b. To provide, support, personalize, and develop our website, products, and services.
- c. To create, maintain, customize, and secure your account with Stewart.
- d. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- e. To prevent and/or process claims.
- f. To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf pursuant to valid service provider agreements.
- g. As necessary or appropriate to protect the rights, property or safety of Stewart, our customers, or others.
- h. To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- i. To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- j. To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- k. Auditing for compliance with federal and state laws, rules, and regulations.
- l. Performing services including maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments.
- m. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, your realtor, broker, or a lender). Stewart may disclose your personal information to a non-affiliated third-party service providers and vendors to render services to complete your transaction.

We share your personal information with the following categories of third parties:

- a. Non-affiliated service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- b. To enable Stewart to prevent criminal activity, fraud, material misrepresentation, or nondisclosure.
- c. Stewart's affiliated and subsidiary companies.
- d. Parties involved in litigation and attorneys, as required by law.
- e. Financial rating organizations, rating bureaus and trade associations, taxing authorities, if required in the transaction.
- f. Federal and State Regulators, law enforcement and other government entities to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

The law does not require your prior authorization or consent and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or browsing information with non-affiliated third parties, except as required or permitted by law.

Right to Limit Use of Your Personal Information

You have the right to opt-out of sharing of your personal information among our affiliates to directly market to you. To opt-out of sharing your information with affiliates for direct marketing, you may send an "opt out" request to OptOut@stewart.com, or contact us through other available methods provided under "Contact Information" in this Notice. We do not share your Personal Information with nonaffiliates for their use to directly market to you without your consent.

How Stewart Protects Your Personal Information

Stewart maintains physical, technical, and administrative safeguards and policies to protect your personal information.

Contact Information

If you have specific questions or comments about this Notice, the ways in which Stewart collects and uses your information described herein, or your choices and rights regarding such use, please do not hesitate to contact us at:

Phone: Toll Free at 1-866-571-9270
Email: Privacyrequest@stewart.com

Postal Address: Stewart Information Services Corporation
Attn: Mary Thomas, Chief Compliance and Regulatory Officer
1360 Post Oak Blvd., Ste. 100, MC #14-1
Houston, TX 77056

STEWART INFORMATION SERVICES CORPORATION PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Stewart Information Services Corporation and its affiliates and majority-owned subsidiary companies (collectively, "Stewart", "our," or "we") respect and are committed to protecting your privacy. Pursuant to the California Consumer Privacy Act of 2018 ("CCPA") and the California Privacy Rights Act of 2020 ("CPRA"), we are providing this **Privacy Notice** ("CCPA Notice"). This CCPA Notice explains how we collect, use, and disclose personal information, when and to whom we disclose such information, and the rights you, as a California resident have regarding your Personal Information. This CCPA Notice supplements the information contained in Stewart's existing privacy notice and applies solely to all visitors, users, consumers, and others who reside in the State of California or are considered California Residents as defined in the CCPA ("consumers" or "you"). All terms defined in the CCPA & CPRA have the same meaning when used in this Notice.

Personal and Sensitive Personal Information Stewart Collects

Stewart has collected the following categories of **personal and sensitive personal information** from consumers within the last twelve (12) months:

- A. Identifiers.** A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
- B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).** A name, signature, Social Security number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.
- C. Protected classification characteristics under California or federal law.** Age, race, color, ancestry, national origin, citizenship, marital status, sex (including gender, gender identity, gender expression), veteran or military status.
- D. Commercial information.** Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- E. Internet or other similar network activity.** Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
- F. Geolocation data**
Stewart obtains the categories of personal and sensitive information listed above from the following categories of sources:
 - Directly and indirectly from customers, their designees, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
 - Directly and indirectly from activity on Stewart's website or other applications.
 - From third parties that interact with Stewart in connection with the services we provide.

Use of Personal and Sensitive Personal Information

Stewart may use or disclose the personal or sensitive information we collect for one or more of the following purposes:

- a. To fulfill or meet the reason for which the information is provided.
- b. To provide, support, personalize, and develop our website, products, and services.
- c. To create, maintain, customize, and secure your account with Stewart.
- d. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- e. To prevent and/or process claims.
- f. To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf pursuant to valid service provider agreements.
- g. As necessary or appropriate to protect the rights, property or safety of Stewart, our customers, or others.
- h. To provide you with support and to respond to your inquiries, including to investigate and address your concerns

and monitor and improve our responses.

- i. To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- j. To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets, and business.
- k. To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- l. Auditing for compliance with federal and state laws, rules, and regulations.
- m. Performing services including maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services or other similar services.
- n. To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

Stewart will not collect additional categories of personal or sensitive information or use the personal or sensitive information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, a realtor, broker, or a lender).

We share your personal information with the following categories of third parties:

- a. Service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- b. Affiliated Companies.
- c. Parties involved in litigation and attorneys, as required by law.
- d. Financial rating organizations, rating bureaus and trade associations.
- e. Federal and State Regulators, law enforcement and other government entities

In the preceding twelve (12) months, Stewart has disclosed the following categories of personal information:

- | | |
|-------------|--|
| Category A: | Identifiers |
| Category B: | California Customer Records personal information categories |
| Category C: | Protected classification characteristics under California or federal law |
| Category D: | Commercial Information |
| Category E: | Internet or other similar network activity |
| Category F: | Non-public education information |

A. Your Consumer Rights and Choices Under CCPA and CPRA

The CCPA and CPRA provide consumers (California residents as defined in the CCPA) with specific rights regarding their personal information. This section describes your rights and explains how to exercise those rights.

i. Access to Specific Information and Data Portability Rights

You have the right to request that Stewart disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, Stewart will disclose to you:

- The categories of personal information Stewart collected about you.
- The categories of sources for the personal information Stewart collected about you.
- Stewart's business or commercial purpose for collecting that personal information.
- The categories of third parties with whom Stewart shares that personal information.
- The specific pieces of personal information Stewart collected about you (also called a data portability request).
- If Stewart disclosed your personal data for a business purpose, a listing identifying the personal information categories that each category of recipient obtained.

ii. Deletion Request Rights

You have the right to request that Stewart delete any personal information we collected from you and retained, subject to

certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

Stewart may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

iii. Opt-Out of Information Sharing and Selling

Stewart does not share or sell information to third parties, as the terms are defined under the CCPA and CPRA. Stewart only shares your personal information as commercially necessary and in accordance with this CCPA Notice.

iv. Correction of Inaccurate Information

You have the right to request that Stewart correct any inaccurate information maintained about you.

v. Limit the Use of Sensitive Personal Information

You have the right to limit how your sensitive personal information, as defined in the CCPA and CPRA is disclosed or shared with third parties.

Exercising Your Rights Under CCPA and CPRA

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under California law, please submit a verifiable consumer request to us by the available means provided below.

1. Emailing us at OptOut@stewart.com; or
2. Visiting <https://www.stewart.com/en/quick-links/ccpa-request.html>

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child, if applicable.

To designate an authorized agent, please contact Stewart through one of the methods mentioned above.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Stewart cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with Stewart.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and extension period in writing.

A written response will be delivered by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Stewart does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

Stewart will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Record Retention

Your personal information will not be kept for longer than is necessary for the business purpose for which it is collected and processed. We will retain your personal information and records based on established record retention policies pursuant to California law and in compliance with all federal and state retention obligations. Additionally, we will retain your personal information to comply with applicable laws, regulations, and legal processes (such as responding to subpoenas or court orders), and to respond to legal claims, resolve disputes, and comply with legal or regulatory recordkeeping requirements.

Changes to This CCPA Notice

Stewart reserves the right to amend this CCPA Notice at our discretion and at any time. When we make changes to this CCPA Notice, we will post the updated Notice on Stewart's website and update the Notice's effective date.

Link to Privacy Notice

Stewart's Privacy Notice can be found on our website at <https://www.stewart.com/en/privacy.html>

Contact Information

Stewart Information Services Corporation
Attn: Mary Thomas, Chief Compliance and Regulatory Officer
1360 Post Oak Blvd., Ste. 100, MC #14-1
Houston, TX 77056

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

WHAT DO/DOES THE Blaine County Title, Inc. 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 Blaine County Title, Inc. , 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 Blaine County Title, Inc. , 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?
For our everyday business purposes — 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
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — 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
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you. 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/does Blaine County Title, Inc. notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does Blaine County Title, Inc. protect my personal information?	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.
How do/does Blaine County Title, Inc. collect my personal information?	We collect your personal information, for example, when you • request insurance-related services • provide such information to us 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: Blaine County Title, Inc. , 360 Sun Valley Road, PO Box 3176, Ketchum, ID 83340