



City of Ketchum

CITY COUNCIL MEETING AGENDA MEMO

Meeting Date:	February 12, 2026	Staff Member/Dept:	Allison Kennedy – Senior Planner, Planning and Building Department
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Agenda Item:	Recommendation to review Lot Line Shift Application proposing to expand building envelope on Lot 9A of Greyhawk II Subdivision located at 243 Lloyd Court.
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Recommended Motion:

No motion required. Staff recommends the City Council direct the applicant to revise the building envelope to comply with 15’ setback required from the rear property line.

Reasons for Recommendation:

Title 16 Subdivision Regulations

- KMC §16.04.040.F requires that lot size, width, depth, orientation, and minimum building setback lines be in compliance with the zone district in which the property is located. The building envelope encroaches into the 15’ required setback from the rear property line
- The definition of building envelope specified in KMC §16.04.020 requires that, “A building envelope shall conform to all minimum zoning ordinance requirements.”
- The definition of Readjustment of Lot Lines in KMC §16.04.020 requires that an application “...does not reduce the... building setback lines of each lot below the minimum zoning requirements.”

Title 17 Zoning Regulations

- Proposed building envelope does not comply with the Zoning Code 17.08.020 Definitions. Specifically: Lot; Lot line, rear; Lot line, side.
- The building envelope should be moved to be a minimum of 15’ at the rear setback line and the preliminary plat setback labels changed to conform with 17.12.030 Dimensional Standards for Tourist District and 17.08.020 Definitions.

Policy Analysis and Background (non-consent items only)

INTRODUCTION

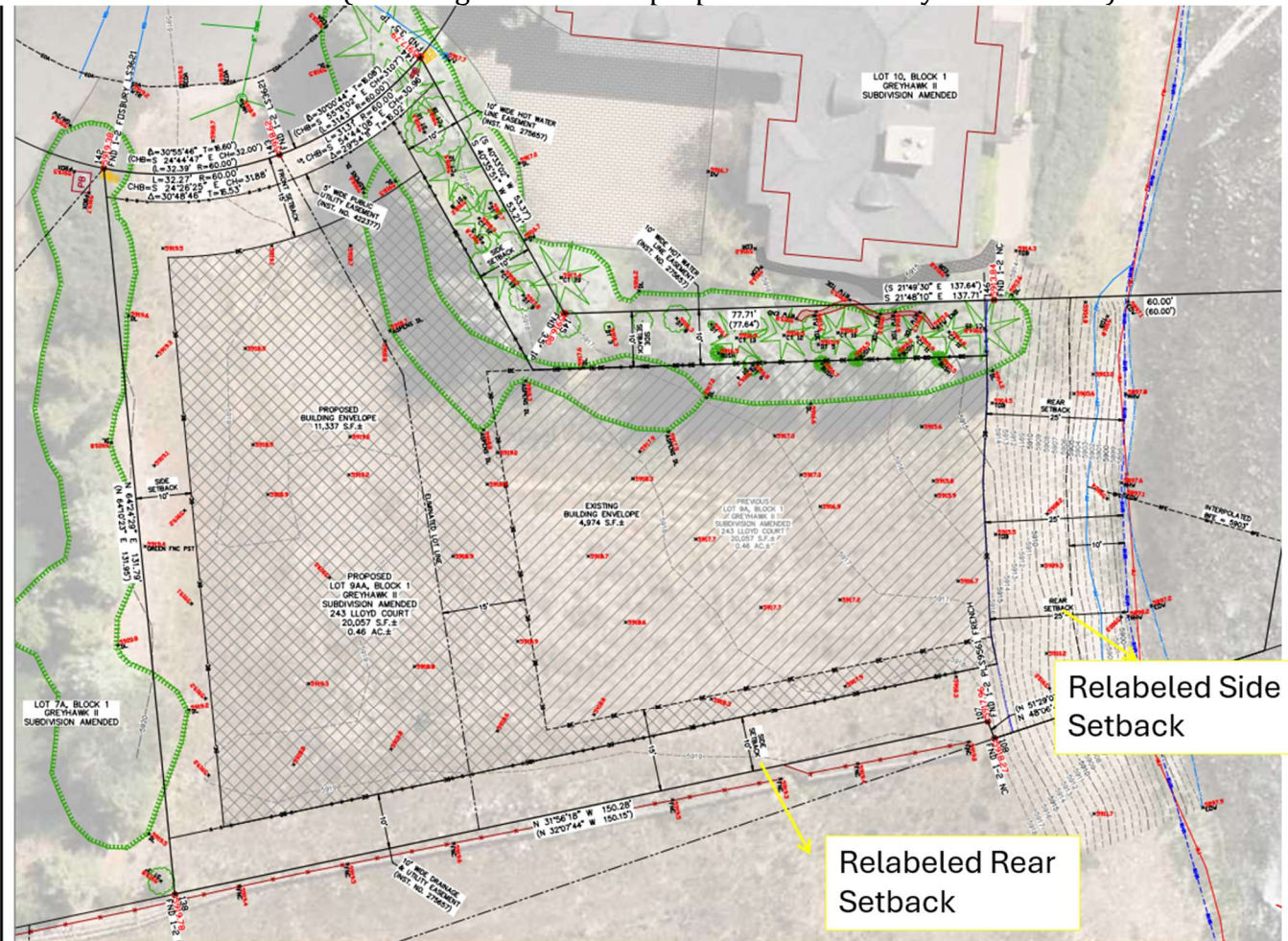
The applicant is proposing to modify his existing 4,974 sf building envelope within Lot 9A Blk 1 Greyhawk II Subdivision Amended by expanding it to 11,337sf creating Lot 9AA. The existing 1998 platted building envelope meets the Tourist Zone District rear setback regulation of 15’ feet. The applicant has interpreted the front setback to be the lot line located along Lloyd Ct and the rear lot line to be the lot line adjacent to Warm Springs Creek. The definition of rear lot line states, *The line opposite the front line*. Therefore the lot line directly opposite the front lot line is the line adjacent to Tax Lot 6048 not the boundary with Warm Springs Creek. The application is proposing to create a nonconforming 10’ rear setback that does not comply with the setback requirements in the Tourist Zone.

This application is proposing to create a nonconforming 10’ rear setback that does not meet our Ketchum City Zoning or Subdivision Code 16.040.F:Lot Requirements.

Lot requirements.

1. Lot size, width, depth, shape and orientation and minimum building setback lines shall be in compliance with the zoning district in which the property is located and compatible with the location of the subdivision and the type of development, and preserve solar access to adjacent properties and buildings.

The proposed front, side, and stream setbacks all are otherwise met as defined within Ketchum City Code however mislabeled. (See Image below from proposed Preliminary Plat Lot 9AA)



The applicant received a planning staff determination to design their building envelope to meet the code definitions of lot lines 17.08.020 and the associated Tourist District minimum setback requirements. Specifically, Planning staff communicated to the applicant that the rear setback line is determined to be located between Lot 9A and Tax lot 6048 and the lot line located adjacent to Warm Springs Creek is determined to be the side setback. The recommended direction was communicated via email in September 2025 and in person during a applicant requested predesign meeting in October 2025.

ANALYSIS

All Lot Line Shift Applications must be reviewed by both zoning and subdivision regulations. The relevant code sections are reviewed below. The application was filed prior to the new code adoption and therefore is being reviewed under the previous Title 16 & 17.

I. Title 17 Zoning Regulations: 17.12.030-Dimensional Standards Tourist Zoning District & 17.08.020 Terms Defined

See Zoning Regulations 17.08.020 Terms Defined:

Lot: A parcel of land fronting on a street and occupied or designed to be occupied by one or more buildings, structures or uses, together with such open areas as may be required by this title.

- **Staff Analysis:** Lot 9A currently fronts Lloyd Ct.

Lot line, front: The property line dividing a lot from a street. On a corner lot, only one street line shall be considered as a front line, and the shorter street frontage shall be considered the front line, unless otherwise determined by the administrator based on the orientation and layout of the lot and surrounding neighborhood.

- **Staff Analysis:** The front property line is located along Lloyd Court.
- 17.12.030 Dimensional Standards for Tourist District requires a 15' minimum front setback in the Tourist Zone District. The building envelope is setback 15 feet from the front property line along Lloyd Court, which meets minimum setback requirements in the Tourist Zone. setback

Lot line, rear: The line opposite the front line.

- **Staff Analysis:** The rear lot line opposite the front lot line is located between Lot 9A and Tax lot 6048. The proposed building envelope on Lot 9AA shows the rear lot line to the side of the front (instead of opposite the front as required) along Warm Springs Creek.
- 17.12.030 Dimensional Standards for Tourist District requires a minimum of 15' rear setback in this zone.
- The applicant has interpreted that the rear lot line is located along Warm Springs Creek and not opposite the front lot line as required per zoning code. Therefore, the building envelope is proposed at a setback of 10 feet from the rear property line where 15 feet is required

Lot line, side: Any lot line other than front lot line or rear lot line.

- **Staff Analysis:** This lot has 3 sides. Between the lot and Warm Springs Creek, between Lot 10 & Lot 7A.

II. Title 16 Subdivision Regulations: 16.040.20 Definitions

Building Envelope: The site for location of a structure delineated on a preliminary plat and final plat within which the entire building must be constructed. A building envelope shall conform to all minimum zoning ordinance requirements and requirements of this chapter.

- **Staff Analysis:** The Building Envelope as defined by Title 16.040.020 would become nonconforming since it would no longer conform to all minimum zoning ordinance requirements.

Readjustment of lot lines: A change or modification of the boundary lines between existing lots or parcels of land or between dwelling units **which does not reduce the area, frontage, width, depth or building setback lines of each lot below the minimum zoning requirements** and which does not create additional lots or dwelling units. "Readjustment of lot lines" includes other minor changes to a subdivision, condominium, or townhouse plat such as, but not limited to, notation changes and boundary shifts, each of which do not reduce the area, frontage, width, depth or **building setback lines of each lot below the minimum zoning requirements** nor consolidate or create additional lots or dwelling units.

- **Staff Analysis:** The proposal to modify the existing conforming building envelope would reduce the minimum zoning requirement by changing the conforming 15' rear setback between Lot 9A and Tax Lot 6048 to 10', which would become nonconforming with the minimum zoning dimensional standards of the Tourist Zone.
- The applicant's interpretation of rear setback does not conform to zoning code and would create a lot in which the *building setback lines are below the minimum zoning requirements*.
- The application otherwise meets the definition of readjustment of lot lines in regard to not reducing the frontage, width, nor consolidating or creating additional lots.

RECOMMENDATION

Staff recommends that the City Council direct the applicant to revise the building envelope to comply with 15' setback required from the rear property line. This recommendation is made due to the proposed building envelope not meeting both zoning and subdivision code definitions of: Readjustment of Lot Line, Building Envelope, Front & Rear Lot Lines, and 17.12.030 Tourist Zoning District Dimensional Standards and Subdivision Code 16.040.F Lot Requirements.

Recommended Direction for Applicant

Staff recommends that if the applicant would like to modify its building envelope he can:

- a) Redesign & resubmit their project to meet the Ketchum Subdivision & Zoning Code.
or
- b) Submit a variance application to the Planning and Zoning Commission to the rear setback for public hearing. A variance is only approved if *a strict application of the Code would result in undue hardship preventing the use of land as otherwise allowed by the Code. A Variance shall not be considered a right or special privilege and is not intended to allow a use in a zoning district where it is not currently permitted, or to alleviate inconveniences or financial burdens imposed on landowners.* (16.07.030.G : Variances)

Sustainability Impact:

Building Envelope to enlarge however the use is remaining residential.

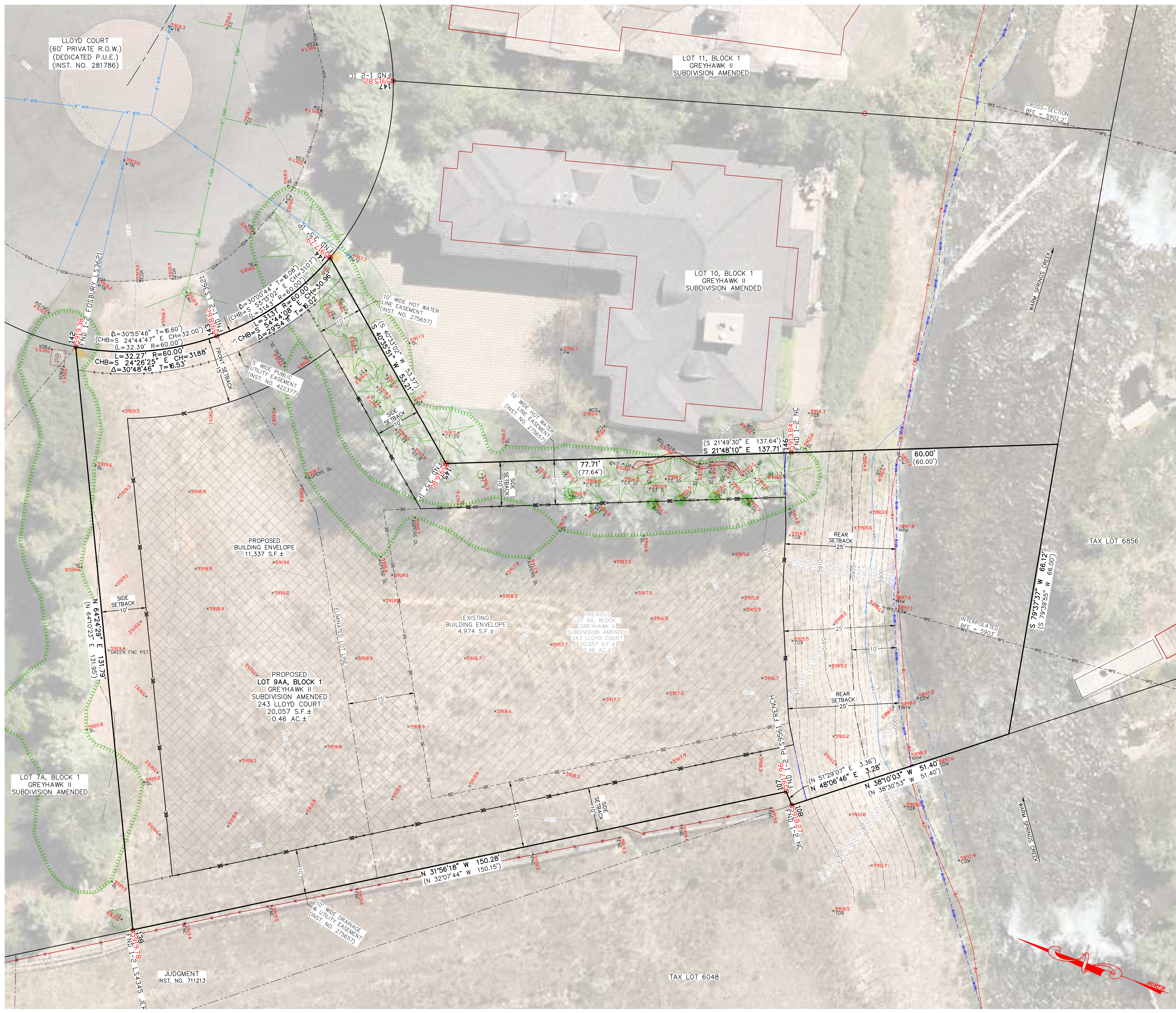
Financial Impact:

None OR Adequate funds exist in account:

There is no financial request to the city associated with this application; therefore, there is no budgetary impact.

Attachments:

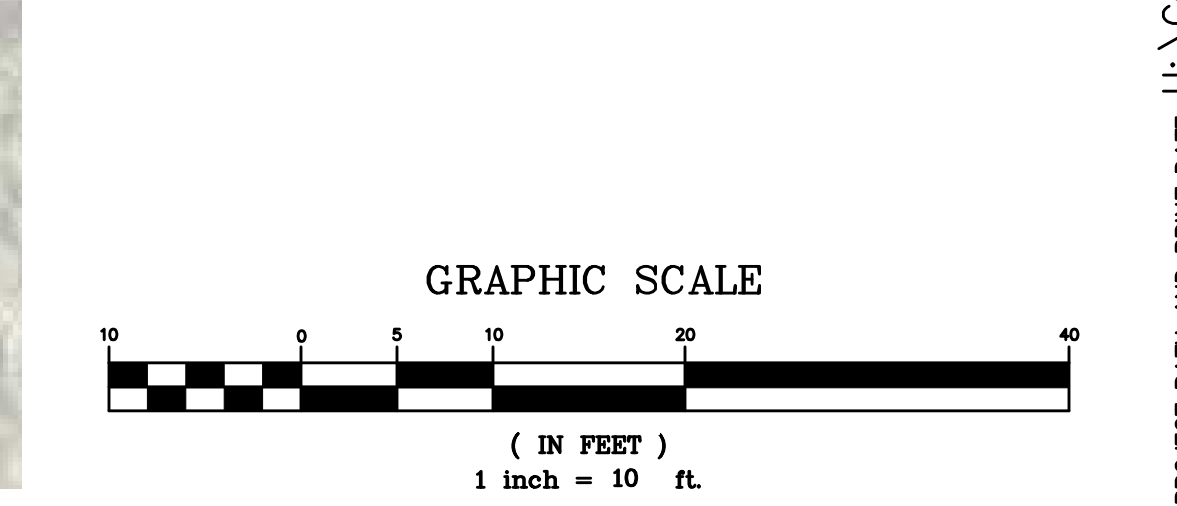
- A. Preliminary Plat Application
- B. Preliminary Plat Lot 9AA Greyhawk II Subdivision Amended
- C. Title Commitment & Deed of Record



LEGEND

	Subject Boundary
	Adjoining Lot Line
	Centerline Right-of-Way
	Previous Lot Line (Inst. No. 275657)
	Easement, Type & Width As Shown
	Existing Building Envelope*
	Proposed Building Envelope
	10' Wide Fisherman Access Easement*
	EOA - Edge of Asphalt Roadway
	DW - Edge of Asphalt Driveway
	EOP - Edge of Pavers
	EOR - Edge of Rock Path
	Approximate Existing Structure
	Wooden Fence
	RTW - Stone Landscape Retaining Wall
	5' Contour (Alpine 2025)
	1' Contour (Alpine 2025)
	DL - Dripline of Trees/Edge of Vegetation
	EOW - Edge of Water
	MHW = Mean High Water
	25' Riparian Setback
	Base Flood Elevation (FEMA-Effective)
	Floodway (FEMA-Effective)
	100-Yr Floodplain (FEMA-Effective)
	500-Yr Floodplain (FEMA-Effective)
	8" Water Main
	Water Service
	8" Sewer Main
	Sewer Service
	Found 1/2" Rebar, As Shown
	Found Iron Pipe, As Shown
	WV - Water Valve
	FH - Fire Hydrant
	SMH - Septic Tank Cover
	PBOX - Power Box
	TVBOX - CA/TV Box
	PHBOX - Phone Box
	CT - Conifer Tree
	DT - Deciduous Tree
	Bush
	Spot Elevation
	NC No Cap
	IC Illegible Cap
	TOB Top of Bank
	() Record Bearing & Distance Inst. No. 422377
	* per Inst. No. 422377

- NOTES**
- 1) Basis of Bearings is Idaho State Plane Coordinate System, NAD83, Central Zone, at Grid in US Survey Feet. Vertical Datum is NAVD1988.
 - 2) Boundary information is from the Plats of:
 - Greyhawk Subdivision, Instrument Number 275580;
 - Greyhawk II Subdivision, Instrument Number 275657;
 - Greyhawk II Subdivision Amended, Instrument Number 281786;
 - Greyhawk II Subdivision Amended, Lots 7A & 9A, Instrument Number 422377;
 - Record of Survey, Inst. No. 207484;
 - Record of Survey, Inst. No. 221315;
 - Record of Survey, Inst. No. 282914;
 - Records of Blaine County, Idaho.
 - 3) Except as stated or shown on this map, this Survey does not intend to reflect any of the following which may be applicable to Subject Real Property: Natural Hazards, Encroachments, Wetlands, Ditches, Easements other than those shown or listed hereon, Building Setbacks, Restrictive Covenants, Subdivision Restrictions, Zoning Restrictions, Land-Use Regulations, or Deed Restrictions and Exceptions contained within a current Title Policy.
 - 4) According to the Plats of Greyhawk II Subdivision (Inst. No. 275657) and Greyhawk II Subdivision Amended (Inst. No. 281786) there is a 10' Public Utility Easement centered on interior lot lines and adjacent to exterior lot lines.
 - 5) Effective Flood Information, as of August, 1st, 2024, is from the November 26th, 2010 FEMA Study; NFIP FIRM Panel No. 0441, Map No. 16013C0441E; City of Ketchum Community Number 160023; Blaine County Community No. 165167.
 - 6) Please refer to the City of Ketchum Code of Ordinance: Title 17, Chapter 88, Floodplain Management Overlay Zoning District (FP).
 - 7) The Subject Property is within the City of Ketchum General Tourist District 4000 (T-4000). Please refer to City of Ketchum Code of Ordinances for more information about this zone.
 - 8) The Subject Properties are within the Blaine County Elk Winter Range Zone.
 - 9) Utility Locations shown are based on visual surface evidence and City Maps. Utility locations should be verified before any excavation.
 - 10) Not all trees and vegetation are shown, some locations are approximate.
 - 11) Aerial Imagery, if shown, is from Nearmap 2024.
 - 12) Onor of Record: Brian Barsotti
P.O. Box 370
Ketchum, ID 83340



PROJECT PATH AND PRINT DATE: U:\CarlsonProjects\2148_Greyhawk2SubAmd_Bik119A.dwg 10/30/2025 09:07:45 AM MST

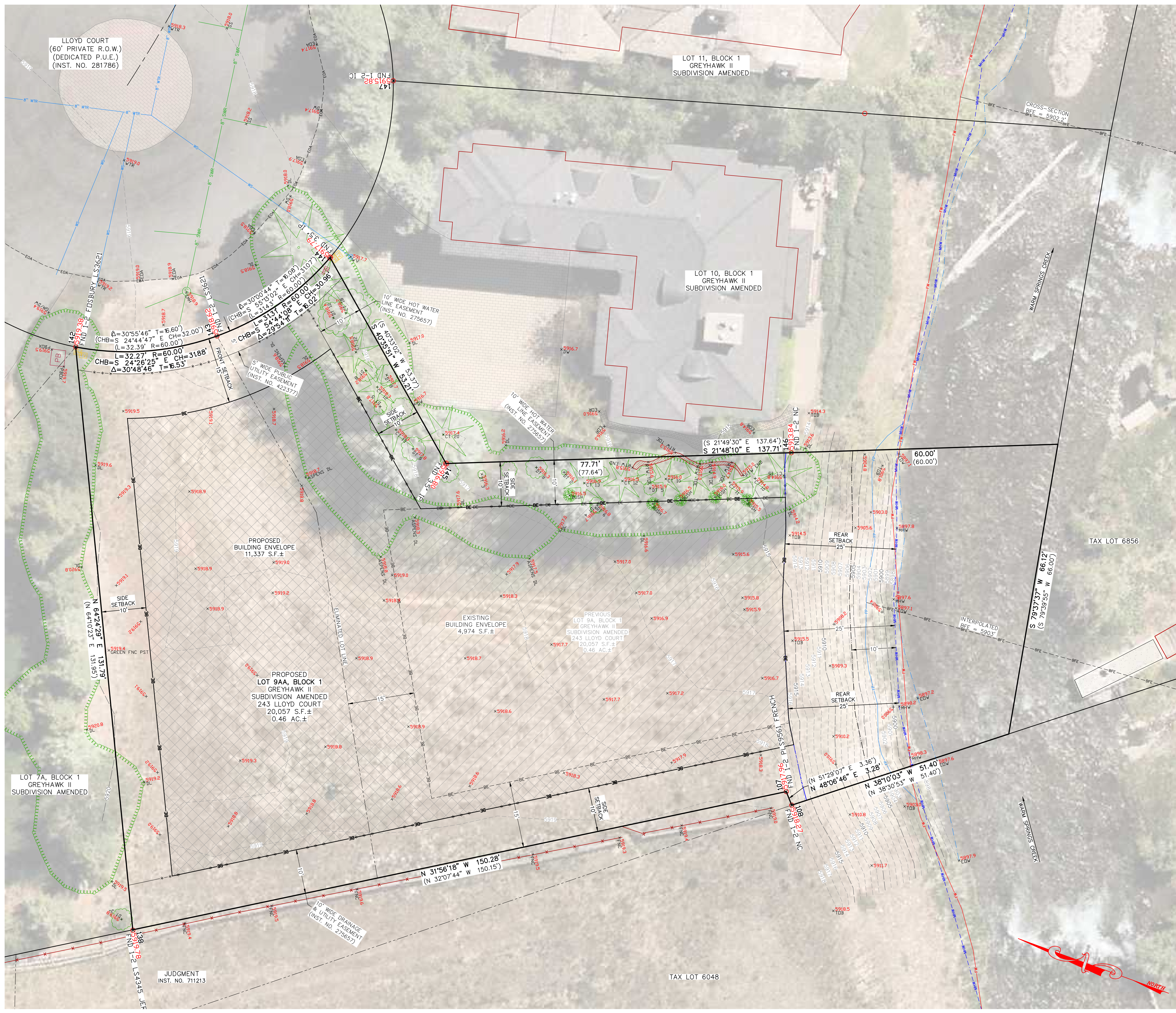
ALPINE ENTERPRISES INC.
Surveying, Mapping, Civil Engineering,
and Natural Hazards Consulting
660 Bell Dr., Unit 1
P.O. Box 2037, Ketchum, ID 83340 USA
(208) 727-1986
email: bsm@alpineenterprisesinc.com

PROFESSIONAL LAND SURVEYOR
BRIAN BARSOTTI
STATE OF IDAHO
LICENSE NO. 7448

NO	DATE	BY
1	18JUL25	SVE

SITE SURVEY CONDUCTED

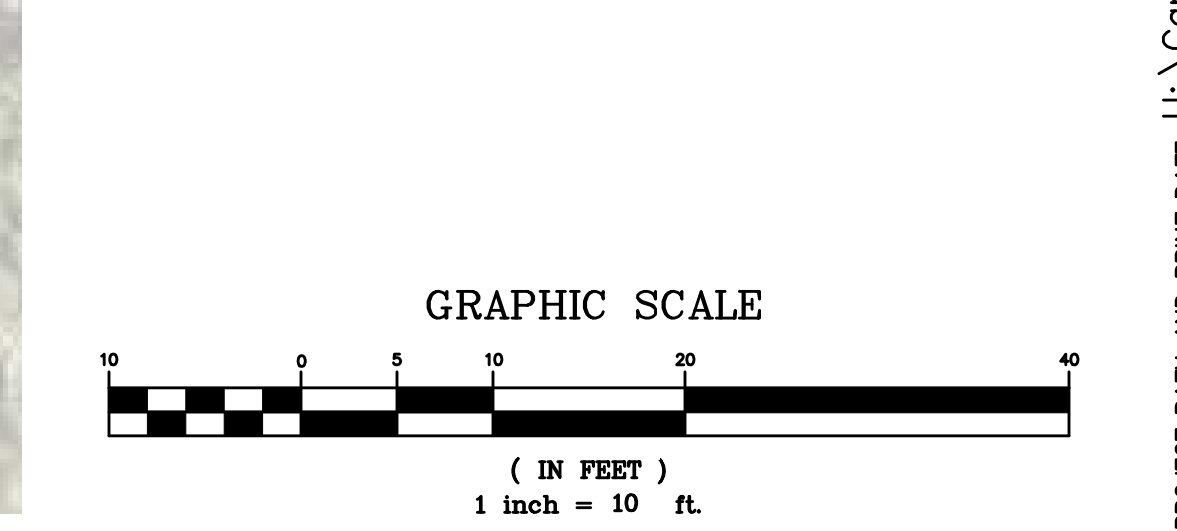
SHEET 1 OF 1



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 email: bsm@alpineenterprisesinc.com

PROFESSIONAL LAND SURVEYOR
 B. Barsotti
 STATE OF IDAHO
 LICENSE NO. 7448

NO	DATE	BY
1	18JUL25	SVE

SITE SURVEY CONDUCTED

SHEET 1 OF 1

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

Brian Barsotti, Esq.
P O Box 370
Ketchum, Idaho 83340

Instrument # 458143

HAILEY, BLAINE, IDAHO
2001-11-20 02:05:00 No. of Pages: 2
Recorded for: BRIAN BARSOTTI
MARSHA RIEMANN Fee: 6.00
Ex-Officio Recorder Deputy
Index to: WTYQCICORP DEED

(Space above this line for Recorder's use)

QUITCLAIM DEED

FOR VALUE RECEIVED, the **JAMES AND BARBARA CIMINO CHARITABLE FOUNDATION**, does hereby convey, remise, release and forever quitclaim unto **BRIAN BARSOTTI**, a single man, whose address is P O Box 370, Ketchum, Idaho, 83340, all its right, title and interest in and to the real property situated in Blaine County, Idaho, described as follows:

Lot 9A of Greyhawk II Subdivision Amended Lots 7A and 9A, according to the official plat thereof, recorded as Instrument No. 422377, records of Blaine County, Idaho,

to have and to hold said real property, with its improvements, appurtenances, tenements and hereditaments unto **BRIAN BARSOTTI**, and to his successors and assigns forever.

DATED this 15th day of November, 2001.

JAMES AND BARBARA CIMINO
CHARITABLE FOUNDATION

BY

J. D. Cimino
President

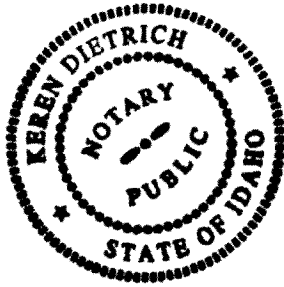
STATE OF IDAHO)
) ss.
County of Blaine)

On this 15th day of November, 2001, before me, the undersigned, a Notary Public in and for said state, personally appeared **JAMES CIMINO**, known or identified to me to be the person whose name is subscribed to the within instrument as President of the **James and Barbara Cimino Charitable Foundation**, and acknowledged to me that he executed the same on behalf of said Foundation.

WITNESS My hand and seal the day and year in this certificate first above written.

Keren Dietrich
Notary Public for Idaho
Residing at Hailey, Id.
Commission expires: 4.21.2006

realest\ciminobb.qcd





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. 2224331

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.

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. 2224331

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.

10. CLASS ACTION

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

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

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**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: 2224331
Issuing Office File Number: 2224331
Property Address: 243 Lloyd Ct., Ketchum, ID 83340
Revision Number:

1. **Commitment Date:** October 29, 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:**

Brian Barsotti, a single man

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

Lot 9A, Block 1 of GREYHAWK II SUBDIVISION AMENDED LOTS 7A & 9A, as shown on the official plat thereof recorded as Instrument No. 422377, records of Blaine County, Idaho.

STEWART TITLE GUARANTY COMPANY


Authorized Countersignature

STATEMENT OF CHARGES

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

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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.: 2224331

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.

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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.: 2224331

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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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 2025 and subsequent years, which are a lien not yet payable.

Note: General taxes for the year 2024, a lien in the amount of \$8,385.62, which are paid in full. (Parcel No. RPK046200009A)
11. Water and sewer charges of the City of Ketchum.
12. Ketchum rubbish charges billed by Clear Creek Disposal.
13. Levies and Assessments of Greyhawk Master Association, Inc.
14. Notes, Easements and Restrictions as shown on the plat of Greyhawk Subdivision, recorded August 12, 1986 as [Instrument No. 275580](#), records of Blaine County, Idaho.
15. Easement Grant, including the terms and provisions thereof, in favor of Greyhawk Master Association, Inc., an Idaho nonprofit corporation, recorded August 12, 1986 as [Instrument No. 275593](#), records of Blaine County, Idaho.
16. Notes, Easements and Restrictions of as shown on the plat of Greyhawk II Subdivision, recorded August 14, 1986 as [Instrument No. 275657](#), records of Blaine County, Idaho.
17. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens (provisions, if any, based on race, color, religion, or national origin are omitted) provided in the Declaration Establishing Covenants, Conditions and Restrictions for Greyhawk recorded August 14, 1986 as [Instrument No. 275658](#) and Amended as [Instrument No.'s 275659](#), [276384](#), [285257](#) and [470271](#), records of Blaine County, Idaho.
18. Underground Power Line Easement, including the terms and provisions thereof, in favor of Idaho Power Company, recorded January 30, 1987 as [Instrument No. 281534](#), records of Blaine County, Idaho.
19. Notes, Easements and Restrictions as shown on the plat of Greyhawk II Subdivision Amended, recorded February 9, 1987 as [Instrument No. 281786](#), records of Blaine County, Idaho.
20. Notes, Easements and Restrictions as shown on the plat of Greyhawk II Subdivision Amended Lots 7A & 9A, recorded December 28, 1998 as [Instrument No. 422377](#), records of Blaine County, Idaho.
21. Notice of Permissible Use, including the terms and provisions thereof, recorded May 7, 2015 as [Instrument No. 626412](#), 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

22. Any adverse claim based upon the assertion that
- a) Some portion of the land forms the bed or bank of a navigable river or lake, or lies below the mean high water mark thereof;
 - b) The boundary of the land has been affected by a change in the course or water level of a navigable river or lake;
 - c) The land is subject to water rights, claims or title to water and to any law or governmental regulation pertaining to wetlands.
23. Deed of Trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby:
Amount: \$1,000,000.00
Dated: 10/21/2022
Grantor: Brian Barsotti, a single man
Trustee: Blaine County Title, Inc.
Beneficiary: Gary Filizetti
Recorded: 10/24/2022, as Instrument No. 697007, records of Blaine County, Idaho

END OF EXCEPTIONS

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STG Privacy Notice Stewart Title Companies

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

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

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

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

Reasons we can share your personal information.	Do we share	Can you limit this sharing?
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. <i>Our affiliates may include companies with a Stewart name; financial companies, such as Stewart Title Company</i>	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	We don't share
For our affiliates to market to you — For your convenience, Stewart has developed a means for you to opt out from its affiliates marketing even though such mechanism is not legally required.	Yes	Yes, send your first and last name, the email address used in your transaction, your Stewart file number and the Stewart office location that is handling your transaction by email to optout@stewart.com or fax to 1-800-335-9591.
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 the Stewart Title Companies notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do the Stewart Title Companies protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer, file, and building safeguards.
How do the Stewart Title Companies collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ 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: Stewart Title Guaranty Company, 1360 Post Oak Blvd., Ste. 100, Privacy Officer, Houston, Texas 77056*

Privacy Notice for California Residents

Pursuant to the California Consumer Privacy Act of 2018 (“CCPA”), Stewart Information Services Corporation and its subsidiary companies (collectively, “Stewart”) are providing this **Privacy Notice for California Residents** (“CCPA Notice”). This CCPA Notice supplements the information contained in Stewart’s existing privacy notice and applies solely to all visitors, users and others who reside in the State of California or are considered California Residents (“consumers” or “you”). Terms used but not defined shall have the meaning ascribed to them in the CCPA.

Information Stewart Collects

Stewart collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device. Most of the information that Stewart collects in the course of its regular business is already protected pursuant to the Gramm-Leach-Bliley Act (GLBA). Additionally, much of this information comes from government records or other information already in the public domain. Personal information under the CCPA does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Certain personal information protected by other sector-specific federal or California laws, including but not limited to the Fair Credit Reporting Act (FCRA), GLBA and California Financial Information Privacy Act (FIPA).

Specifically, Stewart has collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected?
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.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, 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, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
E. Biometric information.	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	YES
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	YES
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information.	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES
K. Inferences drawn from other personal information.	Profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES

Stewart obtains the categories of personal information listed above from the following categories of sources:

- Directly and indirectly from customers, their designees or their agents (For example, realtors, lenders, attorneys, 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 Information

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

- To fulfill or meet the reason for which the information is provided.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with Stewart.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To prevent and/or process claims.
- To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf.
- As necessary or appropriate to protect the rights, property or safety of Stewart, our customers or others.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- 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).
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets, and business.
- To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- Auditing for compliance with federal and state laws, rules and regulations.
- 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.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of 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 in the course of your transaction (for example, a realtor or a lender). Stewart may disclose your personal information to a third party for a business purpose. Typically, when we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

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

- Service providers and vendors (For example, search companies, mobile notaries, and companies providing credit/debit card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
- Affiliated Companies
- Litigation parties and attorneys, as required by law.
- Financial rating organizations, rating bureaus and trade associations.
- 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 for a business purpose:

- 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: Biometric Information
- Category F: Internet or other similar network activity
- Category G: Geolocation data
- Category H: Sensory data
- Category I: Professional or employment-related information
- Category J: Non-public education information
- Category K: Inferences

Consumer Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

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.

Deletion Request Rights

You have the right to request that Stewart delete any of your 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.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us either:

- Calling us Toll Free at 1-866-571-9270
- Emailing us at Privacyrequest@stewart.com
- Visiting <http://stewart.com/ccpa>

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.

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. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

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 a different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you 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.

Changes to Our Privacy Notice

Stewart reserves the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on Stewart's website and update the notice's effective date. **Your continued use of Stewart's website following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described here, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: Toll Free at 1-866-571-9270

Website: <http://stewart.com/ccpa>

Email: Privacyrequest@stewart.com

Postal Address: Stewart Information Services Corporation
Attn: Mary Thomas, Deputy Chief Compliance 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?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • request insurance-related services • provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
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