THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT SHOWN IN SCHEDULE A, AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

#### COMMITMENT FOR TITLE INSURANCE

Issued by:



760 N.W. 107 Avenue. Suite 401. Miami. FL 33172 or

We, North American Title Insurance Company, a California corporation, will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule B and Schedule C. Our Policy will be the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires

In witness whereof, North American Title Insurance Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Commitment to become valid when countersigned by an authorized officer or agent of the Company.

#### NORTH AMERICAN TITLE INSURANCE COMPANY

Emilio Ecreandez PRESIDENT

ATTEST Valerie Jahn-Grandin, SECRETARY

Authorized Signatory

#### CONDITIONS AND STIPULATIONS

- 1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment that is not shown in Schedule B you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
- 2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.

(THIS COMMITMENT IS INVALID UNLESS SCHEDULES A, B, C AND D ARE ATTACHED HERETO.)

#### TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title.

The Commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.

El seguro de titulo le asegura en relacion a perdidas resultantes de ciertos riesgos que pueden afectar el titulo de su propiedad.

El compromiso para Seguro de Titulo es la promesa de la compania aseguradora de titulos de emitir la poliza de seguro de titulo. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transaccion.

Your commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

MINERALS AND MINERAL RIGHTS may not be covered by the Policy. The Company may be unwilling to insure title unless there is exclusion or an exception as to the Mineral and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this policy nor the optional endorsements, ensure that he purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- EXCEPTIONS are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Illnesses section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.
- EXCLUSIONS are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.
- CONDITIONS are additional provisions that qualify or limit your coverage. Conditions include your responsibilities
  and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy
  Conditions are not the same as the Commitment Conditions.

You can get a copy of the policy form approved by the State Board of Insurance by calling the North American Title Insurance Company at 1-800-374-8475 (Eastern States) or 1- (800) 869-3434 (Western States) or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439. Before the policy is issued, you may request changes in the Policy. Some of the changes to consider are:

Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company, and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey is a survey is not being provided to you.

Form T-7 Commitment (Jacket) Page 2 of 18

Allow the Company to add an exception to "rights of parties in possession". If you refuse this exception, the Company or the Title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

#### IMPORTANT NOTICE

# FOR INFORMATION, OR TO MAKE A COMPLAINT CALL OUR TOLL-FREE TELEPHONE NUMBER

1-800-374-8475 (TEXAS and Eastern States) 1-800-369-3434 (Western States)

## ALSO YOU MAY CONTACT THE TEXAS DEPARTMENT OF INSURANCE AT

1-800-252-3439

to obtain information on:

- 1. filing a complaint against an insurance company or agent.
- 2. whether an insurance company or agent is licensed,
- 3. complaints received against an insurance company or agent.
- 4. policyholder rights, and
- 5. a list of consumer publications and services available through the Department.

YOU MAY ALSO WRITE TO THE TEXAS DEPARTMENT OF INSURANCE P.O. BOX 149104 AUSTIN, TEXAS 78714-9104 FAX NO. (512) 490-1007

Web: <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>

E-Mail: ConsumerProtection@tdi.texas.gov

#### **AVIVSO IMPORTANTE**

# PARA INFORMACION, O PARA SOMETER UNA QUEJA LLAME AL NUMERO GRATIS

1-800-374-8475 (TEXAS and Eastern States) 1-800-869-3434 (Western States)

#### TAMBIEN PUEDE COMUNICARSE CON EL DEPARTMENTO DE SEGUROS DE TEXAS AL

1-800-252-3439

para obtener informacion sobre:

- 1. como someter una queja en contra de una compania de seguros o agente de seguros,
- 2. si una compania de seguros o agente de seguros tiene licencia,
- 3. quejas recibidas en contra de una compania de seguros o agente de seguros,
- 4. los derechos del asegurado, y
- 5. una lista de publicaciones y servicios para consumidores disponibles a traves del Departmento.

TAMBIEN PUEDE ESCRIBIR AL DEPARTMENTO DE SEGUROS DE

**TEXAS** 

P.O. BOX 149104

**AUSTIN, TEXAS 78714-9104** 

FAX NO. (512) 490-1007

Web: <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>

E-Mail: ConsumerProtection@tdi.texas.gov



760 N.W. 107 Avenue, Suite 401, Miami, FL 33172

Form T-7 Commitment (Jacket)

Page 3 of 18

# North American Title Insurance Company COMMITMENT FOR TITLE INSURANCE SCHEDULE A

Effective Date: January 2, 2023 at 12:00 AM GF No.: 14800-23-00197

Commitment No. 14800-23-00197, issued January 13, 2023, 12:00 AM

- 1. The policy or policies to be issued are:
  - a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1)
     (Not applicable for improved one-to-four family residential real estate)

Policy Amount:

PROPOSED INSURED:

b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)

Policy Amount: \$1,500,000.00

PROPOSED INSURED: Sanger Economic Development Corporation

c. LOAN POLICY OF TITLE INSURANCE (Form T-2)

Policy Amount:

PROPOSED INSURED: Proposed Borrower:

d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)

Policy Amount:

PROPOSED INSURED:

Proposed Borrower:

e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)

Binder Amount:

PROPOSED INSURED:

Proposed Borrower:

f. OTHER

Policy Amount:

PROPOSED INSURED:

2. The interest in the land covered by this Commitment is:

Fee Simple

3. Record title to the land on the Effective Date appears to be vested in:

Sanger Texas Industrial Development Corporation, a Texas non-profit corporation

FORM T-7: Commitment for Title Insurance Schedule A

14800-23-00197

#### **SCHEDULE A**

(Continued)

#### 4. Legal description of land:

Lot 2R and 3R, Block A, SANGER INDUSTRIAL ADDITION, LOTS 1R, 2R & 3R, a subdivision in Denton County, Texas according to the map or plat of record in Document No. <u>2019-33</u>, Plat Records, Denton County, Texas.

#### **SCHEDULE B**

Commitment No.: 14800-23-00197 GF No.: 14800-23-00197

#### **EXCEPTIONS FROM COVERAGE**

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below:

Document No. 2019-33, Plat Records, Denton County, Texas.

Note: To the extent that these restrictions violate 42 USC 3604(c) by indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, such restrictions are hereby omitted.

- 2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
- 3. Homestead or community property or survivorship rights, if any of any spouse of any insured. (Applies to the Owner's Policy only.)
- 4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
  - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
  - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
  - c. to filled-in lands, or artificial islands, or
  - d. to statutory water rights, including riparian rights, or
  - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.

(Applies to the Owner's Policy only.)

- 5. Standby fees, taxes and assessments by any taxing authority for the year 2023, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short form Residential Loan Policy (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2023, and subsequent years.")
- 6. The terms and conditions of the documents creating your interest in the land.

FORM T-7: Commitment for Title Insurance Schedule B

#### **SCHEDULE B**

(Continued)

- 7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)
- 8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)
- 9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only.) Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
- 10. The following matters and all terms of the documents creating or offering evidence of the matters:
  - a. Visible and apparent easements on or across the property covered by this policy which may not appear of record. (This item will not appear on Schedule "B" of the policy if a survey is provided by an approved surveyor showing no such easements.)
  - Rights of parties in possession. (Affects Owner Policy Only).
  - c. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.
  - d. Any portion of the subject property lying within the boundaries of a public or private roadway whether dedicated or not, or which may be used for road or street purposes.
  - e. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the land. (Note: Upon receipt of a survey acceptable to Company, this exception will be deleted. Company reserves the right to add additional exceptions per its examination of said survey.
  - f. A 15 foot sanitary sewer easement across the west side of Lot 3R, as shown on the recorded plat.
  - g. A 15 foot water easement across the west side of Lot 3R, as shown on the recorded plat.
  - h. Communications Easement and Right-of-Way reserved in instrument recorded in <a href="Volume 801">Volume 801</a>, <a href="Page 222">Page 222</a>, Deed Records of Denton County, Texas.
  - Sewer Easement and Right-of-Way reserved in instrument recorded in <u>Volume 833, Page 619</u>, Deed Records of Denton County, Texas.
  - j. Utility Easement and Right-of-Way reserved in instrument recorded in <u>Volume 1055, Page 125</u>, Deed Records of Denton County, Texas.

FORM T-7: Commitment for Title Insurance Schedule B

#### **SCHEDULE B**

(Continued)

- k. Electric Transmission and/or Distribution Line Easement and Right-of-Way granted to Brazos Electric Power Cooperative, Inc. recorded in Volume 818, Page 637, Deed records, Denton County, Texas.
- I. Mineral and/or royalty interest in all of the oil, gas, and other minerals and/or other substances in and under the subject property, including royalties, bonuses, rentals, ingress/egress and all other rights as set out in <u>Volume 801</u>, <u>Page 222</u>, Deed Records, Denton County, Texas, together with all rights, express or implied, in and to the subject property, arising out of or connected with said interest, reference to which instrument is here made for all purposes. Title to said interest has not been investigated subsequent to the date of the aforesaid instrument. The Company makes no representation to the present ownership of this interest.
- m. Terms and provisions of Landlords Waiver and Lease Agreement, recorded in <u>Volume 5085</u>, <u>Page 2792</u>, Official Public Records, Denton County, Texas.

#### **SCHEDULE C**

Commitment No.: 14800-23-00197 GF No.: 14800-23-00197

Your Policy will not cover loss, costs, attorney's fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

- Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
- 2. Satisfactory evidence must be provided that:
  - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
  - b. all standby fees, taxes, assessments and charges against the property have been paid,
  - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
  - d. there is legal right of access to and from the land,
  - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
- You must pay the seller or borrower the agreed amount for your property or interest.
- 4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
- 5. Procedural Rule P-27 promulgated by the Texas Department of insurance provides a list of the types of financial documents and instruments which satisfy the requirement that we disburse only when we have received good funds as required by said rule and Section 2651.202 Insurance Code. Please be advised that we reserve the right to determine on a case-by-case basis what form of good funds is acceptable.
- 6. Upon request and receipt of applicable premium, if any, and in accordance with Texas Procedural Rule P-50.1, T-19.2 and/or T-19.3 Minerals and Surface Damage Endorsements will be issued at the time of closing of this transaction.
- 7. Must be furnished proof owner is a valid corporation and is in good standing with the State Comptroller's office. Must be furnished proper resolution authorizing this transaction and naming the person(s) authorized to execute documents.
- 8. We must be furnished with a properly executed Affidavit of Debts and Liens, executed by the record owner and/or seller.
  - We must be furnished with a properly executed Waiver of Inspection executed by the Purchaser(s). This file must be updated prior to closing.

#### **SCHEDULE C**

(Continued)

9. "Note for information purposes only: No deeds were found of record affecting the subject property in the last 24 months, The last deed of record is recorded under Document No. <u>2009-70797</u>, Denton County, Texas."

DOMA INSURANCE AGENCY OF TEXAS, INC. FEE ATTORNEY OFFICE

Authorized Signatory

#### **SCHEDULE D**

Commitment No.: 14800-23-00197 GF No.: 14800-23-00197

Pursuant to the requirements of Rule P-21, Basic Manual of Rules, Rates and Forms for the writing of Title Insurance in the State of Texas, the following disclosures are made:

1. The issuing Title Insurance Company, **North American Title Insurance Company**, is a corporation whose shareholders owning or controlling, directly or indirectly, 10% of said corporation, directors and officers are listed below:

<u>Shareholders:</u> North American Title Insurance Company which is a wholly owned subsidiary of Doma Holdings, Inc., a Delaware corporation.

Directors: Max Simkoff, Emilio Fernandez, Noaman Ahmad, Eric Watson, Mike Smith.

<u>Officers</u>: President and Chief Executive Officer: Emilio Fernandez; Executive Vice President and Secretary: Valerie Jahn-Grandin; Chief Financial Officer and Treasurer: Mike Smith; Vice President, Senior Regional Underwriting Counsel: Virginia Abiassi

- 2. The following disclosures are made by the Title Insurance Agent issuing this Commitment:
  - a. A listing of each shareholder, owner, partner, or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium: None
  - b. A listing of each shareholder, owner, partner, or other person having, owning or controlling 10 percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent that will receive a portion of the premium: None
  - c. The names of the officers and directors of the Title Insurance Agent are as follows:

President: Max Simkoff; Treasurer: Mike Smith; Secretary: Eric Watson

3. You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving any sum from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium\* is:

Owner's Policy	\$ <u>7,740.00</u>
Loan Policy	\$ 0
Endorsement Charges	\$ 0.00
Other	\$ 0.00
Total	\$ 7,740.00

Of this total amount: 15% will be paid to the policy issuing Title Insurance Company; <u>85%</u> will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

Amount To Whom For Services

\*The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance.

FORM T-7: Commitment for Title Insurance Schedule D

14800-23-00197

## **SCHEDULE D**

(Continued)

This commitment is invalid unless the insuring provisions and Schedules A, B, and C are attached.
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#### **DELETION OF ARBITRATION PROVISION**

(Not applicable to the Texas Residential Owner's Policy)

Commitment No.: 14800-23-00197 GF No.: 14800-23-00197

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

#### The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

competent jurisdiction."		
SIGNATURE	DATE	

# **Privacy Policy**

## The Doma Family of Companies

FACTS	What does the Doma family of companies do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  • Social Security number, date of birth and income  • Transaction history and payment history  • Purchase history and account balances
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the Doma Family of Companies chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Doma share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	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	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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul> <li>Call 1-866-929-7437—our menu will prompt you through your choice(s) or</li> <li>Visit us online: www.doma.com</li> <li>Please note:</li> <li>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</li> <li>However, you can contact us at any time to limit our sharing.</li> </ul>
Questions?	Call 1 (866) 929-7437 or go to <u>www.doma.com</u>

Privacy Policy (NATG) 14800-23-00197

# **Privacy Policy**

### The Doma Family of Companies

Who we are	
Who is providing this notice?	The Doma Family of Companies (identified below), which offers title insurance and settlement services.
What we do	
How does Doma 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 safeguards and secure files and buildings.
How does Doma collect my personal information?	We collect your personal information, for example, when you  Apply for insurance  Apply for financing  Give us your contact information  Provide your mortgage information  Show your government-issued ID  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only  Sharing for affiliates' everyday business purposes—information about your creditworthiness  Affiliates from using your information to market to you  Sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Our affiliates are the entities that comprise the Doma Family of Companies (listed below) and include companies with a Doma name; financial companies such as Doma Insurance Agency, Inc. and Doma Home Insurance Services, LLC; and nonfinancial companies such as Title Agency Holdco, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Nonaffiliates we share with can include collection agencies, our service providers, companies that perform marketing and advertising services on our behalf, and consumer reporting agencies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Doma doesn't jointly market.

#### Other important information

\*For California residents: you may have additional rights under the California Consumer Privacy Act. For a description of those rights, please see our Doma Family of Companies' privacy policy located here: www.doma.com.

## **Privacy Policy**

#### The Doma Family of Companies

#### The Doma Family of Companies consists of the following entities:

Doma Holdings, Inc.

Doma Corporate, LLC

Doma Customer Financing LLC

Doma Home Insurance Services, LLC

Doma Insurance Agency, Inc.

Doma Insurance Agency of Arizona, Inc.

North American Title Company of Colorado Doma

Insurance Agency of Florida, Inc.

Doma Insurance Agency of Illinois, Inc.

Doma Insurance Agency of Indiana, LLC

Doma Insurance Agency of Louisiana, LLC

Doma Insurance Agency of Minnesota, Inc.

Doma Title Insurance Company of New York

Doma Title Agency of Nevada, Inc.

Doma Insurance Agency of New Jersey, Inc.

Doma Insurance Agency of Texas, Inc.

Doma Insurance Agency of Utah, LLC

Doma Title Insurance, Inc.

Doma Trustee Services, LLC

Doma Title of California, Inc.

Cura Home, Inc.

NASSA LLC

North American Title Company

North American Title Insurance Company

North American Asset Development, LLC

North American Services, LLC

Spear Agency Acquisition Inc.

States Title Holding, Inc.

States Title, LLC

Title Agency Holdco, LLC

#### NORTH AMERICAN TITLE INSURANCE COMPANY

Commitment Number: 14800-23-00197

#### **LEGAL DESCRIPTION**

Legal description of the land:

Lot 2R and 3R, Block A, SANGER INDUSTRIAL ADDITION, LOTS 1R, 2R & 3R, a subdivision in Denton County, Texas according to the map or plat of record in Document No. <u>2019-33</u>, Plat Records, Denton County, Texas.