



TITLE COMPANY

Fax: (562)427-6419

Email:

DATE:
YOUR REF:
OUR ORDER NO.:
PROPERTY ADDRESS:

A handwritten signature in black ink, appearing to read "Bob Taylor". The signature is written in a cursive, flowing style.

TITLE OFFICER: BOB TAYLOR

TITLE COMPANY

YOUR REF:
OUR ORDER NO.
PROPERTY ADDRESS:

DATED AS OF _____ AT 7:30 A.M.

IN RESPONSE TO THE ABOVE REFERENCED APPLICATION FOR A POLICY OF TITLE INSURANCE,

NORTH AMERICAN TITLE COMPANY

HEREBY REPORTS THAT IT IS PREPARED TO ISSUE, OR CAUSE TO BE ISSUED, AS OF THE DATE HEREOF, A POLICY OR POLICIES OF TITLE INSURANCE DESCRIBING THE LAND AND THE ESTATE OR INTEREST THEREIN HEREINAFTER SET FORTH, INSURING AGAINST LOSS WHICH MAY BE SUSTAINED BY REASON OF ANY DEFECT, LIEN OR ENCUMBRANCE NOT SHOWN OR REFERRED TO AS AN EXCEPTION IN SCHEDULE B OR NOT EXCLUDED FROM COVERAGE PURSUANT TO THE PRINTED SCHEDULES, CONDITIONS AND STIPULATIONS OF SAID POLICY FORMS.

THE PRINTED EXCEPTIONS AND EXCLUSIONS FROM THE COVERAGE OF SAID POLICY OR POLICIES ARE SET FORTH IN THE ATTACHED LIST. COPIES OF THE POLICY FORMS SHOULD BE READ. THEY ARE AVAILABLE FROM THE OFFICE WHICH ISSUED THIS REPORT.

THIS REPORT (AND ANY SUPPLEMENTS OR AMENDMENTS HERETO) IS ISSUED SOLELY FOR THE PURPOSE OF FACILITATING THE ISSUANCE OF A POLICY OF TITLE INSURANCE AND NO LIABILITY IS ASSUMED HEREBY. IF IT IS DESIRED THAT LIABILITY BE ASSUMED PRIOR TO THE ISSUANCE OF A POLICY OF TITLE INSURANCE, A BINDER OR COMMITMENT SHOULD BE REQUESTED.

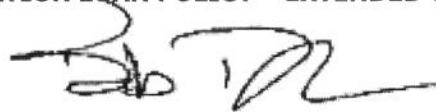
PLEASE READ THE EXCEPTIONS SHOWN OR REFERRED TO BELOW AND THE EXCEPTIONS AND EXCLUSIONS SET FORTH IN EXHIBIT A OF THIS REPORT CAREFULLY. THE EXCEPTIONS AND EXCLUSIONS ARE MEANT TO PROVIDE YOU WITH NOTICE OF MATTERS WHICH ARE NOT COVERED UNDER THE TERMS OF THE TITLE INSURANCE POLICY AND SHOULD BE CAREFULLY CONSIDERED.

IT IS IMPORTANT TO NOTE THAT THIS PRELIMINARY REPORT IS NOT A WRITTEN REPRESENTATION AS TO THE CONDITION OF TITLE AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE LAND.

THE FORM OF POLICY OF TITLE INSURANCE CONTEMPLATED BY THIS REPORT IS:

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (6/2/98) / ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (10/17/98).

AMERICAN LAND TITLE ASSOCIATION-LOAN POLICY – EXTENDED COVERAGE.



TITLE OFFICER: BOB TAYLOR

IMPORTANT NOTICE

California Assembly Bill 512 ("AB 512") is effective on January 1, 1990. Under AB 512, all title companies may only make funds available for monetary disbursement in accordance with the following rules:

1. Same Day Availability. Disbursement on the date of deposit is allowed only when funds are deposited to NATC in cash or by electronic transfer (wire). Bear in mind that cash will be accepted from customers only under special circumstances as individually approved by management.
2. Next Day Availability. If funds are deposited to NATC by cashier's checks, certified checks, or teller's checks, disbursement may be on the next business day following deposit. A "teller's check" is one drawn by an insured financial institution against another insured financial institution (e.g., a savings and loan funding with a check drawn against an FDIC insured bank).
3. 3-7 Banking Days Availability (Regulation CC). If the deposit is made by checks other than those described in Paragraphs 1 and 2 above, disbursement may occur on the day when funds must be made available to depositors under Federal Reserve Regulation CC. This requires a "hold" on some checks of 2-7 banking days or longer in some instances. Personal checks, drafts, private corporation and company checks, and funding checks from mortgage companies that are not teller's checks are among those checks subject to such holds.

(For further details, consult Chapter 598, statutes of 1989.)

Note: The above guidelines are in conformity with those issued by the Department of Insurance for all California Title Insurers.

EXHIBIT "A"

(A) UNIT 101 OF LOT 25 OF TRACT 22955, IN THE CITY OF CERRITOS, AS PER MAP RECORDED IN BOOK 815, PAGES 51 TO 68 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, AND AS DEFINED IN THE DECLARATION OF RESTRICTIONS (ENABLING DECLARATION ESTABLISHING A PLAN FOR CONDOMINIUM OWNERSHIP OF CERRITOS VILLAS HOMEOWNERS ASSOCIATION NO. 1) RECORDED IN BOOK M3879, PAGE 693 ET SEQ. OF OFFICIAL RECORDS OF SAID COUNTY.

(B) AN UNDIVIDED 1/110 INTEREST IN THE COMMON AREA OF LOT 25 AS SHOWN ON SAID TRACT 22955 AND AS DEFINED IN THE DECLARATION OF RESTRICTIONS, BEING ALL OF SAID LOT AND THE IMPROVEMENTS THEREON, EXCEPT FOR THE UNITS.

EXCEPT ALL MINERAL, OIL, GAS HYDROCARBON RIGHTS BELOW 500 FEET BENEATH THE GROUND WITHOUT RIGHT OF SURFACE ENTRY, AS RESERVED BY JAKE JIMMIE LUETTO AND RITA LUETTO, HUSBAND AND WIFE IN DEED RECORDED SEPTEMBER 22, 1970 AS INSTRUMENT NO. 1300 AND AS RESERVED BY HAROLD JONGSMA AND MADINE JONGSMA, HUSBAND AND WIFE, IN DEED RECORDED AUGUST 7, 1970 AS INSTRUMENT NO. 1415, OFFICIAL RECORDS.

SCHEDULE B

AT THE DATE HEREOF EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN THE POLICY FORM DESIGNATED ON THE FACE PAGE OF THIS REPORT WOULD BE AS FOLLOWS:

1. GENERAL AND SPECIAL PROPERTY TAXES, AND ANY ASSESSMENTS COLLECTED WITH TAXES, INCLUDING UTILITY ASSESSMENTS, ARE A LIEN NOT YET PAYABLE TO BE LEVIED FOR THE FISCAL YEAR 2006/2007.

2. GENERAL AND SPECIAL PROPERTY TAXES FOR THE FISCAL YEAR SHOWN BELOW HAVE BEEN PAID. AMOUNTS FOR PRORATION PURPOSES ARE:

FISCAL YEAR:	Code Area Number:	
TOTAL AMOUNT:	1st Installment:	\$383.03 Paid
FIRST INSTALLMENT:	2nd Installment:	\$383.03 Paid
SECOND INSTALLMENT:	Land:	\$36,385.00
EXEMPTION:	Improvements:	\$81,593.00
CODE NO.:	Exemption:	\$7,000.00
PARCEL NO.:	Personal Property:	\$None Shown

3. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO THE PROVISIONS OF CHAPTER 3.5 (COMMENCING WITH SECTION 75) OF THE REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.

4. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.

5. EASEMENTS FOR INGRESS AND EGRESS, PARKING, PIPELINES, DRAINAGE, SANITARY SEWERS, PUBLIC UTILITIES, SLOPES, AND RIGHTS INCIDENTAL THERETO, AS DISCLOSED BY INSTRUMENTS OF RECORD AND THE MAP OF SAID TRACT, AFFECTING ONLY THE COMMON AREA.

6. AN EASEMENT THROUGH THE SUBSURFACE OF SAID LAND FOR THE PURPOSE OF RE-ENTERING, CLEANING OUT, REPAIRING, REDRILLING AND DEEPENING VANCE WELL NO. 1 LOCATED ON OTHER LANDS, AS PROVIDED IN A SUBSURFACE EASEMENT AGREEMENT EXECUTED BY AND BETWEEN A. GLASSELL BROWN AND ETHLYN SIDFORD BROWN, HIS WIFE, AND A. A. MACDONALD AND E. ROBERT BURNS, CO-PARTNERS, DOING BUSINESS UNDER THE FIRM NAME AND STYLE OF MACDONALD AND BURNS, UPON AND SUBJECT TO ALL OF THE COVENANTS AND PROVISIONS THEREIN CONTAINED, RECORDED NOVEMBER 22, 1948 AS INSTRUMENT NO. 2387, IN BOOK 28783 PAGE 86 OF OFFICIAL RECORDS.

AFFECTS: PARCEL 2

7. AN EASEMENT AFFECTING THE PORTION OF SAID LAND AND FOR THE PURPOSE STATED HEREIN, AND INCIDENTAL PURPOSES.

IN FAVOR OF: SOUTHERN CALIFORNIA MORTGAGE SERVICES, A CALIFORNIA CORPORATION, EDISON COMPANY, A CORPORATION

NO REPRESENTATION IS MADE AS TO THE PRESENT OWNERSHIP OF SAID EASEMENT.

FOR: ELECTRICAL SUPPLY SYSTEMS AND COMMUNICATION SYSTEMS
RECORDED: JULY 16, 1973 AS INSTRUMENT NO. 2248 IN BOOK D-5947
PAGE 742, OF OFFICIAL RECORDS
AFFECTS: PORTIONS OF THE HEREIN DESCRIBED LAND, THE EXACT LOCATION OF WHICH CAN BE DETERMINED BY EXAMINATION OF THE ABOVE-MENTIONED INSTRUMENT, WHICH CONTAINS A COMPLETE LEGAL DESCRIPTION OF THE AFFECTED PORTIONS OF SAID LAND

8. PROVISIONS, HEREIN RECITED, OF THE DEDICATION STATEMENT ON THE MAP OF THE SUBDIVISION SHOWN BELOW:

SUBDIVISION: TRACT
PROVISIONS: PROHIBITS THE CONSTRUCTION OF ADDITIONAL RESIDENTIAL BUILDING WITH LOT 1, EAST THAT PORTION WITHIN THE PERMITTED RESIDENTIAL BUILDING AREA AND EAST FOR ADDITIONAL PARKING OR RECREATIONAL FACILITIES AND APPURTENANCES

9. COVENANTS, CONDITIONS AND RESTRICTIONS (BUT DELETING THEREFROM ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION, OR DISCRIMINATION, BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN TO THE EXTENT SUCH COVENANTS, CONDITIONS, OR RESTRICTIONS VIOLATE 42 U.S.C. 3604(C)) AS SET FORTH IN THE DOCUMENT:

RECORDED: OCTOBER 25, 1974 AS INSTRUMENT NO. 4122, OF OFFICIAL RECORDS

SAID COVENANTS, CONDITIONS AND RESTRICTIONS WERE MODIFIED BY A DOCUMENT:

RECORDED: OCTOBER 30, 1974 AS INSTRUMENT NO. 2926 AND OCTOBER 31, 1974 AS INSTRUMENT NO. 3892, BOTH OF OFFICIAL RECORDS

LIMITATIONS, RESERVATIONS, PROVISIONS, ASSESSMENTS, LIENS AND CHARGES AS CONTAINED IN THE ABOVE MENTIONED DECLARATION.

SAID DECLARATION CONTAINS, AMONG OTHER THINGS, THE FOLLOWING:

- A. CERTAIN EASEMENTS
- B. ASSESSMENTS
- C. LIENS AND THE SUBORDINATION THEREOF
- D. PROVISIONS RELATING TO PARTITION
- E. RESTRICTIONS ON SEVERABILITY OF COMPONENT INTEREST
- F. MORTGAGE PROTECTION CLAUSE
- G. COVENANTS, CONDITIONS AND RESTRICTIONS (BUT DELETING THEREFROM ANY COVENANT, CONDITION OR RESTRICTION INDICATING A PREFERENCE, LIMITATION, OR DISCRIMINATION, BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN TO THE EXTENT SUCH

COVENANTS, CONDITIONS, OR RESTRICTIONS VIOLATE 42 U.S.C. 3604[C]).

10. A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW AND ANY OTHER OBLIGATIONS SECURED THEREBY:

AMOUNT: \$292,500.00
DATED: MARCH 24, 2006
TRUSTOR: STANLEY R. WILLIAMS AND ADRIENE R. WILLIAMS, HUSBAND AND WIFE AS JOINT TENANTS
TRUSTEE: COMMONWEALTH LAND TITLE
BENEFICIARY: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR RESMAE MORTGAGE CORPORATION, A CORPORATION
RECORDED: MARCH 31, 2006 AS INSTRUMENT NO. 06-691994, OF OFFICIAL RECORDS

A NOTICE OF DEFAULT UNDER THE TERMS OF SAID DEED OF TRUST:

EXECUTED BY T.D. SERVICE COMPANY, BY FIDELITY NATIONAL TITLE INSURANCE COMPANY, AS AGENT FOR THE TRUSTEE
RECORDED FEBRUARY 8, 2007 AS INSTRUMENT NO. 07-274985, OF OFFICIAL RECORDS

AN ASSIGNMENT OF THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST NAMES:

AS ASSIGNEE: LASALLE BANK, N.A. AS TRUSTEE FOR THE MLMI TRUST SERIES 2006-RM2
RECORDED: MARCH 6, 2007 AS INSTRUMENT NO. 07-484281, OF OFFICIAL RECORDS

THE TRUSTEE UNDER SAID DEED OF TRUST WAS SUBSTITUTED BY A DOCUMENT:

THE NEW TRUSTEE IS: T.D. SERVICE COMPANY
RECORDED: MARCH 6, 2007 AS INSTRUMENT NO. 07-484282, OF OFFICIAL RECORDS

A NOTICE OF TRUSTEE'S SALE UNDER SAID DEED OF TRUST:

EXECUTED BY: T.D. SERVICE COMPANY
TIME AND PLACE OF SALE: JUNE 7, 2007 AT 11:00 A.M. AT THE WEST SIDE DOORS TO THE LOS ANGELES COUNTY COURTS BUILDING, 12720 NORWALK BLVD, NORWALK, CA
RECORDED: MAY 14, 2007 AS INSTRUMENT NO. 07-1162820, OF OFFICIAL RECORDS

11. A NOTICE OF DELINQUENT ASSESSMENT IN THE AMOUNT OF \$3,667.75 RECORDED APRIL 23, 2007 AS INSTRUMENT NO. 07-967980.

***** END OF REPORT *****

***** **NOTES** *****

SPECIAL NOTE:

NOTICE OF CHANGE IN OWNERSHIP RECORDING PROCEDURE

EFFECTIVE JULY 1, 1985, PURSUANT TO A NEW STATE LAW (SECTION 480.3 OF THE REVENUE AND TAXATION CODE), ALL DEEDS AND OTHER DOCUMENTS THAT REFLECT A CHANGE IN OWNERSHIP, MUST BE ACCOMPANIED BY A PRELIMINARY CHANGE OF OWNERSHIP REPORT, TO BE COMPLETED BY THE TRANSFEREE.

IF THIS SPECIAL REPORT IS NOT PRESENTED AT THE TIME OF RECORDING, AN ADDITIONAL RECORDING FEE OF \$20.00, AS REQUIRED BY LAW, WILL BE CHARGED.

PRELIMINARY CHANGE IN OWNERSHIP FORMS, INSTRUCTIONS ON HOW TO COMPLETE THEM, AND A NON-EXCLUSIVE LIST OF DOCUMENTS THAT ARE AFFECTED BY THIS CHANGE, ARE AVAILABLE FROM THE COUNTY RECORDER'S OFFICE OR THE OFFICE OF THE COUNTY ASSESSOR.

IF THIS COMPANY IS REQUESTED TO DISBURSE FUNDS IN CONNECTION WITH THIS TRANSACTION, CHAPTER 598, STATUTES OF 1989 MANDATES HOLD PERIODS FOR CHECKS DEPOSITED TO ESCROW OR SUBESCROW ACCOUNTS. THE MANDATORY HOLD PERIOD FOR CASHIER'S CHECKS, CERTIFIED CHECKS AND TELLER'S CHECKS IS ONE BUSINESS DAY AFTER THE DAY DEPOSITED. OTHER CHECKS REQUIRE A HOLD PERIOD FROM TWO TO SEVEN BUSINESS DAYS AFTER THE DATE OF DEPOSITED.

TO FACILITATE THE ELECTRONIC TRANSFER OF FUNDS TO NORTH AMERICAN TITLE COMPANY THE FOLLOWING IS PROVIDED FOR YOUR USE:

THE WIRING INSTRUCTIONS FOR
COMERICA BANK ARE AS FOLLOWS:

Comerica Bank
411 West Lafayette
Detroit, Michigan

ACCOUNT #1891528331 ABA #121137522
OUR NO.: 868834-96

NOTE NO. 1. CONTINUED

BE SURE TO REFERENCE OUR ORDER NUMBER AND TITLE OFFICER NAME.

SHOULD THIS OFFICE BE REQUIRED TO WIRE FUNDS OUT AT CLOSE OF ESCROW, PLEASE BE INFORMED THAT WIRING INSTRUCTIONS SHOULD BE RECEIVED AS SOON AS POSSIBLE, BUT NO LATER THAN THE FOLLOWING TIMES.

WIRES OUTSIDE THE STATE OF CALIFORNIA:
11:00 A.M. ON DATE OF WIRE

WIRES WITHIN THE STATE OF CALIFORNIA:
12:00 P.M. ON DATE OF WIRE

EFFECTIVE JANUARY 1, 1991

A SERVICE CHARGE OF \$25.00 WILL BE ASSESSED FOR ALL FUNDS DISBURSED BY THIS COMPANY BY WIRE.

NOTE NO. 2.

PAYOFF REQUIREMENT

IF ANY OF THE DEEDS OF TRUST SHOWN IN THIS PRELIMINARY REPORT SECURES A REVOLVING CREDIT LOAN, THIS COMPANY WILL REQUIRE PRIOR TO CLOSING THAT:

1. THE BORROWER PROVIDE AUTHORIZATION TO THE LENDER TO FREEZE THE LOAN FROM FURTHER DISBURSEMENTS AND THAT WE BE PROVIDED WITH PROOF THAT THE ACCOUNT HAS BEEN FROZEN AND THE EFFECTIVE DATE OF THE FREEZE.
2. ALL UNUSED CHECKS, VOIDED CHECKS AND/OR CREDIT CARDS BE SUBMITTED TO THIS COMPANY.
3. THERE ARE NO OUTSTANDING CHECKS UNPAID.
4. SHOULD THE COMPANY BE UNABLE TO ASCERTAIN THAT ONE OR MORE OF THE ABOVE HAVE NOT BEEN COMPLIED WITH, WE WILL WITHHOLD FROM THE PROCEEDS THE MAXIMUM AMOUNT OF THE LOAN OBLIGATION UNTIL SUCH TIME AS WE MAY VERIFY THAT THE PAYOFF WAS SUFFICIENT TO OBTAIN A FULL RECONVEYANCE.

NOTE NO. 3.

THIS REPORT IS INCOMPLETE. WE WILL REQUIRE A STATEMENT OF INFORMATION FROM THE PARTIES INDICATED BELOW, FIVE (5) DAYS PRIOR TO CLOSING, IN ORDER TO COMPLETE THIS REPORT, BASED ON THE EFFECT OF DOCUMENTS, PROCEEDINGS, LIENS, DECREES, OR OTHER MATTERS WHICH DO NOT SPECIFICALLY DESCRIBE SAID LAND, BUT WHICH, IF ANY DO EXIST, MAY AFFECT THE TITLE OR IMPOSE LIENS OR ENCUMBRANCES THEREON.

ALL PARTIES: XX

NOTE: THE STATEMENT OF INFORMATION IS NECESSARY TO COMPLETE THE SEARCH AND EXAMINATION OF TITLE UNDER THIS ORDER. ANY TITLE SEARCH INCLUDES MATTERS THAT ARE INDEXED BY NAME ONLY, AND HAVING A COMPLETED STATEMENT OF INFORMATION ASSISTS THE COMPANY IN THE ELIMINATION OF CERTAIN MATTERS WHICH APPEAR TO INVOLVE THE PARTIES, BUT IN FACT AFFECT ANOTHER PARTY WITH THE SAME OR SIMILAR NAME.

BE ASSURED THAT THE STATEMENT OF INFORMATION IS ESSENTIAL AND WILL BE KEPT STRICTLY CONFIDENTIAL TO THIS FILE.

NOTE NO. 4.

NORTH AMERICAN TITLE COMPANY, INC.'S CHARGES FOR RECORDING THE TRANSACTION DOCUMENTS INCLUDE CHARGES FOR SERVICES PERFORMED BY NORTH AMERICAN TITLE COMPANY, INC., IN ADDITION TO AN ESTIMATE OF PAYMENTS TO BE MADE TO GOVERNMENTAL AGENCIES.

NOTE NO. 5.

THIS CHARGE FOR A POLICY OF TITLE INSURANCE, IF ISSUED THROUGH THIS TITLE ORDER, WILL BE BASED ON THE SHORT-TERM RATE.

jm

ORDER NO. 868834-96

NORTH AMERICAN TITLE COMPANY
3780 Kilroy Airport Way Suite 130
Long Beach, CA 90806
(562) 988-7870 (800) 786-7870
Fax: (562)427-6419 Email: btaylor@nat.com

ATTENTION:
YOUR REF:
OUR ORDER NO. 868834-96

LENDERS SUPPLEMENTAL REPORT

DATED AS OF JUNE 6, 2007 AT 7:30 A.M.



TITLE OFFICER: BOB TAYLOR

THE ABOVE NUMBERED REPORT (INCLUDING ANY SUPPLEMENTS OR AMENDMENTS THERETO) IS HEREBY MODIFIED AND/OR SUPPLEMENTED IN ORDER TO REFLECT THE FOLLOWING ADDITIONAL ITEMS RELATING TO THE ISSUANCE OF AN AMERICAN LAND TITLE ASSOCIATION LOAN FORM POLICY OF TITLE INSURANCE:

OUR ALTA LOAN POLICY, WHEN ISSUED, WILL CONTAIN ENDORSEMENT NOS. 100 AND 116.

THERE IS LOCATED ON SAID LAND A CONDOMINIUM
KNOWN AS 4727 WEST 147TH STREET # 231
CITY OF LAWNSDALE
COUNTY OF LOS ANGELES
STATE OF CALIFORNIA.

NOTE: THERE ARE NO CONVEYANCES AFFECTING SAID LAND, RECORDED WITHIN TWENTY FOUR (24) MONTHS OF THE DATE OF THIS REPORT.

**Privacy Policy Notice
(as of July 1, 2001)**

We at the North American Title family of companies take your privacy very seriously. We do not share your private information with anyone except as necessary to complete your real property, title insurance and escrow transaction.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect and sources from which we collect it: We collect nonpublic personal information from you from the following sources:

- * Information we receive from you on applications or other forms.
- * Information about your transactions with us, our affiliates or others.
- * Information from non-affiliated third parties relating to your transaction.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a product or service to you.

2. What information we disclose and to whom we disclose it: We do not disclose any nonpublic personal information about you to either our affiliates or non-affiliates without your express consent, except as permitted or required by law. We may disclose the nonpublic personal information we collect, as described above, to persons or companies that perform services on our behalf regarding your transaction. "Our affiliates" are companies with which we share common ownership and which offer real property, title insurance, or escrow services.

3. Our security procedures: We restrict access to your nonpublic personal information and only allow disclosures to persons and companies as permitted or required by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

4. Your right to access your personal information: You have the right to review your personal information that we record about you. If you wish to review that information, please contact your local North American Title office and give us a reasonable time to make that information available to you. If you believe any information is incorrect, notify us, and if we agree, we will correct it. If we disagree, we will advise you in writing why we disagree.

5. Customer acknowledgement: Your receipt of a copy of the preliminary report, commitment, your policy of insurance, or escrow documents, accompanied by this Notice will constitute your acknowledgement of receipt of this Privacy Policy Notice.

North American Title may also share your information with an insurance institution, credit reporting agency, insurance regulatory authority, law enforcement, other governmental authority, actuary, or other research organization for purposes of detecting or preventing fraud, crimes, or misrepresentations in connection with an insurance or real estate transaction, resolving claims or service disputes, investigating suspected illegal or unlawful activities, or for conducting actuarial or research studies.