



Sanctity of Contract

**STEWART TITLE OF CALIFORNIA, INC.,
INLAND EMPIRE DIVISION**
3403 TENTH STREET, SUITE 400
RIVERSIDE, CA 92501
(951) 276-2700 www.stsales.com

MEMBER CALIFORNIA LAND TITLE ASSOCIATION

PRELIMINARY REPORT

STEWART TITLE ESCROW
31772 CASINO DRIVE STE. A
LAKE ELSINORE, CA 92530
Attention: MICHELE GRUB

Order Number: 511421777

Your Reference: 20149342-MG

In response to the above referenced application for a Policy of Title Insurance, Stewart Title of California, Inc. 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 referenced to as an Exception on 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.

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.

This report, (and any supplements or amendments thereto) 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.

Dated as of April 11, 2007 at 7:30 A.M.
Print date: April 24, 2007

Norman K. Burdick, Title Officer
(800) 637-2769 Fax: (951) 276-2306

PRELIMINARY REPORT

The form of Policy of Title Insurance contemplated by this report is:
California Land Title Association Standard Coverage Policy

SCHEDULE A

The estate or interest in the land hereinafter described or referred to covered by this report is:

A FEE

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

SAM ALDABBAGH, AN UNMARRIED MAN

Continued on next page

LEGAL DESCRIPTION

The land referred to herein is situated in the State of California, County of Riverside, Unincorporated Area, described as follows:

PARCEL A: APN: 931-260-014

THOSE PORTIONS OF PARCELS 1, 2 AND 3 OF PARCEL MAP NO. 15236, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 AND 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THOSE PORTIONS OF LETTERED LOTS 'C' AND 'D' OF SAID PARCEL MAP NO. 15236, AS VACATED AND CLOSED TO PUBLIC USE BY RESOLUTION NO. 93-025, RECORDED FEBRUARY 16, 1993 AS INSTRUMENT NO. 057352 OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF PARCEL MAP 15236, RECORDED IN BOOK 92 PAGES 44 THROUGH 45, OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH POINT IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE SOUTH 79°42'37" WEST A DISTANCE OF 33 FEET TO A POINT ON THE WESTERN RIGHT(S) OF WAY LINE OF SAID SIERRA MARIA ROAD; THENCE NORTH 10°17'08" WEST ALONG SAID RIGHT(S) OF WAY LINE A DISTANCE OF 562.79 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 10°17'08" WEST ALONG THE WESTERN SIERRA MARIA ROAD RIGHT(S) OF WAY LINE A DISTANCE OF 779.46 FEET TO THE CORNER CUTBACK OF VIA SOMBRA; THENCE NORTH 62°15'43" WEST A DISTANCE OF 20.76 FEET TO A POINT ON A CURVE CONCAVE TO THE SOUTH AND HAVING A RADIUS OF 120 FEET, INTERSECTING SAID CURVE AT A RADIAL OF NORTH 20°42'16" WEST; THENCE SOUTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 06°55'44", ARC LENGTH OF 14.51 FEET, TO A POINT ON A TANGENT TO SAID CURVE; THENCE SOUTH 62°22'00" WEST ALONG SAID TANGENT, WHICH IS ALSO THE SOUTHERN RIGHT(S) OF WAY LINE OF VIA SOMBRA, A DISTANCE OF 337.75 FEET TO A POINT ON A TANGENT CURVE CONCAVE TO THE SOUTHEAST AND HAVING A RADIUS OF 100 FEET; THENCE SOUTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 27°28'54", AN ARC LENGTH OF 47.96 FEET TO A POINT ON A TANGENT TO SAID CURVE; THENCE SOUTH 34°53'06" WEST ALONG SAID TANGENT A DISTANCE OF 50 FEET TO A POINT ON A TANGENT CURVE CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 50 FEET; THENCE WESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 52°35'34", AN ARC LENGTH OF 45.90 FEET; THENCE SOUTH 02°28'55" WEST A DISTANCE OF 667.79 FEET; THENCE NORTH 76°17'00" EAST A DISTANCE OF 619.66 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL B: APN: 931-260-015

THOSE PORTIONS OF PARCELS 2 AND 3 OF PARCEL MAP NO. 15236, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 AND 45, OF PARCEL

Continued on next page

MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF PARCEL MAP 15236, ON FILE IN BOOK 92 PAGES 44 THROUGH 45, OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH POINT IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE SOUTH 79°42'37" WEST A DISTANCE OF 33 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 10°17'08" WEST ALONG THE WESTERN RIGHT(S) OF WAY LINE OF SIERRA MARIA ROAD A DISTANCE OF 562.79 FEET; THENCE SOUTH 76°17'00" WEST A DISTANCE OF 619.66 FEET; THENCE SOUTH 20°08'04" WEST A DISTANCE OF 609.71 FEET TO A POINT ON THE SOUTHERN PROPERTY LINE OF SAID PARCEL MAP 15236; THENCE NORTH 79°42'37" EAST ALONG SAID SOUTHERN PROPERTY LINE A DISTANCE OF 977.34 FEET, TO THE TRUE POINT OF BEGINNING.

PARCEL C: APN: 931-260-013

THOSE PORTIONS OF PARCELS 1 THROUGH 4, INCLUSIVE, OF PARCEL MAP NO. 15236, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 AND 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THOSE PORTIONS OF LETTERED LOTS 'D' AND 'E' OF SAID PARCEL MAP NO. 15236, AS VACATED AND CLOSED TO PUBLIC USE BY RESOLUTION NO. 93-025, RECORDED FEBRUARY 16, 1993 AS INSTRUMENT NO. 057352 OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF PARCEL MAP 15236, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 THROUGH 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH POINT IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE SOUTH 79°42'37" WEST ALONG THE SOUTHERN BOUNDARY OF SAID PARCEL MAP 15236, A DISTANCE OF 960.26 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 20°08'04" EAST A DISTANCE OF 609.71 FEET; THENCE NORTH 02°28'55" EAST A DISTANCE OF 667.79 FEET TO A POINT ON A CURVE CONCAVE TO THE NORTH, AND HAVING A RADIUS OF 50 FEET, WHICH IS ALSO THE VIA SOMBRA CUL-DE-SAC RIGHT(S) OF WAY; THENCE WESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 44°58'16", ARC LENGTH OF 39.24 FEET; THENCE SOUTH 29°59'48" WEST A DISTANCE OF 326.59 FEET; THENCE SOUTH 33°23'16" WEST A DISTANCE OF 441.34 FEET; THENCE SOUTH 55°44'16" WEST A DISTANCE OF 230.87 FEET; THENCE SOUTH 23°48'09" WEST A DISTANCE OF 341.05 FEET TO A POINT ON THE SOUTHWESTERN BOUNDARY LINE OF SAID PARCEL MAP 15236; THENCE SOUTH 72°30'01" EAST ALONG SAID SOUTHWESTERN BOUNDARY LINE A DISTANCE OF 539.94 FEET; THENCE NORTH 79°42'37" EAST ALONG THE SOUTHERN BOUNDARY LINE OF SAID PARCEL MAP 15236, A DISTANCE OF 17.07 FEET TO THE TRUE POINT OF BEGINNING.

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PARCEL D: APN: 931-260-012

THOSE PORTIONS OF PARCELS 3 AND 4 OF PARCEL MAP NO. 15236, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 AND 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THOSE PORTIONS OF PARCELS 1 AND 2 OF PARCEL MAP NO. 18160, AS SHOWN BY PARCEL MAP ON FILE IN BOOK 109 PAGES 98 AND 99, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF PARCEL MAP 15236, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 THROUGH 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH POINT IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE SOUTH 79°42'37" WEST ALONG THE SOUTHERN BOUNDARY LINE OF SAID PARCEL MAP 15236 A DISTANCE OF 977.34 FEET; THENCE NORTH 72°30'01" WEST ALONG THE SOUTHWESTERN BOUNDARY OF SAID PARCEL MAP 15236, A DISTANCE OF 539.94 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 23°48'09" EAST A DISTANCE OF 341.05 FEET; THENCE NORTH 55°44'16" EAST A DISTANCE OF 230.87 FEET; THENCE NORTH 33°23'16" EAST A DISTANCE OF 441.34 FEET; THENCE NORTH 29°59'48" EAST A DISTANCE OF 326.59 FEET TO A POINT ON A CIRCLE CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 50 FEET, WHICH CURVE IS ALSO THE RIGHT(S) OF WAY LINE OF VIA SOMBRA CUL-DE-SAC; THENCE NORTHWESTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 109°55'04", AN ARC LENGTH OF 95.92 FEET TO A POINT ON A LINE TANGENT TO SAID CURVE; THENCE SOUTH 62°22'50" WEST ALONG SAID TANGENT A DISTANCE OF 80.10 FEET; THENCE SOUTH 35°36'37" WEST A DISTANCE OF 695.27 FEET; THENCE SOUTH 45°00'00" WEST A DISTANCE OF 165 FEET; THENCE NORTH 8128'12" WEST A DISTANCE OF 338.85 FEET; THENCE NORTH 30°34'09" WEST A DISTANCE OF 503.97 FEET; THENCE SOUTH 10°10'24" WEST A DISTANCE OF 578.53 FEET TO THE NORTHWESTERN CORNER OF SAID PARCEL MAP 15236; THENCE SOUTH 12°26'08" EAST ALONG THE WESTERN BOUNDARY OF SAID PARCEL MAP 15236 A DISTANCE OF 218.77 FEET; THENCE SOUTH 72°30'01" EAST ALONG THE SOUTHWESTERN BOUNDARY LINE OF SAID PARCEL MAP 15236 A DISTANCE OF 517.55 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL E: APN: 931-260-011

THAT PORTION OF PARCEL 4 OF PARCEL MAP NO. 15236, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 AND 45, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THOSE PORTIONS OF PARCELS 1 AND 2 OF PARCEL MAP NO. 18160, AS SHOWN BY MAP ON FILE IN BOOK 109 PAGE(S) 98 AND 99, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, ALSO TOGETHER WITH THAT PORTION OF PARCEL 1 OF PARCEL MAP NO. 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY,

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CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF PARCEL MAP 15236, AS SHOWN BY MAP ON FILE IN BOOK 92 PAGE(S) 44 THROUGH 45, OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH POINT IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE SOUTH 79°42'37" WEST ALONG THE SOUTHERN BOUNDARY LINE OF SAID PARCEL MAP 15236 A DISTANCE OF 977.34 FEET; THENCE NORTH 72°30'01" WEST ALONG THE SOUTHWESTERLY BOUNDARY OF SAID PARCEL MAP 15236 A DISTANCE OF 1057.49 FEET TO THE WESTERLY BOUNDARY LINE OF SAID PARCEL MAP 15236; THENCE NORTH 12°26'08" WEST ALONG SAID WESTERLY BOUNDARY LINE A DISTANCE OF 219.77 FEET; THENCE NORTH 10°10'24" EAST ALONG SAID WESTERLY BOUNDARY A DISTANCE OF 578.53 FEET LINE TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 30°34'09" EAST A DISTANCE OF 503.97 FEET; THENCE SOUTH 81°28'12" EAST A DISTANCE OF 338.85 FEET; THENCE NORTH 45°00'00" EAST A DISTANCE OF 165 FEET; THENCE NORTH 35°36'37" EAST A DISTANCE OF 695.27 FEET; THENCE NORTH 62°22'50" EAST A DISTANCE OF 80.10 FEET TO A POINT ON THE NORTHWESTERN RIGHT(S) OF WAY BOUNDARY OF VIA SOMBRA; THENCE NORTH 62°22'00" EAST ALONG SAID RIGHT(S) OF WAY LINE A DISTANCE OF 86.64 FEET; THENCE NORTH 51°38'00" WEST A DISTANCE OF 439.18 FEET; THENCE NORTH 77°27'15" WEST A DISTANCE OF 502.96 FEET; THENCE SOUTH 79°07'32" WEST A DISTANCE OF 501.27 FEET TO A POINT ON THE WESTERLY PROPERTY BOUNDARY LINE OF PARCEL MAP 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA; THENCE SOUTH 21°32'46" EAST ALONG SAID WESTERLY BOUNDARY LINE A DISTANCE OF 313.60 FEET; THENCE SOUTH 10°05'42" WEST ALONG SAID WESTERLY BOUNDARY LINE A DISTANCE OF 274.86 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL F: APN: 931-270-023

THOSE PORTIONS OF PARCELS 1 AND 2 OF PARCEL MAP NO. 18160, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 109 PAGE(S) 98 AND 99, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THOSE PORTIONS OF PARCELS 1 AND 2 OF PARCEL MAP NO. 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF PARCEL MAPS, BOTH RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, ALSO TOGETHER WITH ALL OF LETTERED LOT 'C' AND THAT PORTION OF LETTERED LOT 'B' OF SAID PARCEL MAP NO. 18160, ALSO TOGETHER WITH ALL OF LETTERED LOT 'C' AND THAT PORTION OF LETTERED LOT 'B' OF SAID PARCEL MAP NO. 17124, AS SAID LETTERED LOTS WERE VACATED AND CLOSED TO PUBLIC USE BY RESOLUTION NO. 93-025, RECORDED FEBRUARY 16, 1993 AS INSTRUMENT NO. 057352 OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS A WHOLE AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF PARCEL MAP 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF PARCEL MAPS,

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RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH CORNER IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE NORTH $86^{\circ}37'19''$ WEST ALONG THE NORTHERN BOUNDARY LINE OF SAID PARCEL MAP 17124 A DISTANCE OF 947.62 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH $30^{\circ}17'12''$ EAST A DISTANCE OF 965.63 FEET TO A POINT ON THE NORTHWESTERLY RIGHT(S) OF WAY LINE OF VIA SOMBRA; THENCE SOUTH $62^{\circ}22'00''$ WEST ALONG SAID RIGHT(S) OF WAY LINE A DISTANCE OF 121.96 FEET; THENCE NORTH $51^{\circ}38'00''$ WEST A DISTANCE OF 439.18 FEET; THENCE NORTH $77^{\circ}27'15''$ WEST A DISTANCE OF 502.96 FEET; THENCE SOUTH $79^{\circ}07'32''$ WEST A DISTANCE OF 501.27 FEET TO A POINT ON THE WESTERLY BOUNDARY LINE OF SAID PARCEL MAP 17124; THENCE NORTH $21^{\circ}32'46''$ WEST ALONG SAID WESTERLY BOUNDARY LINE A DISTANCE OF 82.92 FEET TO A POINT ON THE NORTHWESTERLY BOUNDARY LINE OF SAID PARCEL MAP 17124; THENCE NORTH $66^{\circ}00'34''$ EAST ALONG SAID NORTHWESTERLY BOUNDARY LINE A DISTANCE OF 857.23 FEET; THENCE NORTH $28^{\circ}01'59''$ EAST ALONG SAID NORTHWESTERLY BOUNDARY LINE A DISTANCE OF 207.62 FEET TO A POINT ON THE NORTHERLY BOUNDARY LINE OF SAID PARCEL MAP 17124; THENCE SOUTH $86^{\circ}37'19''$ EAST ALONG SAID NORTHERLY BOUNDARY LINE A DISTANCE OF 98.49 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL B:

THAT PORTION OF PARCEL 1 OF PARCEL MAP NO. 18160, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 109 PAGE(S) 98 AND 99, OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, TOGETHER WITH THAT PORTION OF PARCEL 1 OF PARCEL MAP NO. 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF PARCEL MAPS, BOTH RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, ALSO TOGETHER WITH THAT PORTION OF LETTERED LOT 'B' OF SAID PARCEL MAP NO. 18160, ALSO TOGETHER WITH THAT PORTION OF LETTERED LOT 'B' OF SAID PARCEL MAP NO. 17124, AS SAID LETTERED LOTS WERE VACATED AND CLOSED TO PUBLIC USE BY RESOLUTION NO. 93-025, RECORDED FEBRUARY 16, 1993 AS INSTRUMENT NO. 057352 OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF PARCEL MAP 17124, AS SHOWN BY MAP ON FILE IN BOOK 115 PAGE(S) 42 AND 43, OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, WHICH CORNER IS ALSO ON THE CENTERLINE OF SIERRA MARIA ROAD; THENCE NORTH $86^{\circ}37'19''$ WEST ALONG THE NORTHERN BOUNDARY LINE OF SAID PARCEL MAP 17124 A DISTANCE OF 40.97 FEET TO A POINT ON A CURVE CONCAVE TO THE SOUTHEAST AND HAVING A RADIUS OF 783 FEET, WHICH CURVE IS ALSO THE WESTERLY RIGHT(S) OF WAY BOUNDARY OF SIERRA MARIA ROAD, WHICH POINT IS THE TRUE POINT OF BEGINNING; THENCE SOUTHWEST ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF $49^{\circ}07'35''$, AN ARC LENGTH OF 671.36 FEET TO A POINT ON A LINE TANGENT TO SAID CURVE; THENCE SOUTH $10^{\circ}17'08''$ EAST ALONG SAID TANGENT LINE A DISTANCE OF 8.52 FEET TO A POINT ON THE NORTHERN CUT-BACK LINE

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OF VIA SOMBRA; THENCE SOUTH $34^{\circ}10'58''$ WEST ALONG SAID CUT-BACK LINE A DISTANCE OF 18.13 FEET TO A POINT ON A CURVE CONCAVE TO THE SOUTHEAST AND HAVING A RADIUS OF 180 FEET, INTERSECTING SAID CURVE AT A RADIAL OF NORTH $16^{\circ}02'23''$ WEST; THENCE SOUTHWESTERLY ALONG SAID CURVE, WHICH IS ALSO THE NORTHWESTERN RIGHT(S) OF WAY LINE OF VIA SOMBRA, THROUGH A CENTRAL ANGLE OF $11^{\circ}35'37''$, AN ARC LENGTH OF 36.42 FEET TO A POINT ON A TANGENT TO SAID CURVE; THENCE SOUTH $62^{\circ}22'00''$ WEST ALONG SAID TANGENT A DISTANCE OF 241.82 FEET; THENCE NORTH $30^{\circ}17'12''$ WEST A DISTANCE OF 965.63 FEET TO A POINT ON THE NORTHERLY BOUNDARY LINE OF SAID PARCEL MAP 17124; THENCE SOUTH $86^{\circ}37'19''$ EAST ALONG SAID NORTHERLY BOUNDARY LINE A DISTANCE OF 906.65 FEET TO THE TRUE POINT OF BEGINNING.

End of Legal Description

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SCHEDULE B

At the date hereof, exceptions to coverage in addition to the printed exceptions and exclusions contained in said policy or policies would be as follows:

A. GENERAL AND SPECIAL CITY AND/OR COUNTY TAXES FOR THE FISCAL YEAR 2007-2008, A LIEN NOT YET DUE AND PAYABLE.

B. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$15,745.58
FIRST INSTALLMENT:	\$7,872.79 PAID
SECOND INSTALLMENT:	\$7,872.79 PAID
CODE AND PARCEL NO:	082003/931-260-011-9
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL E)

C. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$2,537.18
FIRST INSTALLMENT:	\$1,268.59 PAID
SECOND INSTALLMENT:	\$1,268.59 PAID
CODE AND PARCEL NO:	082003/931-260-012-0
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL D)

D. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$2,359.24
FIRST INSTALLMENT:	\$1,179.62 PAID
SECOND INSTALLMENT:	\$1,179.62 PAID
CODE AND PARCEL NO:	082003/931-260-013-1
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL C)

E. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

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TOTAL AMOUNT:	\$2,567.00
FIRST INSTALLMENT:	\$1,283.50 PAID
SECOND INSTALLMENT:	\$1,283.50 PAID
CODE AND PARCEL NO:	082003/931-260-014-2
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL A)

F. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$2,310.84
FIRST INSTALLMENT:	\$1,155.42 PAID
SECOND INSTALLMENT:	\$1,155.42 PAID
CODE AND PARCEL NO:	082003/931-260-015-3
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL B)

G. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$2,461.58
FIRST INSTALLMENT:	\$1,230.79 PAID
SECOND INSTALLMENT:	\$1,230.79 PAID
CODE AND PARCEL NO:	082003/931-270-022-0
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL G)

H. THE FOLLOWING TAXES HAVE ALL BEEN PAID AND ARE REPORTED FOR PRORATION PURPOSES ONLY. GENERAL AND SPECIAL TAXES FOR THE FISCAL YEAR 2006-2007:

TOTAL AMOUNT:	\$2,432.70
FIRST INSTALLMENT:	\$1,216.35 PAID
SECOND INSTALLMENT:	\$1,216.35 PAID
CODE AND PARCEL NO:	082003/931-270-023-1
EXEMPTION:	NONE

(SAID MATTER AFFECTS PARCEL F)

I. ASSESSMENTS, IF ANY, FOR COMMUNITY FACILITY DISTRICTS AFFECTING SAID LAND WHICH MAY EXIST BY VIRTUE OF ASSESSMENT MAPS OR NOTICES FILED BY SAID DISTRICTS. SAID ASSESSMENTS ARE COLLECTED WITH THE COUNTY TAXES.

J. THE LIEN OF SUPPLEMENTAL TAXES, IF ANY, ASSESSED PURSUANT TO

Continued on next page

THE PROVISIONS OF CHAPTER 3.5, COMMENCING WITH SECTION 75 OF REVENUE AND TAXATION CODE OF THE STATE OF CALIFORNIA.

K. A RESOLUTION ESTABLISHING WATERSHED BENEFIT ASSESSMENT AREAS WHICH PROVIDES FOR THE ISSUING OF BONDS AND THE LEVYING OF A SPECIAL TAX TO PAY THE INTEREST AND PRINCIPAL PAYMENTS ON SUCH BONDS UPON THE HEREIN DESCRIBED PROPERTY, RECORDED JUNE 10, 1991 AS INSTRUMENT NOS. 193749, 193750 AND 193751 OF OFFICIAL RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

REFERENCE IS HEREBY MADE TO SAID DOCUMENT FOR FURTHER AND OTHER PARTICULARS.

THE INSTALLMENTS THEREUNDER BEING PAYABLE ANNUALLY WITH THE REAL PROPERTY TAXES.

1. WATER RIGHTS, CLAIMS OR TITLE TO WATER, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.
2. RIGHTS OF THE PUBLIC IN AND TO ANY PORTION OF SAID LAND, LYING WITHIN ANY LAWFUL ESTABLISHED STREETS, ROADS, OR HIGHWAYS.
3. AN AGENCY AGREEMENT, WHEREIN PACIFIC CASCADE LAND CO., INC., A DELAWARE CORPORATION, DESIGNATES SANTA ROSA RANCHES WATER DISTRICT ITS EXCLUSIVE AGENT FOR THE EXTRACTION, DIVERSION, STORAGE AND DISTRIBUTION OF ALL LOCAL WATER UPON THE HEREIN DESCRIBED PROPERTY, RECORDED JULY 18, 1968 AS INSTRUMENT NO. 69086 OF OFFICIAL RECORDS.
4. COVENANTS, CONDITIONS, AND RESTRICTIONS AS SET FORTH IN A DECLARATION OF RESTRICTIONS RECORDED DECEMBER 30, 1968 AS INSTRUMENT NO. 126373 OF OFFICIAL RECORDS, WHICH PROVIDE, AMONG OTHER THINGS, THAT A VIOLATION THEREOF SHALL NOT DEFEAT OR RENDER INVALID THE LIEN OF ANY MORTGAGE OR DEED OF TRUST MADE IN GOOD FAITH AND FOR VALUE.

OMITTING ANY COVENANT OR RESTRICTION BASED ON RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS OR NATIONAL ORIGIN UNLESS AND ONLY TO THE EXTENT THAT THE COVENANT (A) IS EXEMPT UNDER CHAPTER 42, SECTION 3607 OF THE UNITED STATES CODE, OR (B) RELATES TO HANDICAP BUT DOES NOT DISCRIMINATE AGAINST HANDICAPPED PERSONS.

AN EASEMENT FOR SLOPE, AT A RATIO OF 2:1 FOR IMPROVEMENTS OF STREETS TO ULTIMATE STANDARDS, AND INCIDENTAL PURPOSES, AS SET FORTH IN THE INSTRUMENT ABOVE MENTIONED.

SAID COVENANTS, CONDITIONS AND RESTRICTIONS WERE MODIFIED BY INSTRUMENT(S) RECORDED SEPTEMBER 29, 1969 AS INSTRUMENT NO. 99624, DECEMBER 3, 1969 AS INSTRUMENT NO. 123912, DECEMBER 10,

Continued on next page

1969 AS INSTRUMENT NO. 126245, MARCH 10, 1970 AS INSTRUMENT NO. 22446, APRIL 8, 1970 AS INSTRUMENT NO. 32733, MAY 5, 1970 AS INSTRUMENT NO. 42048, JUNE 23, 1970 AS INSTRUMENT NO. 59619 MARCH 4, 1971 AS INSTRUMENT NO. 21820, JANUARY 23, 1985 AS INSTRUMENT NO. 14269 DECEMBER 6, 1989 AS INSTRUMENT NO. 427279, JULY 31, 2000 AS INSTRUMENT NO. 00-295160 JANUARY 12, 2004 AS INSTRUMENT NOS. 04-020542 THROUGH 04-20544, JANUARY 15, 2004 AS INSTRUMENT NO. 04-030090 OF OFFICIAL RECORDS.

5. AN EASEMENT FOR EQUESTRIAN, SANITARY SEWER, WATER LINE, CABLE TELEVISIONS, DRAINAGE AND PUBLIC UTILITY PURPOSES AND INCIDENTAL PURPOSES, IN FAVOR OF KAISER AETNA, A PARTNERSHIP, IN INSTRUMENT RECORDED SEPTEMBER 2, 1971 AS INSTRUMENT NO. 99911 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS A, B, C, D, E)

6. AN EASEMENT FOR EQUESTRIAN AND PUBLIC UTILITY PURPOSES AND INCIDENTAL PURPOSES, IN FAVOR OF ECONOMIC CONSULTANTS, INC., IN INSTRUMENT RECORDED MARCH 13, 1972 AS INSTRUMENT NO. 33037 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS F, B)

7. THE EFFECT OF AN AGREEMENT EXECUTED MARCH 17, 1972, BY SANTA ROSA RANCHES WATER DISTRICT AND SANTA MARGUERITA INVESTMENT GROUP, A GENERAL PARTNERSHIP. SAID AGREEMENT RECITES: THAT THE PROVISIONS OF THE AGENCY AGREEMENT DATED SEPTEMBER 8, 1969, BY AND BETWEEN THE DISTRICT AND SANTA ROSA VALLEY, A LIMITED PARTNERSHIP, PREDECESSORS OF LANDOWNER, PROHIBITING THE LANDOWNER FROM EXTRACTING LOCAL WATER ON SUBJECT PROPERTY AND REQUIRING LANDOWNER TO TAKE ALL WATER FOR AGRICULTURE PURPOSES FROM THE DISTRICT ARE HEREBY TEMPORARILY WAIVED AND LANDOWNER IS HEREBY PERMITTED TO EXTRACT WATER FROM THE WELL LOCATED ON SUBJECT PROPERTY OWNED BY LANDOWNER, PROVIDED THAT THE WATER SO EXTRACTED IS USED ONLY UPON SUBJECT PROPERTY, AMONG OTHER THINGS, RECORDED JULY 13, 1972 AS INSTRUMENT NO. 92271 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS B, C)

8. AN AGENCY AGREEMENT, WHEREIN SANTA ROSA RANCHES WATER DISTRICT AND SANTA ROSA VALLEY, FOR THE EXTRACTION, DIVERSION, STORAGE AND DISTRIBUTION OF ALL LOCAL WATER UPON THE HEREIN DESCRIBED PROPERTY, RECORDED JULY 13, 1972 AS INSTRUMENT NO. 92271 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS B, C)

9. THE EFFECT OF A DECLARATION OF DEDICATION RECORDED AUGUST

Continued on next page

27, 1973 AS INSTRUMENT NO. 112459 OF OFFICIAL RECORDS, PURPORTING TO IRREVOCABLY DEDICATE IN PERPETUITY FOR PUBLIC ROAD PURPOSES, INCLUDING PUBLIC UTILITY AND PUBLIC SERVICE USES.

10. AN EASEMENT FOR EQUESTRIAN PURPOSES, AND INCIDENTAL PURPOSES, IN FAVOR OF RANCHO CONSULTANTS COMPANY, INC., IN INSTRUMENT RECORDED AUGUST 31, 1977 AS INSTRUMENT NO. 170778 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCEL G)

11. THE EFFECT OF RECITALS AS CONTAINED ON SAID PARCEL MAP NO. 15236 WHICH STATE THE FOLLOWING: AN ARCHAEOLOGICAL REPORT FOR A SITE WITHIN PARCEL 2 PARCEL MAP 15236 WAS PREPARED BY SCIENTIFIC RESOURCE SURVEYS, INC., WHICH IS ON FILE IN THE OFFICE OF THE RIVERSIDE COUNTY PLANNING DEPARTMENT. NO SURFACE ALTERATION IS TO OCCUR WITHOUT FURTHER ARCHAEOLOGICAL MITIGATION.

(SAID MATTER AFFECTS PARCEL A)

12. THE EFFECT OF A RECITAL ON THE MAP OF SAID TRACT, WHICH STATES: ENVIRONMENTAL CONSTRAINT SHEET AFFECTING THIS MAP IS ON FILE IN THE OFFICE OF THE RIVERSIDE COUNTY SURVEYOR IN E.C.S. BOOK 2 PAGE 141.

(SAID MATTER AFFECTS PARCEL MAP 18160)

13. THE EFFECT OF A RECITAL ON THE MAP OF SAID TRACT, WHICH STATES: ENVIRONMENTAL CONSTRAINT SHEET AFFECTING THIS MAP IS ON FILE IN THE OFFICE OF THE RIVERSIDE COUNTY SURVEYOR IN E.C.S. BOOK 4 PAGE 19.

(SAID MATTER AFFECTS PARCEL MAP 17124)

14. THE EFFECT OF A LOT LINE ADJUSTMENT NO. 1792 AS EVIDENCED BY DOCUMENT RECORDED NOVEMBER 8, 1983 AS INSTRUMENT NOS. 233469 AND 233470, BOTH OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS B, C)

15. AN AGENCY AGREEMENT, WHEREIN MARTIN COLLINS DESIGNATES THE RANCHO CALIFORNIA WATER DISTRICT ITS EXCLUSIVE AGENT FOR THE EXTRACTION, DIVERSION, STORAGE AND DISTRIBUTION OF ALL LOCAL WATER UPON THE HEREIN DESCRIBED PROPERTY, RECORDED JANUARY 26, 1984 AS INSTRUMENT NO. 17112 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCEL 1 OF PARCEL C)

16. THE EFFECT OF A CERTIFICATE OF PARCEL MERGER NO. 150,

Continued on next page

RECORDED NOVEMBER 21, 1984 AS INSTRUMENT NO. 251821 OF OFFICIAL RECORDS.

(SAID MATTER AFFECTS PARCELS 2, 3 OF PARCEL A)

17. AN EASEMENT FOR PUBLIC ROAD AND DRAINAGE PURPOSES, AND INCIDENTAL PURPOSES, IN FAVOR OF THE COUNTY OF RIVERSIDE, IN INSTRUMENT RECORDED JANUARY 5, 1993 AS INSTRUMENT NO. 3077 OF OFFICIAL RECORDS.

18. ANY PRIVATE EASEMENTS OR LESSER RIGHTS IN, TO, OR OVER CALLE MARAVILLA AND VIA SOMBRA THAT WERE NOT AFFECTED BY THE PROCEEDINGS VACATING SAID STREETS AS THE SAME WERE VACATED BY INSTRUMENT RECORDED FEBRUARY 16, 1993 AS INSTRUMENT NO. 57352 OF OFFICIAL RECORDS, INCLUDING BUT NOT LIMITED TO PRIVATE EASEMENTS OF INGRESS AND EGRESS, TO LOTS PURCHASED BY REFERENCE TO THE MAP OF PARCEL MAP 17124 IN BOOK 115 PAGES 42 AND 43, OF PARCEL MAP 18160 IN BOOK 109 PAGES 98 AND 99, AND PARCEL MAP 15236 IN BOOK 92 PAGES 44 AND 45, ALL OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA, UPON WHICH SAID STREETS ARE SHOWN, FROM OR TO SAID STREETS.

19. THE EFFECT OF LOT LINE ADJUSTMENT NO. 3621 AS EVIDENCED BY DOCUMENT RECORDED MARCH 29, 1993 AS INSTRUMENT NO. 114056 OF OFFICIAL RECORDS.

20. THE EFFECT OF A RECORD OF SURVEY ON FILE IN BOOK 96 PAGES 14 AND 15, OF RECORDS OF SURVEY, WHICH PURPORTS TO SHOW THE HEREIN DESCRIBED PROPERTY.

21. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF [REDACTED], PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529523 OF OFFICIAL RECORDS.

22. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF [REDACTED], PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529524 OF OFFICIAL RECORDS.

23. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF [REDACTED], PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529525 OF OFFICIAL RECORDS.

24. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF

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██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529526 OF OFFICIAL RECORDS.

25. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529537 OF OFFICIAL RECORDS.

26. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529538 OF OFFICIAL RECORDS.

27. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529539 OF OFFICIAL RECORDS.

28. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529540 OF OFFICIAL RECORDS.

29. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529541 OF OFFICIAL RECORDS.

30. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529542 OF OFFICIAL RECORDS.

31. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529543 OF OFFICIAL RECORDS.

32. A LIEN DUE THE SANTA ROSA WEST HOMEOWNERS ASSOCIATION, FOR DELINQUENT ASSOCIATION DUES AND ASSESSMENTS IN THE AMOUNT OF ██████████, PLUS INTEREST AND COSTS, AS EVIDENCED BY A NOTICE OF LIEN RECORDED DECEMBER 7, 1998 AS INSTRUMENT NO. 529544 OF

Continued on next page

OFFICIAL RECORDS.

33. RIGHTS OF PARTIES IN POSSESSION OF SAID LAND BY REASON OF UNRECORDED LEASES, IF ANY. KINDLY FORWARD SAID LEASES FOR OUR EXAMINATION.

34. ANY RIGHTS OF PARTIES IN POSSESSION OF THE HEREIN DESCRIBED PROPERTY.

35. MATTERS WHICH MAY AFFECT THE TITLE UNLESS ELIMINATED BY A STATEMENT OF IDENTITY FROM THE FOLLOWING: ALL PARTIES

END OF EXCEPTIONS

Typist Initials: SF

Print date: April 24, 2007

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NOTES

1. SHORT TERM RATE

Continued on next page

CALIFORNIA "GOOD FUNDS" LAW

California Insurance Code Section 12413.1 regulates the disbursement of escrow and sub-escrow funds by title companies. The law requires that funds be deposited in the title company escrow account and available prior to disbursement. Funds received by Stewart Title of California, Inc. (Stewart Title) via wire transfer may be disbursed upon receipt. Funds received via cashier's checks or teller checks drawn on a California Bank may be disbursed on the next business day after the day of deposit. If funds are received by any other means, recording and/or disbursement may be delayed, and you should contact your title or escrow officer. All escrow and sub-escrow funds received will be deposited with other escrow funds in one or more non-interest bearing escrow accounts in a financial institution selected by Stewart Title. Stewart Title may receive certain direct or indirect benefits from the financial institution by reason of the deposit of such funds or the maintenance of such accounts with the financial institution, and Stewart Title shall have no obligation to account to the depositing party in any manner for the value of, or pay to such party, any benefit received by Stewart Title. Such benefits shall be deemed additional compensation to Stewart Title for its services in connection with the escrow or sub-escrow.

WIRING INSTRUCTIONS

IF YOU ANTICIPATE HAVING FUNDS WIRED TO STEWART TITLE OF CALIFORNIA, INLAND EMPIRE DIVISION, OUR WIRING INFORMATION IS AS FOLLOWS:

UNION BANK OF CALIFORNIA
1980 SATURN STREET
MONTEREY PARK, CA 91755
ABA 122000496
ACCOUNT #9120050750

ACCOUNT NAME: STEWART TITLE OF CALIFORNIA, INLAND EMPIRE DIVISION
SUB-ESCROW TRUST ACCOUNT

REF: 511421777**

** WHEN INSTRUCTING THE FINANCIAL INSTITUTION TO WIRE FUNDS, IT IS VERY IMPORTANT THAT YOU REFERENCE STEWART TITLE'S ORDER NUMBER. **

PRIOR TO MAKING A PAYOFF OF ANY LINE OF CREDIT LOAN, WE WILL REQUIRE EVIDENCE THAT THE LINE OF CREDIT HAS BEEN FROZEN FROM THE LENDER TO PREVENT FUNDS FROM BEING HELD.

SHOULD YOU HAVE ANY QUESTIONS IN THIS REGARD, PLEASE CONTACT YOUR TITLE OFFICER IMMEDIATELY.

Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title of California, Inc.

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title of California, Inc.

We may collect nonpublic personal information about you from the following sources:

- * Information we receive from you, such as on applications or other forms.
- * Information about your transactions we secure from our files, or from our affiliates or others.
- * Information we receive from a consumer reporting agency.
- * Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliates third parties permitted by law.

We also may disclose this information about our customers or former customers to companies that perform services on our behalf as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

EXHIBIT A

CLTA PRELIMINARY REPORT FORM
LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS

SCHEDULE B

1. CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990
EXCLUSIONS FROM COVERAGE

THE FOLLOWING MATTERS ARE EXPRESSLY EXCLUDED FROM THE COVERAGE OF THIS POLICY AND THE COMPANY WILL NOT PAY LOSS OR DAMAGE, COSTS, ATTORNEYS' FEES OR EXPENSES WHICH ARISE BY REASON OF:

1. (A) ANY LAW, ORDINANCE OR GOVERNMENTAL REGULATION (INCLUDING BUT NOT LIMITED TO BUILDING OR ZONING LAWS, ORDINANCES, OR REGULATIONS) RESTRICTING, REGULATING, PROHIBITING OR RELATING TO (I) THE OCCUPANCY, USE, OR ENJOYMENT OF THE LAND; (II) THE CHARACTER, DIMENSIONS OR LOCATION OF ANY IMPROVEMENT NOW OR HEREAFTER ERRECTED ON THE LAND; (III) A SEPARATION IN OWNERSHIP OR A CHANGE IN THE DIMENSIONS OR AREA OF THE LAND OR ANY PARCEL OF WHICH THE LAND IS OR WAS A PART; OR (IV) ENVIRONMENTAL PROTECTION, OR THE EFFECT OF ANY VIOLATION OF THESE LAWS, ORDINANCES OR GOVERNMENTAL REGULATIONS, EXCEPT TO THE EXTENT THAT A NOTICE OF THE ENFORCEMENT THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
(B) ANY GOVERNMENTAL POLICE POWER NOT EXCLUDED BY (A) ABOVE, EXCEPT TO THE EXTENT THAT A NOTICE OF THE EXERCISE THEREOF OR NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
2. RIGHTS OF EMINENT DOMAIN UNLESS NOTICE OF THE EXERCISE THEREOF HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT NOT EXCLUDING FROM COVERAGE ANY TAKING WHICH HAS OCCURRED PRIOR TO DATE OF POLICY WHICH WOULD BE BINDING ON THE RIGHTS OF A PURCHASER FOR VALUE WITHOUT KNOWLEDGE.
3. DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS:
 - (A) WHETHER OR NOT RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT CREATED, SUFFERED, ASSUMED OR AGREED TO BY THE INSURED CLAIMANT;
 - (B) NOT KNOWN TO THE COMPANY, NOT RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT KNOWN TO THE INSURED CLAIMANT AND NOT DISCLOSED IN WRITING TO THE COMPANY BY THE INSURED CLAIMANT PRIOR TO THE DATE THE INSURED CLAIMANT BECAME AN INSURED UNDER THIS POLICY;
 - (C) RESULTING IN NO LOSS OR DAMAGE TO THE INSURED CLAIMANT;
 - (D) ATTACHING OR CREATED SUBSEQUENT TO DATE OF POLICY; OR
 - (E) RESULTING IN LOSS OR DAMAGE WHICH WOULD NOT HAVE BEEN SUSTAINED IF THE INSURED CLAIMANT HAD PAID VALUE FOR THE INSURED MORTGAGE OR FOR THE ESTATE OR INTEREST INSURED BY THIS POLICY.
4. UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE BECAUSE OF THE INABILITY OR FAILURE OF THE INSURED AT DATE OF POLICY, OR THE INABILITY OR FAILURE OF ANY SUBSEQUENT OWNER OR INDEBTEDNESS, TO COMPLY WITH THE APPLICABLE DOING BUSINESS LAWS, OF THE STATE IN WHICH THE LAND IS SITUATED.
5. INVALIDITY OR UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE, OR CLAIM THEREOF, WHICH ARISES OUT OF THE TRANSACTION EVIDENCED BY THE INSURED MORTGAGE AND IS BASED UPON USURY OR ANY CONSUMER CREDIT PROTECTION OR TRUTH IN LENDING LAW.
6. ANY CLAIM, WHICH ARISES OUT OF THE TRANSACTION VESTING IN THE INSURED THE ESTATE OR INTEREST INSURED BY THIS POLICY OR THE TRANSACTION CREATING THE INTEREST OF THE INSURED LENDER, BY REASON OF THE OPERATION OF FEDERAL BANKRUPTCY, STATE INSOLVENCY OR SIMILAR CREDITORS' RIGHTS LAWS.

EXCEPTIONS FROM COVERAGE

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) WHICH ARISE BY REASON OF:

1. 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 THE PUBLIC RECORDS.
2. 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 WHICH MAY BE ASSERTED BY PERSONS IN POSSESSION THEREOF.
3. EASEMENTS, LIENS OR ENCUMBRANCES, OR CLAIMS THEREOF, WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
4. DISCREPANCIES, CONFLICTS IN BOUNDARY LINES, SHORTAGE IN AREA, ENCROACHMENTS, OR ANY OTHER FACTS WHICH A CORRECT SURVEY WOULD DISCLOSE, AND WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
5. (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.

(LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS CONTINUED ON NEXT PAGE)

CLTA PRELIMINARY REPORT FORM

2. AMERICAN LAND TITLE ASSOCIATION
RESIDENTIAL TITLE INSURANCE POLICY (6-1-87)
EXCLUSIONS

IN ADDITION TO THE EXCEPTIONS IN SCHEDULE B, YOU ARE NOT INSURED AGAINST LOSS, COSTS, ATTORNEYS' FEES, AND EXPENSES RESULTING FROM:

1. GOVERNMENTAL POLICE POWER, AND THE EXISTENCE OR VIOLATION OF ANY LAW OR GOVERNMENTAL REGULATION. THIS INCLUDES BUILDING AND ZONING ORDINANCES AND ALSO LAWS AND REGULATIONS CONCERNING:

- * LAND USE
- * LAND DIVISION
- * IMPROVEMENTS ON THE LAND
- * ENVIRONMENTAL PROTECTION

THIS EXCLUSION DOES NOT APPLY TO VIOLATIONS OR THE ENFORCEMENT OF THESE MATTERS WHICH APPEAR IN THE PUBLIC RECORDS AT POLICY DATE.

THIS EXCLUSION DOES NOT LIMIT THE ZONING COVERAGE DESCRIBED IN ITEMS 12 AND 13 OF COVERED TITLE RISKS.

2. THE RIGHT TO TAKE THE LAND BY CONDEMNING IT, UNLESS:

- * A NOTICE OF EXERCISING THE RIGHT APPEARS IN THE PUBLIC RECORDS ON THE POLICY DATE
- * THE TAKING HAPPENED PRIOR TO THE POLICY DATE AND IS BINDING ON YOU IF YOU BOUGHT THE LAND WITHOUT KNOWING OF THE TAKING

3. TITLE RISKS:

- * THAT ARE CREATED, ALLOWED, OR AGREED TO BY YOU
- * THAT ARE KNOWN TO YOU, BUT NOT TO US, ON THE POLICY DATE - - UNLESS THEY APPEARED IN THE PUBLIC RECORDS
- * THAT RESULT IN NO LOSS TO YOU
- * THAT FIRST AFFECT YOUR TITLE AFTER THE POLICY DATE - - THIS DOES NOT LIMIT THE LABOR AND MATERIAL LIEN COVERAGE IN ITEM 8 OF COVERED TITLE RISKS

4. FAILURE TO PAY VALUE FOR YOUR TITLE.

5. LACK OF A RIGHT:

- * TO ANY LAND OUTSIDE THE AREA SPECIFICALLY DESCRIBED AND REFERRED TO IN ITEM 3 OF SCHEDULE A OR
- * IN STREETS, ALLEYS, OR WATERWAYS THAT TOUCH YOUR LAND

THIS EXCLUSION DOES NOT LIMIT THE ACCESS COVERAGE IN ITEM 5 OF COVERED TITLE RISKS.

EXCEPTIONS FROM COVERAGE

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) WHICH ARISE BY REASON OF:

1. ANY RIGHTS, INTERESTS, OR CLAIMS OF PARTIES IN POSSESSION OF THE LAND NOT SHOWN BY THE PUBLIC RECORDS.
2. ANY EASEMENTS OR LIENS NOT SHOWN BY THE PUBLIC RECORDS. THIS DOES NOT LIMIT THE LIEN COVERAGE IN ITEM 8 OF COVERED TITLE RISKS.
3. ANY FACTS ABOUT THE LAND WHICH A CORRECT SURVEY WOULD DISCLOSE AND WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS. THIS DOES NOT LIMIT THE FORCED REMOVAL COVERAGE IN ITEM 12 OF COVERED TITLE RISKS.
4. ANY WATER RIGHTS OR CLAIMS OR TITLE TO WATER IN OR UNDER THE LAND, WHETHER OR NOT SHOWN BY THE PUBLIC RECORDS.

(LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS CONTINUED ON NEXT PAGE)

CLTA PRELIMINARY REPORT FORM

3. AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (10-17-92)
WITH ALTA ENDORSEMENT - FORM 1 COVERAGE
AND
AMERICAN LAND TITLE ASSOCIATION LEASEHOLD LOAN POLICY (10-17-92)
WITH ALTA ENDORSEMENT - FORM 1 COVERAGE
EXCLUSIONS AND COVERAGE

THE FOLLOWING MATTERS ARE EXPRESSLY EXCLUDED FROM THE COVERAGE OF THIS POLICY AND THE COMPANY WILL NOT PAY LOSS OR DAMAGE, COSTS, ATTORNEY'S FEES OR EXPENSES WHICH ARISE BY REASON OF:

1. (A) ANY LAW, ORDINANCE OR GOVERNMENTAL REGULATION (INCLUDING BUT NOT LIMITED TO BUILDING AND ZONING LAWS, ORDINANCES, OR REGULATIONS) RESTRICTING, REGULATING, PROHIBITING OR RELATING TO (I) THE OCCUPANCY, USE, OR ENJOYMENT OF THE LAND; (II) THE CHARACTER, DIMENSIONS OR LOCATION OF ANY IMPROVEMENT NOW OR HEREAFTER BRECTED ON THE LAND; (III) A SEPARATION IN OWNERSHIP OR A CHANGE IN THE DIMENSIONS OR AREA OF THE LAND OR ANY PARCEL OF WHICH THE LAND IS OR WAS A PART; OR (IV) ENVIRONMENTAL PROTECTION, OR THE EFFECT OF ANY VIOLATION OF THESE LAWS, ORDINANCES OR GOVERNMENTAL REGULATIONS, EXCEPT TO THE EXTENT THAT A NOTICE OF THE ENFORCEMENT THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
(B) ANY GOVERNMENTAL POLICE POWER NOT EXCLUDED BY (A) ABOVE, EXCEPT TO THE EXTENT THAT A NOTICE OF THE EXERCISE THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
2. RIGHTS OF EMINENT DOMAIN UNLESS NOTICE OF THE EXERCISE THEREOF HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT NOT EXCLUDING FROM COVERAGE ANY TAKING WHICH HAS OCCURRED PRIOR TO DATE OF POLICY WHICH WOULD BE BINDING ON THE RIGHTS OF A PURCHASER FOR VALUE WITHOUT KNOWLEDGE.
3. DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS:
 - (A) CREATED, SUFFERED, ASSUMED OR AGREED TO BY THE INSURED CLAIMANT;
 - (B) NOT KNOWN TO THE COMPANY, NOT RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT KNOWN TO THE INSURED CLAIMANT AND NOT DISCLOSED IN WRITING TO THE COMPANY BY THE INSURED CLAIMANT PRIOR TO THE DATE THE INSURED CLAIMANT BECAME AN INSURED UNDER THIS POLICY;
 - (C) RESULTING IN NO LOSS OR DAMAGE TO THE INSURED CLAIMANT;
 - (D) ATTACHING OR CREATED SUBSEQUENT TO DATE OF POLICY (EXCEPT TO THE EXTENT THAT THIS POLICY INSURES THE PRIORITY OF THE LIEN OF THE INSURED MORTGAGE OVER ANY STATUTORY LIEN FOR SERVICES, LABOR OR MATERIAL OR TO THE EXTENT INSURANCE IS AFFORDED HEREIN AS TO THE ASSESSMENTS FOR STREET IMPROVEMENTS UNDER CONSTRUCTION OR COMPLETED AT DATE OF POLICY); OR
 - (E) RESULTING IN LOSS OR DAMAGE WHICH WOULD NOT HAVE BEEN SUSTAINED IF THE INSURED CLAIMANT HAD PAID VALUE FOR THE INSURED MORTGAGE.
4. UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE BECAUSE OF THE INABILITY OR FAILURE OF THE INSURED AT DATE OF POLICY, OR THE INABILITY OR FAILURE OF ANY SUBSEQUENT OWNER OF THE INDEBTEDNESS, TO COMPLY WITH APPLICABLE DOING BUSINESS LAWS OF THE STATE IN WHICH THE LAND IS SITUATED.
5. INVALIDITY OR UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE, OR CLAIM THEREOF, WHICH ARISES OUT OF THE TRANSACTION EVIDENCED BY THE INSURED MORTGAGE AND IS BASED UPON USURY OR ANY CONSUMER CREDIT PROTECTION OR TRUTH IN LENDING LAW.
6. ANY STATUTORY LIEN FOR SERVICES, LABOR OR MATERIALS (OR THE CLAIM OF PRIORITY OF ANY STATUTORY LIEN FOR SERVICES, LABOR OR MATERIALS OVER THE LIEN OF THE INSURED MORTGAGE) ARISING FROM AN IMPROVEMENT OR WORK RELATED TO THE LAND WHICH IS CONTRACTED FOR AND COMMENCED SUBSEQUENT TO DATE OF POLICY AND IS NOT FINANCED IN WHOLE OR IN PART BY PROCEEDS OF THE INDEBTEDNESS SECURED BY THE INSURED MORTGAGE WHICH AT DATE OF POLICY THE INSURED HAS ADVANCED OR IS OBLIGATED TO ADVANCE.
7. ANY CLAIM, WHICH ARISES OUT OF THE TRANSACTION CREATING THE INTEREST OF THE MORTGAGEE INSURED BY THIS POLICY, BY REASON OF THE OPERATION OF FEDERAL BANKRUPTCY, STATE INSOLVENCY, OR SIMILAR CREDITORS' RIGHTS LAWS, THAT IS BASED ON:
 - (I) THE TRANSACTION CREATING THE INTEREST OF THE INSURED MORTGAGEE BEING DEEMED A FRAUDULENT CONVEYANCE OR FRAUDULENT TRANSFER; OR
 - (II) THE SUBORDINATION OF THE INTEREST OF THE INSURED MORTGAGEE AS A RESULT OF THE APPLICATION OF THE DOCTRINE OR EQUITABLE SUBORDINATION; OR
 - (III) THE TRANSACTION CREATING THE INTEREST OF THE INSURED MORTGAGEE BEING DEEMED A PREFERENTIAL TRANSFER EXCEPT WHERE THE PREFERENTIAL TRANSFER RESULTS FROM THE FAILURE:
 - (A) TO TIMELY RECORDED THE INSTRUMENT OF TRANSFER; OR
 - (B) OF SUCH RECORDATION TO IMPART NOTICE TO A PURCHASER FOR VALUE OR A JUDGMENT OR LIEN CREDITOR.

(LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS CONTINUED ON NEXT PAGE)

CLTA PRELIMINARY REPORT FORM

THE ABOVE POLICY FORMS MAY BE ISSUED TO AFFORD EITHER STANDARD COVERAGE OR EXTENDED COVERAGE. IN ADDITION TO THE ABOVE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE IN A STANDARD COVERAGE POLICY WILL INCLUDE THE FOLLOWING GENERAL EXCEPTIONS:

EXCEPTIONS FROM COVERAGE

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) WHICH ARISE BY REASON OF:

1. 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 THE PUBLIC RECORDS.
2. 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.
3. EASEMENTS, LIENS OR ENCUMBRANCES, OR CLAIMS THEREOF, WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
4. DISCREPANCIES, CONFLICTS IN BOUNDARY LINES, SHORTAGE IN AREA, ENCROACHMENTS, OR ANY OTHER FACTS WHICH A CORRECT SURVEY WOULD DISCLOSE, AND WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
5. (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.

4. AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (10-17-92) AND AMERICAN LAND TITLE ASSOCIATION LEASEHOLD OWNER'S POLICY (10-17-92) EXCLUSIONS FROM COVERAGE

THE FOLLOWING MATTERS ARE EXPRESSLY EXCLUDED FROM THE COVERAGE OF THIS POLICY AND THE COMPANY WILL NOT PAY LOSS OR DAMAGE, COST, ATTORNEYS' FEES OR EXPENSES WHICH ARISE BY REASON OF:

1. (A) ANY LAW, ORDINANCE OR GOVERNMENTAL REGULATION (INCLUDING BUT NOT LIMITED TO BUILDING AND ZONING LAWS, ORDINANCES, OR REGULATIONS) RESTRICTING, REGULATING, PROHIBITING OR RELATING TO (I) THE OCCUPANCY, USE, OR ENJOYMENT OF THE LAND; (II) THE CHARACTER, DIMENSIONS OR LOCATION OF ANY IMPROVEMENT NOW OR HEREAFTER ERECTED ON THE LAND; (III) A SEPARATION IN OWNERSHIP OR A CHANGE IN THE DIMENSIONS OR AREA OF THE LAND OR ANY PARCEL OF WHICH THE LAND IS OR WAS A PART; OR (IV) ENVIRONMENTAL PROTECTION, OR THE EFFECT OF ANY VIOLATION OF THESE LAWS, ORDINANCES OR GOVERNMENTAL REGULATIONS, EXCEPT TO THE EXTENT THAT A NOTICE OF THE ENFORCEMENT THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
(B) ANY GOVERNMENTAL POLICE POWER NOT EXCLUDED BY (A) ABOVE, EXCEPT TO THE EXTENT THAT A NOTICE OF THE EXERCISE THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY.
2. RIGHTS OF EMINENT DOMAIN UNLESS NOTICE OF THE EXERCISE THEREOF HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT NOT EXCLUDING FROM COVERAGE ANY TAKING WHICH HAS OCCURRED PRIOR TO DATE OF POLICY WHICH WOULD BE BINDING ON THE RIGHTS OF A PURCHASER FOR VALUE WITHOUT KNOWLEDGE.
3. DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS:
(A) CREATED, SUFFERED, ASSUMED OR AGREED TO BY THE INSURED CLAIMANT;
(B) NOT KNOWN TO THE COMPANY, NOT RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT KNOWN TO THE INSURED CLAIMANT AND NOT DISCLOSED IN WRITING TO THE COMPANY BY THE INSURED CLAIMANT PRIOR TO THE DATE THE INSURED CLAIMANT BECAME AN INSURED UNDER THIS POLICY;
(C) RESULTING IN NO LOSS OR DAMAGE TO THE INSURED CLAIMANT;
(D) ATTACHING OR CREATED SUBSEQUENT TO DATE OF POLICY; OR
(E) RESULTING IN LOSS OR DAMAGE WHICH WOULD NOT HAVE BEEN SUSTAINED IF THE INSURED CLAIMANT HAD PAID VALUE FOR THE ESTATE OR INTEREST INSURED BY THIS POLICY.
4. ANY CLAIM, WHICH ARISES OUT OF THE TRANSACTION VESTING IN THE INSURED THE ESTATE OR INTEREST INSURED BY THIS POLICY, BY REASON OF THE OPERATION OF FEDERAL BANKRUPTCY, STATE INSOLVENCY, OR SIMILAR CREDITORS' RIGHTS LAWS, THAT IS BASED ON:
 - (I) THE TRANSACTION CREATING THE ESTATE OR INTEREST INSURED BY THIS POLICY BEING DEEMED A FRAUDULENT CONVEYANCE OR FRAUDULENT TRANSFER; OR
 - (II) THE TRANSACTION CREATING THE ESTATE OR INTEREST INSURED BY THIS POLICY BEING DEEMED A PREFERENTIAL TRANSFER EXCEPT WHERE THE PREFERENTIAL TRANSFER RESULTS FROM THE FAILURE:
 - (A) TO TIMELY RECORD THE INSTRUMENT OF TRANSFER; OR
 - (B) OF SUCH RECORDATION TO IMPART NOTICE TO A PURCHASER FOR VALUE OR A JUDGMENT OR LIEN CREDITOR.

(LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS CONTINUED ON NEXT PAGE)

CLTA PRELIMINARY REPORT FORM

THE ABOVE POLICY FORMS MAY BE ISSUED TO AFFORD EITHER STANDARD COVERAGE OR EXTENDED COVERAGE. IN ADDITION TO THE ABOVE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE IN A STANDARD COVERAGE POLICY WILL INCLUDE THE FOLLOWING GENERAL EXCEPTIONS:

EXCEPTIONS FROM COVERAGE

THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) WHICH ARISE BY REASON OF:

1. 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 THE PUBLIC RECORDS.
2. 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.
3. EASEMENTS, LIENS OR ENCUMBRANCES, OR CLAIMS THEREOF, WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
4. DISCREPANCIES, CONFLICTS IN BOUNDARY LINES, SHORTAGE IN AREA, ENCROACHMENTS, OR ANY OTHER FACTS WHICH A CORRECT SURVEY WOULD DISCLOSE, AND WHICH ARE NOT SHOWN BY THE PUBLIC RECORDS.
5. (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.

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

IN ADDITION TO THE EXCEPTIONS IN SCHEDULE B, YOU ARE NOT INSURED AGAINST LOSS, COSTS, ATTORNEYS' FEES, AND EXPENSES RESULTING FROM:

1. GOVERNMENTAL POLICE POWER, AND THE EXISTENCE OR VIOLATION OF ANY LAW OR GOVERNMENT REGULATION. THIS INCLUDES ORDINANCES, LAWS AND REGULATIONS CONCERNING:
 - A. BUILDING
 - B. ZONING
 - C. LAND USE
 - D. IMPROVEMENTS ON LAND
 - E. LAND DIVISION
 - F. ENVIRONMENTAL PROTECTION

THIS EXCLUSION DOES NOT APPLY TO VIOLATIONS OR THE ENFORCEMENT OF THESE MATTERS IF NOTICE OF THE VIOLATION OR ENFORCEMENT APPEARS IN THE PUBLIC RECORDS AT THE POLICY DATE.

THIS EXCLUSION DOES NOT LIMIT THE COVERAGE DESCRIBED IN COVERED RISK 14, 15, 16, 17, OR 24.

2. THE FAILURE OF YOUR EXISTING STRUCTURES, OR ANY PART OF THEM, TO BE CONSTRUCTED IN ACCORDANCE WITH APPLICABLE BUILDING CODES. THIS EXCLUSION DOES NOT APPLY TO VIOLATIONS OF BUILDING CODES IF NOTICE OF THE VIOLATION APPEARS IN THE PUBLIC RECORDS AT THE POLICY DATE.
3. THE RIGHT TO TAKE THE LAND BY CONDEMNING IT, UNLESS:
 - A. NOTICE OF EXERCISING THE RIGHT APPEARS IN THE PUBLIC RECORDS AT THE POLICY DATE; OR
 - B. THE TAKING HAPPENED BEFORE THE POLICY DATE AND IS BINDING ON YOU IF YOU BOUGHT THE LAND WITHOUT KNOWING OF THE TAKING.
4. RISKS:
 - A. THAT ARE CREATED, ALLOWED, OR AGREED TO BY YOU, WHETHER OR NOT THEY APPEAR IN THE PUBLIC RECORDS;
 - B. THAT ARE KNOWN TO YOU AT THE POLICY DATE, BUT NOT TO US, UNLESS THEY APPEAR IN THE PUBLIC RECORDS AT THE POLICY DATE;
 - C. THAT RESULT IN NO LOSS TO YOU; OR
 - D. THAT FIRST OCCUR AFTER THE POLICY DATE - THIS DOES NOT LIMIT THE COVERAGE DESCRIBED IN COVERED RISK 7, 8.D, 22, 23, 24 OR 25.
5. FAILURE TO PAY VALUE FOR YOUR TITLE.
6. LACK OF A RIGHT:
 - A. TO ANY LAND OUTSIDE THE AREA SPECIFICALLY DESCRIBED AND REFERRED TO IN PARAGRAPH 3 OF SCHEDULE A;
AND
 - B. IN STREETS, ALLEYS, OR WATERWAYS THAT TOUCH THE LAND.THIS EXCLUSION DOES NOT LIMIT THE COVERAGE DESCRIBED IN COVERED RISK 11 OR 18.

**6. "GOLD" COMPREHENSIVE PROTECTION
LOAN POLICY OF TITLE INSURANCE
EXCLUSIONS FROM COVERAGE**

THE FOLLOWING MATTERS ARE EXPRESSLY EXCLUDED FROM THE COVERAGE OF THIS POLICY AND THE COMPANY WILL NOT PAY LOSS OR DAMAGE, COST, ATTORNEYS' FEES OR EXPENSES WHICH ARISE BY REASON OF:

1. (A) ANY LAW, ORDINANCE OR GOVERNMENTAL REGULATION (INCLUDING BUT NOT LIMITED TO BUILDING AND ZONING LAWS, ORDINANCES, OR REGULATIONS) RESTRICTING, REGULATING, PROHIBITING OR RELATING TO (I) THE OCCUPANCY, USE, OR ENJOYMENT OF THE LAND; (II) THE CHARACTER, DIMENSIONS OR LOCATION OF ANY IMPROVEMENT NOW OR HEREAFTER ERECTED ON THE LAND; (III) A SEPARATION IN OWNERSHIP OR A CHANGE IN THE DIMENSIONS OR AREA OF THE LAND OR ANY PARCEL OF WHICH THE LAND IS OR WAS A PART; OR (IV) ENVIRONMENTAL PROTECTION, OR THE EFFECT OF ANY VIOLATION OF THESE LAWS, ORDINANCES OR GOVERNMENTAL REGULATIONS, EXCEPT TO THE EXTENT THAT A NOTICE OF THE ENFORCEMENT THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY. THIS EXCLUSION FROM COVERAGE 1(A) DOES NOT LIMIT THE COVERAGE PROVIDED IN INSURING PROVISIONS NUMBER 14, 15, 16, 17, 34, AND 41.
(B) ANY GOVERNMENTAL POLICE POWER NOT EXCLUDED BY (A) ABOVE, EXCEPT TO THE EXTENT THAT A NOTICE OF THE EXERCISE THEREOF OR A NOTICE OF A DEFECT, LIEN OR ENCUMBRANCE RESULTING FROM A VIOLATION OR ALLEGED VIOLATION AFFECTING THE LAND HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY. THIS EXCLUSION FROM COVERAGE 1(A) DOES NOT LIMIT THE COVERAGE PROVIDED IN INSURING PROVISIONS NUMBER 14, 15, 16, 17, 34, AND 41.
2. RIGHTS OF EMINENT DOMAIN UNLESS NOTICE OF THE EXERCISE THEREOF HAS BEEN RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT NOT EXCLUDING FROM COVERAGE ANY TAKING WHICH HAS OCCURRED PRIOR TO DATE OF POLICY WHICH WOULD BE BINDING ON THE RIGHTS OF A PURCHASER FOR VALUE WITHOUT KNOWLEDGE.
3. DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS:
(A) CREATED, SUFFERED, ASSUMED OR AGREED TO BY THE INSURED CLAIMANT;
(B) NOT KNOWN TO THE COMPANY, NOT RECORDED IN THE PUBLIC RECORDS AT DATE OF POLICY, BUT KNOWN TO THE INSURED CLAIMANT AND NOT DISCLOSED IN WRITING TO THE COMPANY BY THE INSURED CLAIMANT PRIOR TO THE DATE THE INSURED CLAIMANT BECAME AN INSURED UNDER THIS POLICY;
(C) RESULTING IN NO LOSS OR DAMAGE TO THE INSURED CLAIMANT;
(D) ATTACHING OR CREATED SUBSEQUENT TO DATE OF POLICY (THIS EXCLUSION FROM COVERAGE 3 (D) DOES NOT LIMIT THE COVERAGE PROVIDED IN INSURING PROVISIONS NUMBER 7, 8, 15, 16, 18, 21, 22, 24, 25, 26, 28, 29, 30, 32, 33, 34, 35, 38, 39, AND 40);
(E) RESULTING IN LOSS OR DAMAGE WHICH WOULD NOT HAVE BEEN SUSTAINED IF THE INSURED CLAIMANT HAD PAID VALUE FOR THE INSURED MORTGAGE.
4. UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE BECAUSE OF THE INABILITY OR FAILURE OF THE INSURED AT DATE OF POLICY, OR THE INABILITY OR FAILURE OF ANY SUBSEQUENT OWNER OF THE INDEBTEDNESS, TO COMPLY WITH APPLICABLE DOING BUSINESS LAWS OF THE STATE IN WHICH THE LAND IS SITUATED.
5. INVALIDITY OR UNENFORCEABILITY OF THE LIEN OF THE INSURED MORTGAGE, OR CLAIM THEREOF, WHICH ARISES OUT OF THE TRANSACTION EVIDENCED BY THE INSURED MORTGAGE AND IS BASED UPON ANY CONSUMER CREDIT PROTECTION OR TRUTH-IN-LENDING LAW.
6. ANY CLAIM, WHICH ARISES OUT OF THE TRANSACTION CREATING THE INTEREST OF THE MORTGAGEE INSURED BY THIS POLICY, BY REASON OF THE OPERATION OF FEDERAL BANKRUPTCY, STATE INSOLVENCY, OR SIMILAR CREDITORS' RIGHTS LAWS, THAT IS BASED ON:
(A) THE TRANSACTION CREATING THE ESTATE OF THE INSURED MORTGAGEE BEING DEEMED A FRAUDULENT CONVEYANCE OR FRAUDULENT TRANSFER; OR
(B) THE SUBORDINATION OF THE INTEREST OF THE INSURED MORTGAGEE AS A RESULT OF THE APPLICATION OF THE DOCTRINE OF EQUITABLE SUBORDINATION; OR
(C) THE TRANSACTION CREATING THE INTEREST OF THE INSURED MORTGAGEE BEING DEEMED A PREFERENTIAL TRANSFER EXCEPT WHERE THE PREFERENTIAL TRANSFER RESULTS FROM THE FAILURE;
(I) TO TIMELY RECORD THE INSTRUMENT OF TRANSFER; OR
(II) OF SUCH RECORDATION TO IMPART NOTICE TO A PURCHASER FOR VALUE OR A JUDGMENT OR LIEN CREDITOR.
7. TAXES, ASSESSMENTS, COSTS, CHARGES, DAMAGES AND OTHER OBLIGATIONS TO THE GOVERNMENT SECURED BY STATUTORY LIENS THAT BECOME A LIEN ON THE LAND SUBSEQUENT TO DATE OF POLICY, BUT THIS EXCLUSION 7 DOES NOT LIMIT THE COVERAGE OF INSURING PROVISION 34.

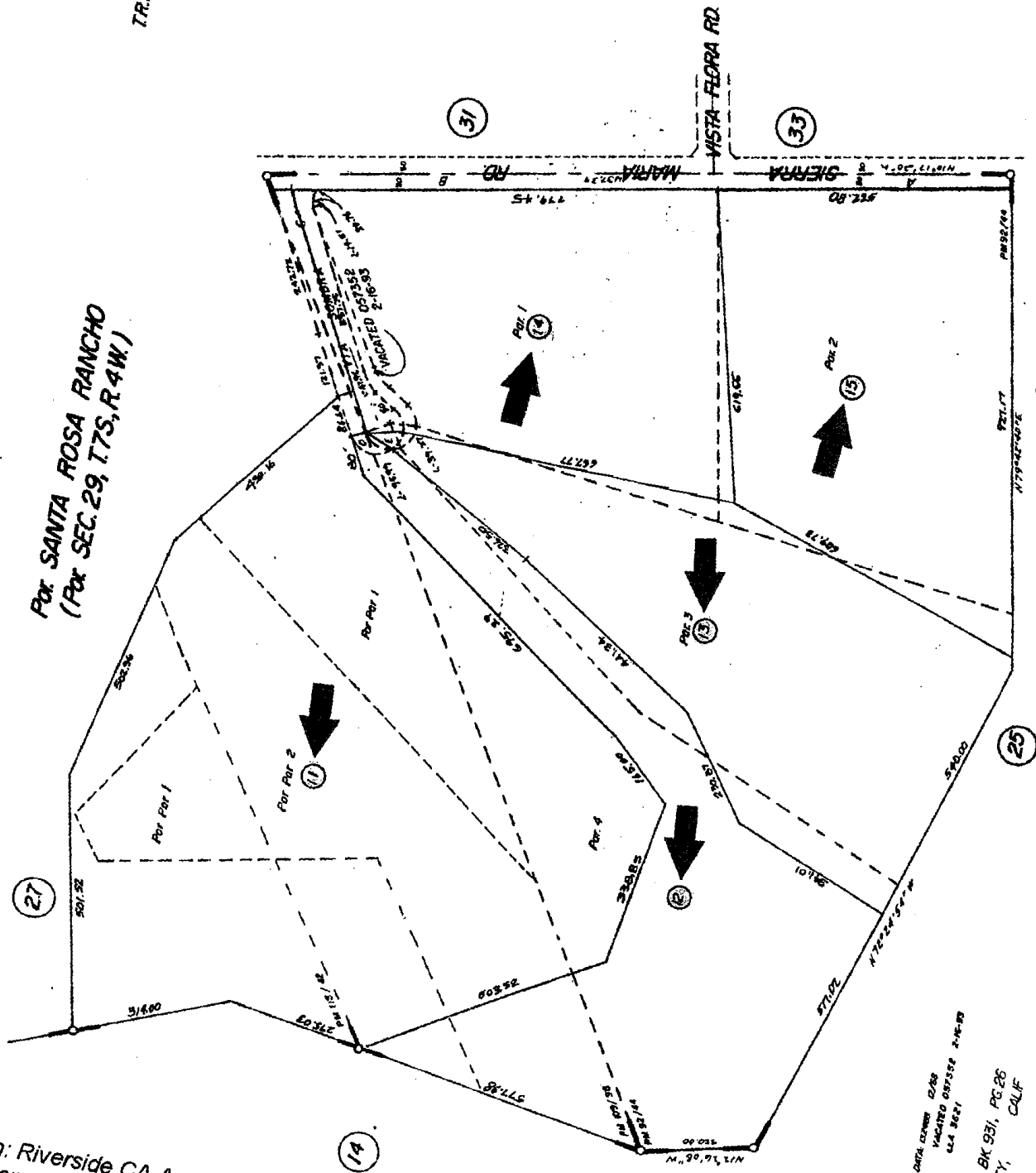
902-18
931-26

T.R.A. 8203

DATE	BY	NO.	AREA
12/18/98	J. B.	1	1.00
12/18/98	J. B.	2	1.00
12/18/98	J. B.	3	1.00
12/18/98	J. B.	4	1.00
12/18/98	J. B.	5	1.00
12/18/98	J. B.	6	1.00
12/18/98	J. B.	7	1.00
12/18/98	J. B.	8	1.00
12/18/98	J. B.	9	1.00
12/18/98	J. B.	10	1.00
12/18/98	J. B.	11	1.00
12/18/98	J. B.	12	1.00
12/18/98	J. B.	13	1.00
12/18/98	J. B.	14	1.00
12/18/98	J. B.	15	1.00
12/18/98	J. B.	16	1.00
12/18/98	J. B.	17	1.00
12/18/98	J. B.	18	1.00
12/18/98	J. B.	19	1.00
12/18/98	J. B.	20	1.00
12/18/98	J. B.	21	1.00
12/18/98	J. B.	22	1.00
12/18/98	J. B.	23	1.00
12/18/98	J. B.	24	1.00
12/18/98	J. B.	25	1.00
12/18/98	J. B.	26	1.00
12/18/98	J. B.	27	1.00
12/18/98	J. B.	28	1.00
12/18/98	J. B.	29	1.00
12/18/98	J. B.	30	1.00
12/18/98	J. B.	31	1.00
12/18/98	J. B.	32	1.00
12/18/98	J. B.	33	1.00
12/18/98	J. B.	34	1.00
12/18/98	J. B.	35	1.00
12/18/98	J. B.	36	1.00
12/18/98	J. B.	37	1.00
12/18/98	J. B.	38	1.00
12/18/98	J. B.	39	1.00
12/18/98	J. B.	40	1.00

MAR 1980

Par. SANTA ROSA RANCHO
(Par. SEC. 29, T.7S, R.4W.)



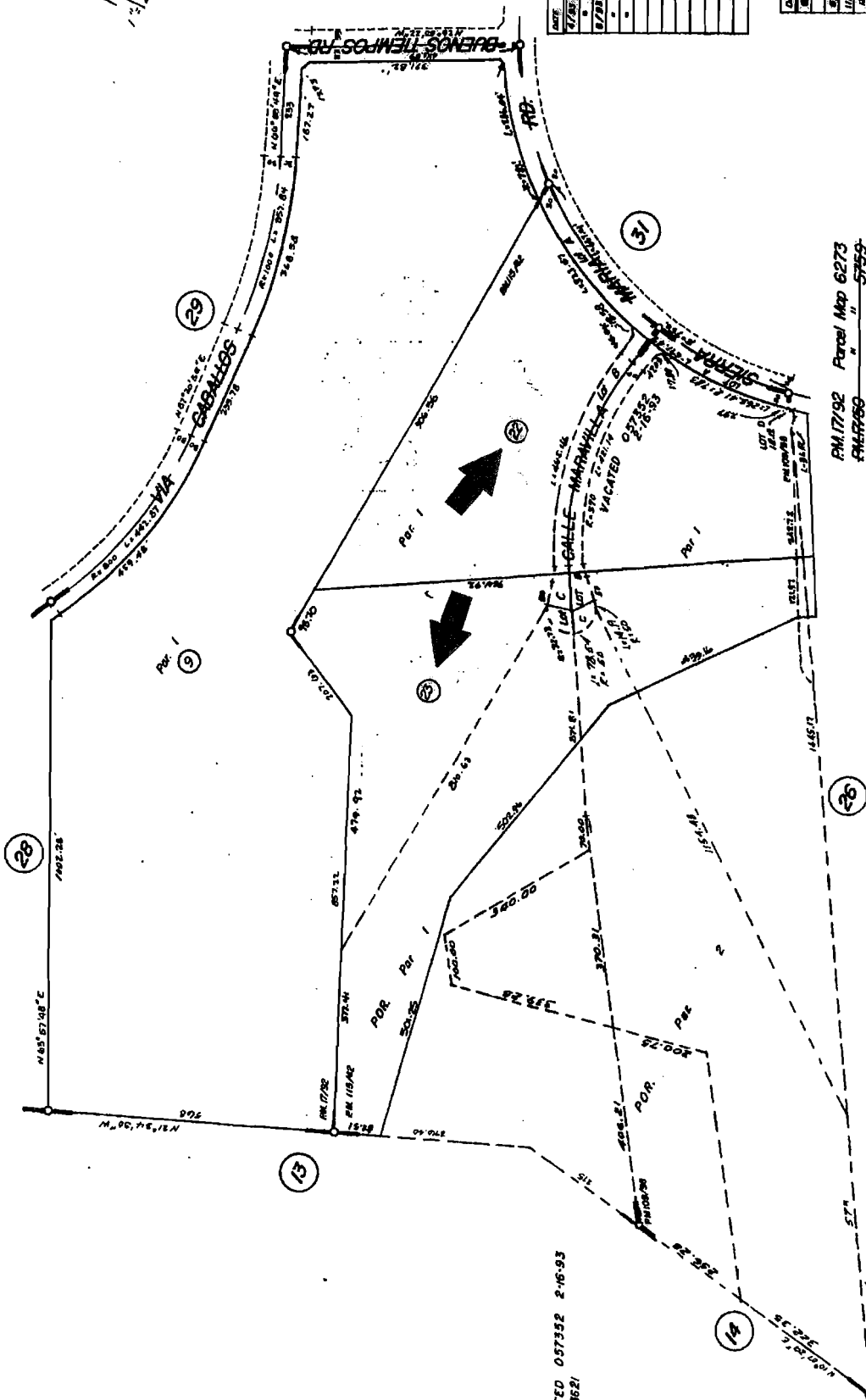
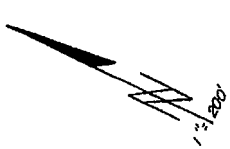
P.M. 92/44-45 Parcel Map 15236
P.M. 109/98-99 " " 18160
P.M. 115/42-43 " " 17124

IMPORTANT: This is not a plat or survey. It is furnished as a convenience to locate the land other land. No liability is assumed by reason of reliance hereon.

STEWART TITLE

DINA OLIVER 12/88
VACATED DISTRICT 2-16-83
CLA BEZEL
ASSOR'S MAP BK 931, PG 26
RIVERSIDE COUNTY, CALIF

Por SANTA ROSA RANCHO
(Por SEC. 20, 21, 28, 29, 17S, R. 4W.)



DATE	BLK. NO.	TRAC. NO.	TRAC. AREA
1/18/81	1	17	1.00
1/18/81	2	17	1.00
1/18/81	3	17	1.00
1/18/81	4	17	1.00
1/18/81	5	17	1.00
1/18/81	6	17	1.00
1/18/81	7	17	1.00
1/18/81	8	17	1.00
1/18/81	9	17	1.00
1/18/81	10	17	1.00
1/18/81	11	17	1.00
1/18/81	12	17	1.00
1/18/81	13	17	1.00
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1/18/81	26	17	1.00
1/18/81	27	17	1.00
1/18/81	28	17	1.00
1/18/81	29	17	1.00
1/18/81	30	17	1.00
1/18/81	31	17	1.00
1/18/81	32	17	1.00

DATE	BLK. NO.	TRAC. NO.	TRAC. AREA
1/18/81	1	17	1.00
1/18/81	2	17	1.00
1/18/81	3	17	1.00
1/18/81	4	17	1.00
1/18/81	5	17	1.00
1/18/81	6	17	1.00
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1/18/81	25	17	1.00
1/18/81	26	17	1.00
1/18/81	27	17	1.00
1/18/81	28	17	1.00
1/18/81	29	17	1.00
1/18/81	30	17	1.00
1/18/81	31	17	1.00
1/18/81	32	17	1.00

PM 1792 Parcel Map 6273
PM 4789 " " 5759
PM 109798-99 " " 18160
PM 115742-43 " " 17124

ASSESSOR'S MAP BK 931, PG 27
RIVERSIDE COUNTY, CALIF

IMPORTANT: This is not a plat or survey. It is furnished as a convenience to locate the land indicated hereon with reference to streets and other land. No liability is assumed by reason of reliance hereon.

STEWART TITLE