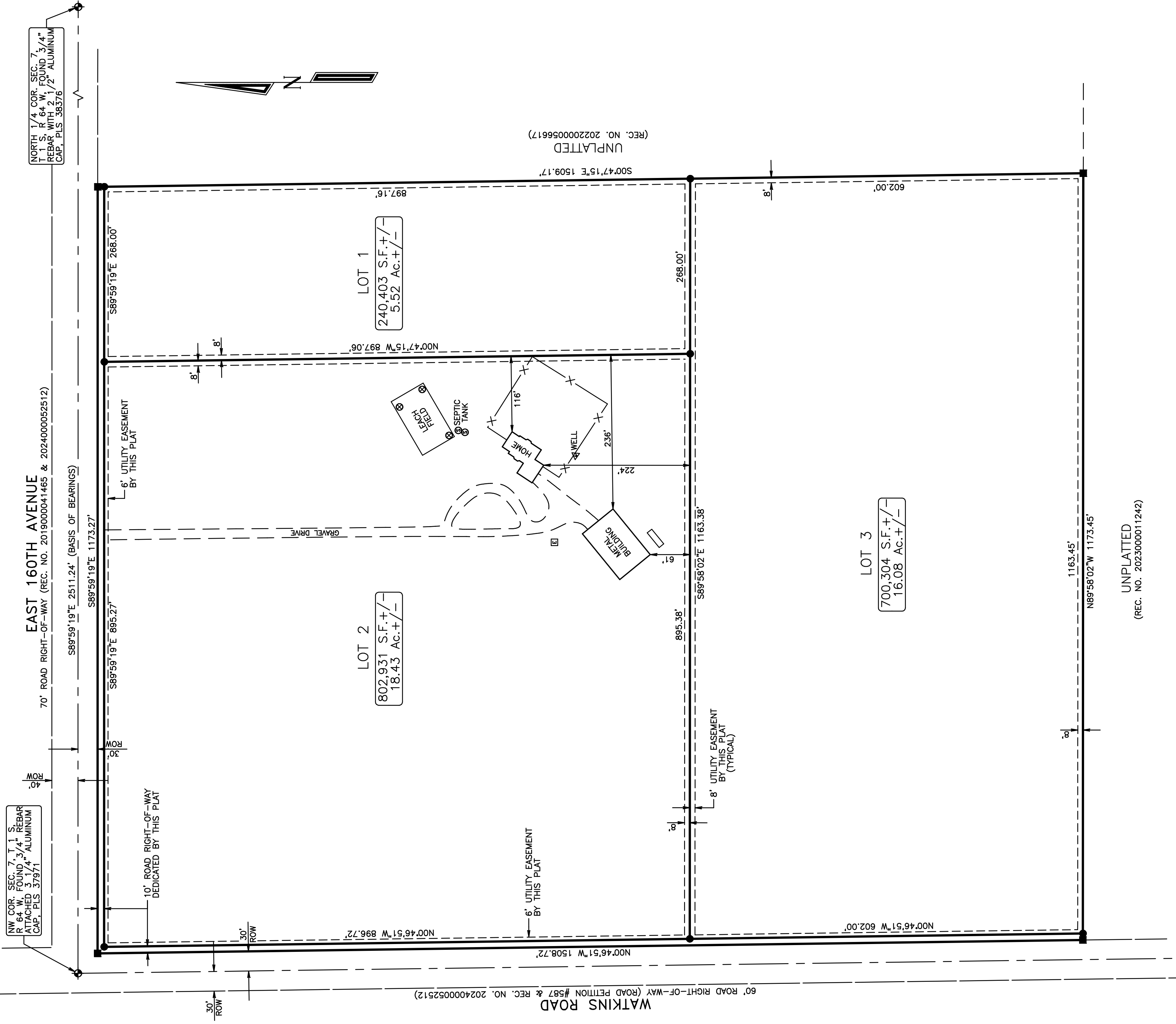


SNIDER MINOR SUBDIVISION

Part of the Northwest 1/4 of Section 7,
Township 1 South, Range 64 West of the 6th P.M.,
County of Adams, State of Colorado

Sheet 1 of 1



OWNERSHIP AND DEDICATION CERTIFICATE
KNOW ALL MEN BY THESE PRESENTS THAT CODY SNIDER AND CHRISTINA SNIDER, AS JOINT TENANTS, BEING THE OWNERS OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 1 SOUTH, RANGE 64 WEST OF THE 6TH P.M., COUNTY OF ADAMS, STATE OF COLORADO, DESCRIBED PARTICULARLY DESCRIBED AS FOLLOWS:
PARCEL A, ACCORDING TO THE PARCEL MAP AMENDED RECORDED MARCH 13, 2002, SURVEY NO. 200, RECEPTION NO. 00939653 IN THE CLERK AND RECORDER'S OFFICE OF ADAMS COUNTY, COLORADO, MORE PARTICULARLY DESCRIBED AS FOLLOWS:
A PARCEL OF LAND SITUATE IN THE WEST 1/2 OF SECTION 7, TOWNSHIP 1 SOUTH, COUNTY OF ADAMS, STATE OF COLORADO, DESCRIBED AS FOLLOWS:
BEGINNING AT THE NORTHWEST CORNER OF SAID SECTION 7, THENCE SOUTH 89°27'36" EAST, ALONG THE NORTH LINE OF THE NORTHWEST 1/4 OF SAID SECTION 7, WITH ALL BEARINGS HEREIN RELATIVE THERETO, A DISTANCE OF 1203.34 FEET; THENCE SOUTH 89°27'36" EAST, ALONG THE EAST LINE OF SAID SECTION 7, WITH ALL BEARINGS SOUTH OF SAID SECTION 7, A DISTANCE OF 1203.34 FEET TO A POINT ON THE WEST LINE OF THE NORTHWEST 1/4 OF SAID SECTION 7; THENCE NORTH 00°15'53" WEST ALONG THE WEST LINE OF THE NORTHWEST 1/4 OF SAID SECTION 7, A DISTANCE OF 1538.46 FEET TO THE POINT OF BEGINNING.
EXCEPTING THEREFROM THAT PARCEL OF LAND CONVEYED TO ADAMS COUNTY BY DEED EXCEPTED THEREFROM IN PARCEL MAP AMENDED RECORDED MARCH 13, 2002, SURVEY NO. 200, RECEPTION NO. 00939653 FOR ADAMS COUNTY, COLORADO
SAID PARCEL CONTAINS 40.64 ACRES, MORE OR LESS
HAS BY THESE PRESENTS LAID OUT, PLATED AND SUBDIVIDED THE SAME INTO LOTS AND SUBDIVISIONS, THE UNDERSIGNED DOES HEREBY DEDICATE, GRANT AND CONVEY TO ADAMS COUNTY PUBLIC EASEMENTS AS SHOWN ON THE PLAT; AND FURTHER RESTRICTS THE USE OF SAID PARCEL OF LAND TO THE USES AND PURPOSES SPECIFICALLY SET FORTH THEREON; THAT THE SAID EASEMENTS AND RESTRICTIONS SHALL REMAIN IN FULL FORCE AND EFFECT AND SHALL NOT BE SUBJECT TO RELEASE OR DISCONTINUANCE, OR SUCH PUBLIC EASEMENTS SHALL REMAIN EXCLUSIVELY VESTED IN ADAMS COUNTY. ALL PUBLIC STREETS ARE HEREBY DEDICATED TO ADAMS COUNTY FOR PUBLIC USE.
OWNERS: CODY SNIDER AND CHRISTINA SNIDER

CODY SNIDER _____
CHRISTINA SNIDER _____
ACKNOWLEDGEMENT
COLORADO } SS
ADAMS COUNTY }
THE FOREGOING OWNERSHIP AND DEDICATION CERTIFICATE WAS ACKNOWLEDGED BEFORE ME BY: CODY SNIDER AND CHRISTINA SNIDER, OWNERS, AS JOINT TENANTS
EXECUTED THIS _____ DAY OF _____, 20____

NOTARY PUBLIC _____
MY COMMISSION EXPIRES: _____
MY ADDRESS IS: _____

LIENHOLDER'S ACCEPTANCE
THE UNDERSIGNED HEREBY CONSENT(S) TO THE DEDICATION AND EASEMENTS AS SHOWN ON THIS PLAT AND RELEASE(S) TO THE SAME FROM ENCUMBRANCE AS RECORDED AT RECEPTION NUMBER 2024000048554 AND 2024000048622 OF ADAMS COUNTY PUBLIC RECORDS

NAME _____ TITLE/OFFICER _____
STATE OF _____ SS
COUNTY OF _____
THE FOREGOING PLAT AND DEDICATION WAS ACKNOWLEDGED BEFORE ME THIS _____ DAY OF _____, 20____
BY: FARM CREDIT OF SOUTHERN COLORADO

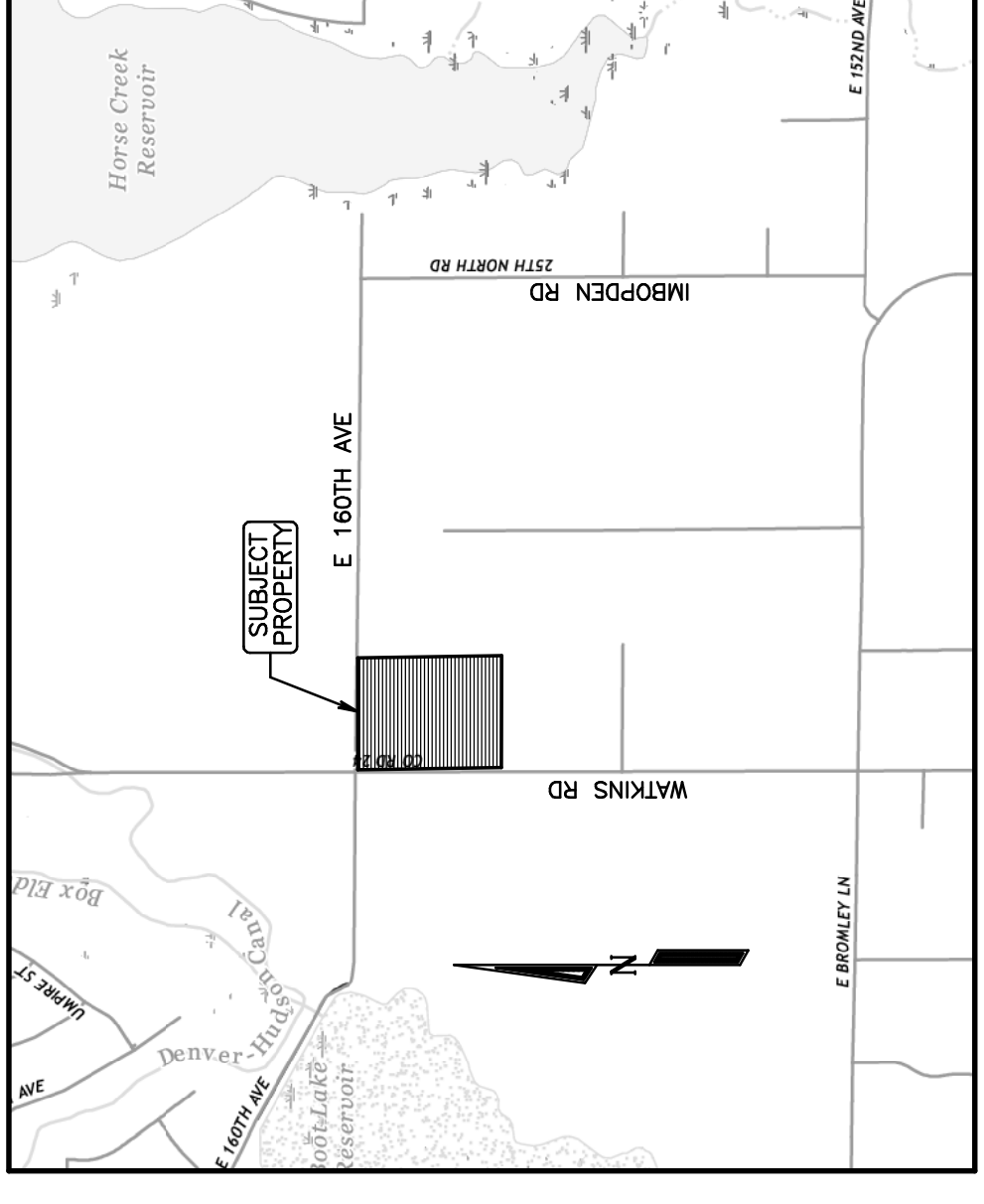
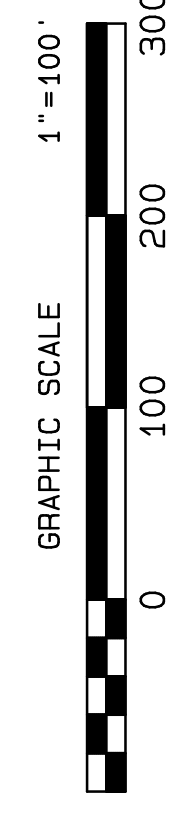
NOTARY PUBLIC _____
MY COMMISSION EXPIRES: _____
MY ADDRESS IS: _____

SURVEYOR'S STATEMENT
I, CURTIS D. HOOS, A PROFESSIONAL LAND SURVEYOR IN THE STATE OF COLORADO, DO HEREBY CERTIFY THAT THE SURVEY REPRESENTED BY THIS PLAT WAS MADE BY ME OR UNDER MY DIRECT SUPERVISION, AND THAT I AM A MEMBER OF THE PROFESSIONAL SURVEYORS' BOARD OF MY KNOWLEDGE AND BELIEF.
CURTIS D. HOOS, PLS 37871
FOR AND ON BEHALF OF: FARM CREDIT OF SOUTHERN COLORADO
A COLORADO CORPORATION

PLANNING COMMISSION APPROVAL
REVIEWED BY THE ADAMS COUNTY PLANNING COMMISSION THIS _____ DAY OF _____, A.D., 20____
CHAIR _____

BOARD OF COUNTY COMMISSIONERS APPROVAL
APPROVED BY THE ADAMS COUNTY BOARD OF COUNTY COMMISSIONERS THIS _____ DAY OF _____, A.D., 20____
CHAIR _____
ADAMS COUNTY ATTORNEY'S OFFICE _____
APPROVED AS TO FORM _____

LEGEND
◆ = ALIQUOT MONUMENT, AS NOTED
● = SET 5/8" X 24" REBAR WITH 2" ALUMINUM CAP, PLS 37971
■ = FOUND 5/8" REBAR WITH 1 1/4" YELLOW PLASTIC CAP, PLS 29425



EASEMENT STATEMENT

SIX-FOOT (6') WIDE UTILITY EASEMENTS ARE HEREBY DEDICATED ON PRIVATE PROPERTY ADJACENT TO THE TERROR SIDE OF LINES AS SHOWN HEREON. THESE EASEMENTS ARE FOR THE INSTALLATION, MAINTENANCE, AND REPLACEMENT OF UTILITIES. UTILITY EASEMENTS SHALL ALSO BE GRANTED WITHIN ANY ACCESS EASEMENTS AND PRIVATE STREETS IN THE WATER METERS AND OTHER OBJECTS THAT MAY INTERFERE WITH THE UTILITY FACILITIES OR USE THEREOF. (INTERFERING OBJECTS) SHALL NOT BE PERMITTED WITHIN SAID UTILITY EASEMENTS. INTERFERING OBJECTS SHALL INCLUDE, WITHOUT LIMITATION, VEGETATION, OBJECTS AT NO COST TO SUCH GRANTEE(S), INCLUDING, WITHOUT LIMITATION, VEGETATION.

STORM DRAINAGE FACILITIES STATEMENT

THE POLICY OF THE COUNTY REQUIRES THAT MAINTENANCE ACCESS SHALL BE PROVIDED TO ALL STORM DRAINAGE FACILITIES TO ASSURE CONTINUOUS OPERATIONAL CAPABILITY OF ALL DRAINAGE FACILITIES INCLUDING INLETS, PIPES, CULTIVETS, CHANNELS, DITCHES, HYDRAULIC STRUCTURES, AND DETENTION BASINS LOCATED ON THEIR LAND UNLESS MAINTAIN SAID FACILITIES, THE COUNTY SHALL HAVE THE RIGHT TO ENTER SAID LAND FOR THE SOLE PURPOSE OF OPERATIONS AND MAINTENANCE. ALL SUCH MAINTENANCE COST WILL BE ASSESSED TO THE PROPERTY OWNERS.

FLOODPLAIN NOTE

ACCORDING TO THE FEDERAL EMERGENCY MANAGEMENT AGENCY'S FLOOD INSURANCE RATE MAP DATED SEPTEMBER 26, 2018, MAP NO. 0800103761, THE SUBJECT PROPERTY SHOWN HEREON LIES WITHIN FLOOD ZONE X (AREAS OF MINIMAL FLOOD HAZARD).

OWTS NOTE

LOTS WITHIN THE SNIDER MINOR SUBDIVISION WILL BE SERVED BY ONSITE WASTEWATER TREATMENT SYSTEMS. ADAMS COUNTY HEALTH DEPARTMENT REQUIRES THAT SEPTIC TANKS BE INSTALLED AND MAINTAINED IN ACCORDANCE WITH THE ADAMS COUNTY HEALTH DEPARTMENT CLEANER LICENSED BY ADAMS COUNTY HEALTH DEPARTMENT AND SHALL SUBMIT A RECEIPT TO THE ADAMS COUNTY HEALTH DEPARTMENT. EHWATERPROGRAM@ADAMSCO.GOV.ORG.

NOTES

- 1) BASIS OF BEARINGS: ALL BEARINGS SHOWN HEREON ARE BASED UPON THE NORTH LINE OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 1 SOUTH, RANGE 64 WES OF THE 6TH P.M. IN ADAMS COUNTY, COLORADO, HAVING A BEARING OF 89°27'36" EAST, ALONG THE EAST LINE OF SAID SECTION 7, WITH ALL BEARINGS WITH REBAR WITH 3 1/4" ALUMINUM CAP, PLS 38376, AND ON THE WEST END BY 3 1/2" REBAR WITH 3 1/4" ALUMINUM CAP, PLS 37971, WITH ALL BEARINGS SHOWN HEREON RELATIVE THERETO.
- 2) ALL BEARINGS SHOWN HEREON HAVE BEEN ROTATED FROM DEED BEARINGS TO MATCH THE COMMON BASIS OF BEARING NOTED HEREON.
- 3) ANY PERSON WHO KNOWINGLY REMOVES, ALTERS OR DEFACTS ANY PUBLIC LAND SURVEY MONUMENT OR BOUNDARY MONUMENT OR ACCESORY, OR COMITS A CLASS TWO (2) MISDEMEANOR PURSUANT TO STATE STATUTE 18-6-508, C.R.S.
- 4) CERTIFICATION DEFINED: THE USE OF THE WORD "CERTIFICATE OR CERTIFICATION" SURVEYING, CONSTITUTES AN EXPRESSION OF PROFESSIONAL OPINION REGARDING THOSE FACTS OF FINDINGS WHICH ARE SUBJECT OF THE CERTIFICATION, AND DOES NOT CONSTITUTE A WARRANTY OR GUARANTEE, EITHER EXPRESS OR IMPLIED.
- 5) ACCORDING TO COLORADO LAW YOU MUST COMMENCE ANY LEGAL ACTIONS BASED UPON THIS SURVEY WITHIN THE TIME PERIOD SPECIFIED IN THIS SURVEY. SUCH DEFECT IN NO EVENT MAY ANY ACTION BE BASED UPON ANY DEFECT IN THIS SURVEY BE COMMENCED MORE THAN TEN YEARS FROM THE DATE OF THE CERTIFICATION SHOWN HEREON.
- 6) AMERICAN WEST LAND SURVEYING CO. RELIED UPON TITLE COMMITMENT PROVIDED FOR INFORMATION REGARDING EASEMENTS AND RIGHTS-OF-WAY OF RECORD.
- 7) DISTANCES ON THIS DRAWING ARE EXPRESSED IN U.S. SURVEY FEET AND DECIMALS THEREOF. A U.S. SURVEY FOOT IS DEFINED AS EXACTLY 1200/5280 METERS.

CLERK AND RECORDER'S CERTIFICATE

THIS SUBDIVISION PLAT AMENDMENT WAS FILED FOR RECORD IN THE OFFICE OF THE ADAMS COUNTY CLERK AND RECORDER, IN THE STATE OF COLORADO, AT _____ M. ON THE _____ DAY OF _____, A.D., 20____
BY: DEPUTY CLERK AND RECORDER _____ RECEPTION NUMBER _____

American West Land Surveying Co.
A Colorado Corporation
PO Box 129, Brighton, CO 80601 • P-303-655-0575 • amwestlls.com
SCALE 1" = 100' DRAWN BY: GCH CHECKED BY: MJH DATE: MAY 7, 2025
REVISIONS:
JOB NO: 25-
FILE: Z:\SVT\IS_RR64W\57\33100 E 160TH AVE_SUB.plt

15) ADVANCE NOTICE REQUIRED - Pursuant to Construction Rule 6.2.2.1 (2 CCR 402-2), licensed or private drillers and pump installers must provide advance notification (by 11:59 pm the day before) to the State Engineer prior to each of the following for this well: the start of well construction, the initial installation of the first permanent pump, and the initial installation of a cistern connected to the water well supply system. Any change in the date of construction/installation must be re-noticed prior to the activity (by 11:59 pm the day before). Information regarding the notification process and a link to the electronic notification form can be found on the Division of Water Resources website at dwr.colorado.gov

NOTE: This well is withdrawing water from a non-renewable aquifer. While the withdrawals from this aquifer are administered based on a 100 year aquifer life, water level declines may prevent this well from diverting the permitted amounts for that 100 years.

NOTE: To ensure a maximum productive life of this well, perforated casing should be set through the entire producing interval of the approved zone or aquifer indicated above.

NOTE: This permit will expire on the expiration date unless the well is constructed and a pump is installed by that date. A Well Construction and Yield Estimate Report (GWS-31) and Pump Installation and Production Equipment Test Report (GWS-32) must be submitted to the Division of Water Resources to verify the well has been constructed and the pump has been installed. A one-time extension of the expiration date may be available. Contact the DWR for additional information or refer to the extension request form (GWS-64) available at: dwr.colorado.gov



Date Issued: 7/31/2024

Expiration Date: 7/31/2025

Issued By WENLI DICKINSON

FINDINGS OF THE STATE ENGINEER

IN THE MATTER OF AN APPLICATION FOR A PERMIT TO CONSTRUCT A WELL IN WATER DIVISION NO. 1, ADAMS COUNTY, COLORADO

APPLICANT: CHRISTINA AND CODY SNIDER

AQUIFER: LARAMIE-FOX HILLS

PERMIT NO.: 89372-F

In compliance with C.R.S. 37-90-137(1) and the Statewide Nontributary Ground Water Rules, Christina and Cody Snider, (hereinafter "applicant") submitted an application for a permit to construct a well. Based on information provided by the applicant and records of the Division of Water Resources, the State Engineer finds as follows:

1. The application was received complete by the State Engineer on April 9, 2024.
2. The applicant proposes to construct the well in the NW1/4 of the NW1/4 of Section 7, Township 1 South, Range 64 West, 6th Principal Meridian.
3. The proposed well is located outside the boundaries of a designated ground water basin.
4. The applicant proposes to apply the water withdrawn from the well to the following beneficial uses: household use and livestock watering.
5. The proposed maximum pumping rate of the well is 15 gallons per minute, and the requested average annual amount of ground water to be withdrawn is the maximum amount determined to be available.
6. The applicant is the owner of the land on which the well will be constructed.
7. The proposed well would withdraw ground water from the Laramie-Fox Hills Aquifer (hereinafter "aquifer"), which, based on site specific information, is located approximately 1020 feet to 1305 feet below land surface.
8. The location of the proposed well is more than 600 feet from any existing well completed in the aquifer.
9. According to a sworn statement, the applicant owns, or has consent to withdraw ground water underlying 9.2 acres of land as further described in said statement, which is attached hereto as Exhibit A.

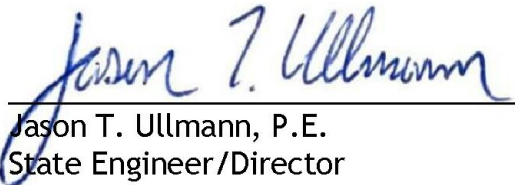
10. Withdrawal of ground water from the aquifer underlying the land claimed by the applicant will not, within one hundred years of continuous withdrawal, deplete the flow of a natural stream at an annual rate greater than one-tenth of one percent of the annual rate of withdrawal and therefore the ground water is nontributary ground water as defined in C.R.S. 37-90-103(10.5).
11. In considering whether the requested permit shall be approved the provisions of C.R.S. 37-90-137(4) and the Denver Basin Rules shall apply. Withdrawals shall be allowed on the basis of an aquifer's life of 100 years, C.R.S. 37-90-137(4)(b)(I).
12. The quantity of water in the aquifer, exclusive of artificial recharge, underlying the 9.2 acres of land described in Exhibit A is 214 acre-feet. This determination was based on the following as specified in the Denver Basin Rules and site specific information:
 - a. The average specific yield of the saturated aquifer materials underlying the land under consideration is 15 percent.
 - b. The average thickness of the saturated aquifer materials underlying the land under consideration is 155 feet.
13. A review of the records in the State Engineer's Office has not disclosed that there are any existing wells or other water rights claiming or diverting ground water from the aquifer underlying the land claimed by the applicant.

Based on the above, the State Engineer finds that there is water available for withdrawal by the proposed well and no material injury to vested water rights would result from the issuance of the requested permit subject to the following conditions:

- a. The allowed average annual amount of water to be withdrawn from the aquifer by the well shall not exceed 2.14 acre-feet (the quantity of water which is considered available divided by the 100 year aquifer life).
- b. The total volume of water that may be withdrawn from the aquifer by the well shall not exceed 214 acre-feet.
- c. The well shall be constructed no more than 200 feet from the location specified on the permit application.
- d. The applicant shall submit geophysical and lithologic logs after the construction of the well. The geophysical logs shall be obtained from the hole before the casings are installed.

- e. The maximum pumping rate of the well shall not exceed 15 gallons per minute.
- f. A totalizing flow meter must be installed on the well and maintained in good working order. Permanent records of all diversions must be maintained by the well owner (recorded at least annually) and submitted to the Division Engineer upon request.
- g. Production is limited to the Laramie-Fox Hills Aquifer. The well must be constructed with plain, non-perforated casing properly grouted so as to prevent intermingling of water between aquifers.
- h. Pursuant to C.R.S. 37-90-137(9)(b) and the Denver Basin Rules, no more than 98% of the nontributary ground water withdrawn annually shall be consumed and the applicant shall demonstrate to the reasonable satisfaction of the State Engineer that no more than 98% of the water withdrawn will be consumed.
- i. The owner shall mark the well in a conspicuous place with appropriate well permit numbers, name of the aquifer, and court case numbers. He shall take necessary means and precautions to preserve these markings.

Dated this 31st day of July, 2024.



Jason T. Ullmann, P.E.
State Engineer/Director

By: 

Wenli Dickinson, P.E.
Water Resource Engineer

Prepared by: wad

Form no. **DIVISION OF WATER RESOURCES**
 GWS-1 **DEPARTMENT OF NATURAL RESOURCES**
 (7/2023) **1313 Sherman St, Room 821, Denver, CO 80203**
(303) 866-3581, www.colorado.gov/water, dwrpermitsonline@state.co.us

NONTRIBUTARY GROUNDWATER LANDOWNERSHIP STATEMENT

This form is to be submitted with applications for the following, when the applicant is the owner of the overlying land.
 1) A well permit to withdraw groundwater from the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or other aquifer the applicant claims contains nontributary groundwater, outside of a Designated Groundwater Basin subject to section 37-90-137(4), C.R.S., except when the right to withdraw the groundwater has been determined by a valid decree; OR
 2) A determination of water right in the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or a well permit to withdraw groundwater from those aquifers that are subject to Designated Basin Rule 5.4, within a Designated Groundwater Basin.
 NOTE: Form submittal instructions can be found on our website Colorado.gov/water. See instructions on the reverse of this form.
 Type or print in black or blue ink.

1. APPLICANT INFORMATION			
Name of Applicant <u>Cody & Christina Snider</u>			
Mailing Address <u>P.O. Box 186</u>	City <u>Deer Trail</u>	State <u>CO</u>	Zip Code <u>80105</u>
Telephone Number (include area code) <u>720-289-6026</u>	Email <u>365hayco@gmail.com</u>		
2. AQUIFER <u>Laramie / Fox Hills</u>			
3. CLAIM OF OWNERSHIP – I hereby claim that I am the owner of the following described property, as evidenced by the attached copy of a deed recorded in the county in which the property is located. Number of acres: <u>4.2 - or 9.2 in this Parcel</u> in the county of: <u>Adams</u> described as follows (type the legal description below or type "see attached" and attach a legal description). <u>See Attached</u>			
- I further claim that the right to withdraw the groundwater in the aquifer underlying the above described property has not been reserved by another, nor has consent been given to another for the right to its withdrawal.			
4. THE APPLICANT MUST PROVIDE – a Verification of Notice of Application (form no. GWS-43) (see instructions for exceptions).			
5. SIGNATURE – Sign or enter name(s) of applicant(s) or authorized agent. The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104(13)(a). I have read the statements herein, know the contents thereof, and state that they are true to my knowledge.			
Signature: 		Date: <u>7-18-2024</u>	
Print name and title: <u>Christina Snider Cody Snider</u>			

WARRANTY DEED

State Doc Fee: \$75.34
Recording Fee: \$23.00

THIS DEED is dated the 23rd day of January, 2024, and is made between

Lawrence Balzano and Valerie Balzano

(whether one, or more than one), the "Grantor" of the County of Adams and State of Colorado and

Cody Snider and Christina Snider

the "Grantees", whose legal address is 33100 East 160th Avenue, Hudson, CO 80642 of the County of Adams and State of Colorado.

WITNESS, that the Grantor, for and in consideration of the sum of **Seven Hundred Fifty Three Thousand Three Hundred Fifty Dollars and Eighty Four Cents (\$753,350.84)**, the receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, sells, conveys and confirms unto the Grantees and the Grantees' heirs and assigns forever, **not in tenancy in common but in joint tenancy**, all the real property, together with any improvements thereon, located in the County of Adams and State of Colorado described as follows:

Parcel A, according to Horth Parcel Map Amended recorded March 13, 2002 as Survey No. 200, Reception No. C0939653 in the Clerk and Recorders Office of Adams County, Colorado, more particularly described as follows:

A parcel of land situate in the West Half of Section 7, Township 1 South, Range 64 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows:

Beginning at the Northwest corner of said Section 7; Thence S89° 27' 35"E along with the North line of the Northwest Quarter of said Section 7, with all bearings hereon relative thereto, a distance of 1203.34 feet; Thence S00° 15' 53"E a distance of 1538.96 feet; Thence N89° 26' 09"W a distance of 1203.35 feet to a point on the West line of said Northwest Quarter of Section 7; Thence N00° 15' 53"W along the West line of said Northwest Quarter of Section 7 a distance of 1538.46 feet to the Point of Beginning;
County of Adams, State of Colorado.

also known by street address as: 33100 East 160th Avenue, Hudson, CO 80642

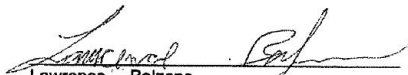
TOGETHER with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, the reversions, remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim and demand whatsoever of the Grantor, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances;


TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the Grantees, and the Grantees' heirs and assigns forever.

The Grantor, for the Grantor and the Grantor's heirs and assigns, does covenant, grant, bargain, and agree to and with the Grantee, and the Grantee's heirs and assigns: that at the time of the ensembling and delivery of these presents, the Grantor is well seized of the premises above described; has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, and in fee simple; and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid; and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind or nature soever, except and subject to: Statutory Exceptions as defined in C.R.S. § 38-30-113(5)(a).

And the Grantor shall and will **WARRANT THE TITLE AND DEFEND** the above described premises, in the quiet and peaceable possession of the Grantees, and the heirs and assigns of the Grantees, against all and every person or persons lawfully claiming the whole or any part thereof.

IN WITNESS WHEREOF, the Grantor has executed this deed on the date set forth above.


Lawrence Balzano


Valerie Balzano



State of Colorado
County of Douglas

The foregoing instrument was acknowledged before me this 23rd day of January, 2024 by Lawrence Balzano
and Valerie Balzano.

Notary Public: ~~Rachel Peterson~~

My Commission Expires: 10/17/2026

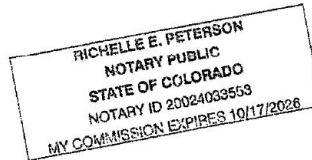
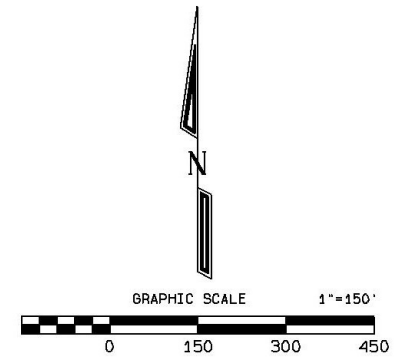


Exhibit A
 Receipt no. 10035237
 Page 4 of 4

SKETCH PLAN

Part of the Northwest 1/4 of Section 7,
 Township 1 South, Range 64 West of the 6th P.M.,
 County of Adams, State of Colorado

Sheet 1 of 1



American West
Land Surveying Co.
 A Colorado Corporation

PO Box 128, Brighton, CO 80601 • P:303-659-1532 F:303-655-0575 • amwestlls.com

REVISION	DATE	SCALE 1" = 150'
		DATE: FEB 12, 2024
		DRAWN BY: CDH
		CHECKED BY: MJH
		CLIENT: SNIDER
		JOB NO: 24-

FILE: Z:\T_S\T1S_R64W\S\33100 E 160TH AVE SKETCH PLAN.prn

Form No. **STATE OF COLORADO**
 GWS-44 **OFFICE OF THE STATE ENGINEER**
 2/2024 1313 Sherman St., Room 821, Denver, CO 80203
 Page Phone: (303) 866-3581 Website: <https://dwr.colorado.gov>
 1 of 3 Email to: dwrpermitsonline@state.co.us

Office Use Only
 RECEIVED
 04/09/2024
 WATER RESOURCES
 STATE ENGINEER
 COLO

RESIDENTIAL Water Well Permit Application
 Note: Also use this form to apply for livestock watering
 Review form instructions prior to completing form.

1. Applicant Information

Name of Applicant(s)
Christina Snider
 Mailing address
P.O. Box 186
 City State Zip Code
Deer Trail CO 80105
 Telephone # (area code & number) E-mail (online filing required)
720-289-6026 365hwyco@gmail.com

2. Type Of Application (check applicable boxes)

Construct new well
 Replace existing well
 Use existing well
 Change or increase use
 Change source (aquifer)
 Reapplication (expired permit)
 Rooftop precipitation collection
 Other: _____

3. Refer To (if applicable)

Well permit # _____ Water Court case # _____
 Designated Basin Determination # _____ Well name or # _____

4. Location Of Proposed Well (SEE INSTRUCTIONS)

Property address (Include City, State, Zip) Check if well address is same as Item 1
 Rule 6.2.3 Yes No (see instruction for information) County Adams
 Section Township N or S Range E or W Principal Meridian
7 1 64 6th

Preferred location format: GPS well location information in UTM format. The following GPS settings are required: Format must be UTM. Units must be in meters. Datum must be NAD83. Unit must be set to true north.
 Zone 12 or Zone 13.
 Easting: 534233
 Northing: 4426212

Optional Location Information (must be provided if Rule 6.2.3 is not selected and a GPS location is not provided above):
 _____ 1/4 of the _____ 1/4
 _____ feet from the N. or S. Line,
 _____ feet from the E. or W. Line

5. Parcel On Which Well Will Be Located (You must attach a current deed for the subject parcel)

A. You must check and complete one of the following:
 Subdivision: Name _____ Lot _____ Block _____ Filing/Unit _____
 County exemption (attach copy of county approval & survey) Name/# _____ Lot # _____
 Parcel less than 35 acres, not in a subdivision attach a deed with metes & bounds description recorded prior to June 1, 1972, and current deed
 Mining claim (attach copy of deed or survey) Name/#: _____
 Square 40 acre parcel as described in Item 4
 Parcel of 35 or more acres (attach metes & bounds description or survey)
 Other: (attach metes & bounds description or survey)
 B. # of acres in parcel 9.2 C. Are you the owner of this parcel? If no, list owner.
 YES NO
 D. Will this be the only well on this parcel? YES NO (if no - list other wells)

6. Use Of Well (check applicable boxes)

See instructions to determine use(s) for which you may qualify
 A. Ordinary household use in one single-family dwelling (no outside use)
 B. Ordinary household use in 1 to 3 single-family dwellings: Number of dwellings: _____
 Home garden/lawn irrigation, not to exceed one acre: area irrigated _____ sq. ft. acre
 Domestic animal and poultry watering (non-commercial)
 C. Livestock watering (on farm/ranch/range/pasture)

7. Well Data (proposed)

Maximum pumping rate 15 GPM Annual amount to be withdrawn Most about acre-feet
 Total Depth 4180-600 Aquifer Laramie/Fox Hill or lower carbonate

8. Water Supplier

Is this parcel within boundaries of a water service area? YES NO
 If yes, provide name of supplier: _____

9. Type Of Sewage System

Septic tank / absorption leach field
 Central system: District name _____
 Vault: Location sewage to be hauled to: _____
 Other (explain) _____

10. Parcel ID# (optional):

11. Proposed Well Driller License #(optional):

12. Sign or Enter Name of Applicant(s) or Authorized Agent

The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104 (13)(a). I have read the statements herein, know the contents thereof and state that they are true to my knowledge.

Sign or enter name(s) of person(s) submitting application _____ Date (mm/dd/yyyy) 4-9-2024

If signing print name _____

Christina Snider
 Title _____

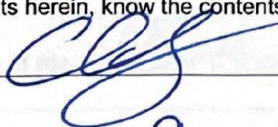
Owner

Office Use Only

10035237

NONTRIBUTARY GROUNDWATER LANDOWNERSHIP STATEMENT

This form is to be submitted with applications for the following, when the applicant is the owner of the overlying land.
 1) A well permit to withdraw groundwater from the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or other aquifer the applicant claims contains nontributary groundwater, outside of a Designated Groundwater Basin subject to section 37-90-137(4), C.R.S., except when the right to withdraw the groundwater has been determined by a valid decree; OR
 2) A determination of water right in the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or a well permit to withdraw groundwater from those aquifers that are subject to Designated Basin Rule 5.4, within a Designated Groundwater Basin.
 NOTE: Form submittal instructions can be found on our website Colorado.gov/water. See instructions on the reverse of this form.
 Type or print in black or blue ink.

1. APPLICANT INFORMATION			
Name of Applicant <u>Christina Snider</u>			
Mailing Address <u>P.O. Box 186</u>		City <u>Deer Trail</u>	State <u>CO</u>
Zip Code <u>80105</u>		Telephone Number (include area code) <u>720-289-6086</u>	Email <u>365hayco@gmail.com</u>
2. AQUIFER <u>Lower Arapahoe or Laramie/Fox Hill</u>			
3. CLAIM OF OWNERSHIP – I hereby claim that I am the owner of the following described property, as evidenced by the attached copy of a deed recorded in the county in which the property is located. Number of acres: <u>42</u> in the county of: <u>Adams</u> described as follows (type the legal description below or type "see attached" and attach a legal description). - I further claim that the right to withdraw the groundwater in the aquifer underlying the above described property has not been reserved by another, nor has consent been given to another for the right to its withdrawal.			
4. THE APPLICANT MUST PROVIDE – a Verification of Notice of Application (form no. GWS-43) (see instructions for exceptions).			
5. SIGNATURE – Sign or enter name(s) of applicant(s) or authorized agent. The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104(13)(a). I have read the statements herein, know the contents thereof, and state that they are true to my knowledge. Signature: <u></u> Date: <u>4-9-2024</u> Print name and title: <u>Christina Snider</u>			

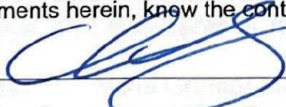
VERIFICATION OF NOTICE OF APPLICATION

This form is to be submitted with applications for the following.

1) A well permit to withdraw groundwater from the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or other aquifer the applicant claims contains nontributary groundwater, outside of a Designated Groundwater Basin subject to section 37-90-137(4), C.R.S., except when the right to withdraw the groundwater has been determined by a valid decree; OR

2) A determination of water right in the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or a well permit to withdraw groundwater from those aquifers that are subject to Designated Basin Rule 5.4, within a Designated Groundwater Basin

NOTE: Form submittal instructions can be found on our website Colorado.gov/water. See instructions on the reverse of this form for exceptions to the above list. Type or print in black or blue ink.

1. APPLICANT INFORMATION			
Name of Applicant <i>Christina Snider</i>			
Mailing Address <i>P.O. Box 186</i>		City <i>Deer Trail</i>	State <i>CO</i>
Zip Code <i>80105</i>		Telephone Number (include area code) <i>720-284-6626</i>	Email <i>365hayco@gmail.com</i>
2. AQUIFER <i>Lower Arapahoe or Laramie/Fox Hill</i>			
3. NOTICE OF APPLICATION – I hereby claim that I have given notice pursuant to section 37-90-137(4)(b.5), C.R.S., or Designated Basin Rule 5.3.2.2, or Designated Basin Rule 5.4.2.2, as applicable, of application for a well permit or determination of water right by registered or certified mail, return receipt requested, no less than ten days prior to the making of the application, to every record owner of the overlying land and to every person who has a lien or mortgage upon, or deed of trust to, the overlying land recorded in the county in which the overlying land is located. The names of the persons that were given notice are listed below (type "No notice required" if no persons, other than the Applicant, own or have a lien or mortgage upon, or deed of trust to, the overlying land): <i>No notice required</i>			
4. SIGNATURE – Sign or enter name(s) of applicant(s) or authorized agent. The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104(13)(a). I have read the statements herein, know the contents thereof, and state that they are true to my knowledge.			
Signature: 		Date: <i>4-9-2024</i>	
Print name and title: <i>Christina Snider</i>			

WARRANTY DEED

State Doc Fee: \$75.34
Recording Fee: \$23.00

THIS DEED is dated the 23rd day of January, 2024, and is made between

Lawrence Balzano and Valerie Balzano

(whether one, or more than one), the "Grantor" of the County of Adams and State of Colorado and

Cody Snider and Christina Snider

the "Grantees", whose legal address is 33100 East 160th Avenue, Hudson, CO 80642 of the County of Adams and State of Colorado.

WITNESS, that the Grantor, for and in consideration of the sum of **Seven Hundred Fifty Three Thousand Three Hundred Fifty Dollars and Eighty Four Cents (\$753,350.84)**, the receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, sells, conveys and confirms unto the Grantees and the Grantees' heirs and assigns forever, **not in tenancy in common but in joint tenancy**, all the real property, together with any improvements thereon, located in the County of Adams and State of Colorado described as follows:

Parcel A, according to Horth Parcel Map Amended recorded March 13, 2002 as Survey No. 200, Reception No. C0939653 in the Clerk and Records Office of Adams County, Colorado, more particularly described as follows:

A parcel of land situate in the West Half of Section 7, Township 1 South, Range 64 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows:

Beginning at the Northwest corner of said Section 7; Thence S89° 27' 35"E along with the North line of the Northwest Quarter of said Section 7, with all bearings hereon relative thereto, a distance of 1203.34 feet;
Thence S00° 15' 53"E a distance of 1538.96 feet;

Thence N89° 26' 09"W a distance of 1203.35 feet to a point on the West line of said Northwest Quarter of Section 7;

Thence N00° 15' 53"W along the West line of said Northwest Quarter of Section 7 a distance of 1538.46 feet to the Point of Beginning;

County of Adams, State of Colorado.

also known by street address as: 33100 East 160th Avenue, Hudson, CO 80642

TOGETHER with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, the reversions, remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim and demand whatsoever of the Grantor, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances;

TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the Grantees, and the Grantees' heirs and assigns forever.

The Grantor, for the Grantor and the Grantor's heirs and assigns, does covenant, grant, bargain, and agree to and with the Grantee, and the Grantee's heirs and assigns: that at the time of the ensealing and delivery of these presents, the Grantor is well seized of the premises above described; has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, and in fee simple; and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid; and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind or nature soever, except and subject to: Statutory Exceptions as defined in C.R.S. § 38-30-113(5)(a).

And the Grantor shall and will WARRANT THE TITLE AND DEFEND the above described premises, in the quiet and peaceable possession of the Grantees, and the heirs and assigns of the Grantees, against all and every person or persons lawfully claiming the whole or any part thereof.

IN WITNESS WHEREOF, the Grantor has executed this deed on the date set forth above.



STATE OF COLORADO

DWR - DNR, Permitsonline <dnr_dwrpermitsonline@state.co.us>

Permit application for Snider

3 messages

Cody Snider <365hayco@gmail.com>

Tue, Apr 9, 2024 at 3:20 PM

To: dwrpermitsonline@state.co.us

Cc: My Love <cdlsnider@gmail.com>

Good afternoon,

We recently purchased 42 acres from my aunt and uncle. We would like to separate off 2 parcels of land from the 42 acres to sell to help pay for the property and home. I've started the process with Adams county. They stated we need proof of water for the lots. I've emailed back and forth with DWR on how best to do this, and decided it was best to apply for a well for each parcel. Please see attached application and additional forms needed. We would like to apply for non exempt wells, keep the current well that's on the property with the house in its current operating capacity, and appropriate the ground water under each new parcel to itself. Please reach out with any questions, or additional information needed. Thank you.

Christina

Cody Snider
365 Hay Co LLC
303-718-6096

2 attachments

 attachment 1.pdf
9087K

 attachment 2.pdf
7823K

DWR - DNR, Permitsonline <dnr_dwrpermitsonline@state.co.us>

Tue, Apr 9, 2024 at 3:57 PM

To: Cody Snider <365hayco@gmail.com>

Cc: dwrpermitsonline@state.co.us, My Love <cdlsnider@gmail.com>

Thank you for your submission. Unfortunately, your form is incomplete. Please fill out completely and resubmit. Please complete section 12 on both GWS-44 application forms.

If you would like to check the status of a well permit application, please use this website: [Well Permit Search](#).

DWR forms are available via the [eForms Dashboard](#).

Questions can be submitted through our [AskDWR Portal](#).



COLORADO
Division of Water Resources
Department of Natural Resources

P 303.866.3581x0
DWRPermitsOnline@state.co.us | dwr.colorado.gov/

[Quoted text hidden]

[Quoted text hidden]

Cody Snider
365 Hay Co LLC
303-718-6096

Cody Snider <365hayco@gmail.com>
To: "DWR - DNR, Permitsonline" <dnr_dwrpermitsonline@state.co.us>

Tue, Apr 9, 2024 at 4:19 PM

I apologize for that, here are both signed forms.

Cody Snider
365 Hay Co LLC
303-718-6096

On Apr 9, 2024, at 3:57 PM, DWR - DNR, Permitsonline <dnr_dwrpermitsonline@state.co.us> wrote:

Thank you for your submission. Unfortunately, your form is incomplete. Please fill out completely and resubmit. Please complete section 12 on both GWS-44 application forms.

If you would like to check the status of a well permit application, please use this website: [Well Permit Search](#).

DWR forms are available via the [eForms Dashboard](#).

Questions can be submitted through our [AskDWR Portal](#).



COLORADO
Division of Water Resources
Department of Natural Resources

P 303.866.3581x0
DWRPermitsOnline@state.co.us | dwr.colorado.gov/

On Tue, Apr 9, 2024 at 3:24 PM Cody Snider <365hayco@gmail.com> wrote:

Good afternoon,

We recently purchased 42 acres from my aunt and uncle. We would like to separate off 2 parcels of land from the 42 acres to sell to help pay for the property and home. I've started the process with Adams county. They stated we need proof of water for the lots. I've emailed back and forth with DWR on how best to do this, and decided it was best to apply for a well for each parcel. Please see attached application and additional forms needed. We would like to apply for non exempt wells, keep the current well that's on the property with the house in its current operating capacity, and appropriate the ground water under each new parcel to itself. Please reach out with any questions, or additional information needed. Thank you.

Christina

Cody Snider
365 Hay Co LLC
303-718-6096

2 attachments

 **attachment 1.pdf**
2698K

 **attachment 3.pdf**
3168K



Snider 9.2-acre Well Permit, receipt no. 10035237

4 messages

Dickinson - DNR, Wenli <wenli.dickinson@state.co.us>
To: Cody Snider <365hayco@gmail.com>

Wed, Jul 10, 2024 at 10:38 AM

Hi Cody and Christina,

I am reviewing your permit application for non-exempt well permit allowing household/livestock use which will appropriate groundwater underlying a 9.2-acre parcel (a portion of the 40-acre parcel at 33100 E 160th Ave), receipt no. 10035237.

In order to complete the evaluation of your permit application, please provide the following information:

1. Since it appears that both Cody and Christina Snider own the property, both must be listed as applicants on all 3 forms and both must sign all 3 forms. Please amend or re-fill out all 3 forms accordingly.
2. You must submit the recorded version of the property deed.
3. You must indicate which aquifer you are applying for: the Lower Arapahoe or Laramie-Fox Hills aquifer. Note that the Laramie-Fox Hills aquifer may be more expensive to drill due to its depth and may have water quality issues due to coal deposits (this does not constitute advice but is provided for informational purposes). Please amend or re-fill out all 3 forms to list only the aquifer you are requesting.
4. The UTM coordinates provided on the application do not place the well on the property. Please provide corrected UTM coordinates for the proposed well: <https://dwr.state.co.us/Tools/LocationConverter>
5. You must provide a metes/bounds description, survey, or plat map of the specific 9.2 acres you are permitting this well for. Please ensure that the GWS-01 form describes or has attached the specific 9.2 acres for which the well will be permitted.

Please email this information to me directly. Let me know if you have any questions.

Lastly, please be advised that the aforementioned criteria must be addressed and received by this office within one year to retain active status of the application(s). Information submitted after that date will require the filing of new application(s) and will be assessed the appropriate fee.

Regards,

Wenli Dickinson, P.E.
Water Resource Engineer



COLORADO
Division of Water Resources
Department of Natural Resources

P 303.866.3581 x8206
1313 Sherman St, Suite 821, Denver, CO 80203
wenli.dickinson@state.co.us | dwr.colorado.gov
[DWR Customer Satisfaction Survey](#)

4 attachments

- 10035237 Snider 9.2ac Permit App 2024-04-09.pdf**
6524K
- GWS-44 Residential Water Well Permit Application.pdf**
804K
- GWS-43 Verification of Notice of Application - Fillable.pdf**
863K
- GWS-01 Nontributary Groundwater Landownership Statement - Fillable.pdf**
929K

Cody Snider <365hayco@gmail.com>
To: "Dickinson - DNR, Wenli" <wenli.dickinson@state.co.us>

Thu, Jul 18, 2024 at 2:20 PM





Good afternoon Wenli,

I was able to go out to the property yesterday and used the link you sent me to get the UTM information you needed corrected. Please see the attached documents that have also been corrected to your specifications. Please let me know what else you need. Thank you.

Christina

[Quoted text hidden]

4 attachments

-  **33100 Warranty Deed.pdf**
2135K
-  **33100 E 160TH AVE_SKETCH PLAN_REV02122024.pdf**
477K
-  **33100 Well application 10035237.pdf**
4512K
-  **33100 Well application 10035238.pdf**
4467K

Dickinson - DNR, Wenli <wenli.dickinson@state.co.us>
To: Cody Snider <365hayco@gmail.com>

Thu, Jul 18, 2024 at 5:14 PM

Hi Christina,

Thank you for the amended forms and the map. The coordinates for some reason are plotting in Denver. Could you send amended coordinates or mark on the map where you would like each well?

Thanks,

Wenli Dickinson, P.E.
Water Resource Engineer



COLORADO
Division of Water Resources
Department of Natural Resources

New Phone # 303.607.8206

1313 Sherman St, Suite 821, Denver, CO 80203
wenli.dickinson@state.co.us | dwr.colorado.gov
[DWR Customer Satisfaction Survey](#)

[Quoted text hidden]

Cody Snider <365hayco@gmail.com>
To: "Dickinson - DNR, Wenli" <wenli.dickinson@state.co.us>

Fri, Jul 19, 2024 at 8:07 AM

Good morning Wenli,

This is so weird, why would 2 different measurement apps not work out there? I don't get it. I won't be able to head back up to the property soon, so I marked it on the map with 2 "X.s". Let me know if you have any questions. Thank you.

Christina

[Quoted text hidden]



33100 Proposed Well Locations.pdf
1213K

Form No. **STATE OF COLORADO**
 GWS-44 **OFFICE OF THE STATE ENGINEER**
 5/2024 1313 Sherman St., Room 821, Denver, CO 80203
 Page Phone: (303) 866-3581 Website: <https://dwr.colorado.gov/>
 1 of 3 Email to: dwrpermitsonline@state.co.us

Office Use Only

RCVD DWR
 07/18/2024

RESIDENTIAL Water Well Permit Application
 Note: Also use this form to apply for livestock watering
 Review form instructions prior to completing form.

1. Applicant Information

Name of Applicant(s)
 Christina & Cody Snider

Mailing address
 P.O. Box 186

City State Zip Code
 Deer Trail CO 80105

Telephone # (area code & number) E-mail (online filing required)
 703-259-6026 305trayco@gmail.com

2. Type Of Application (check applicable boxes)

Construct new well
 Replace existing well
 Use existing well
 Change or increase use

Change source (aquifer)
 Reapplication (expired permit)
 Rooftop precipitation collection
 Other: _____

3. Refer To (if applicable)

Well permit # Water Court case #
 10035237

Designated Basin Determination # Well name or #

4. Location Of Proposed Well (SEE INSTRUCTIONS)

Property address (Include City, State, Zip) Check if well address is same as Item 1

Rule 6.2.3 Yes No (see instruction for information) County Adams

1/4 of the 1/4 Section Township N or S Range E or W P.M.
 3 4 68 3

Preferred location format: GPS well location information in UTM format. The following GPS settings are required: Format must be UTM. Units must be in meters. Datum must be NAD83. Unit must be set to true north.

Zone 12 or Zone 13.

Easting: 501256.1
 Northing: 4398076.5

Optional Location Information (must be provided if GPS location is not provided above and Rule 6.2.3 does not apply): distances from section lines:
 _____ feet from the N. or S. Line,
 _____ feet from the E. or W. Line

5. Parcel On Which Well Will Be Located (You must attach a current deed for the subject parcel)

A. You must check and complete one of the following:
 Subdivision: Name _____
 Lot _____ Block _____ Filing/Unit _____
 County exemption (attach copy of county approval & survey) Name/# _____ Lot # _____
 Parcel less than 35 acres, not in a subdivision attach a deed with metes & bounds description recorded prior to June 1, 1972, and current deed
 Mining claim (attach copy of deed or survey) Name/#: _____
 Square 40 acre parcel as described in Item 4 (1/4 of the 1/4 is required)
 Parcel of 35 or more acres (attach metes & bounds description or survey)
 Other: (attach metes & bounds description or survey)

B. # of acres in parcel C. Are you the owner of this parcel? If no, list owner.
 9.2 YES NO

D. Will this be the only well on this parcel? YES NO (if no - list other wells)

E. Parcel ID# (optional):

6. Use Of Well (check applicable boxes)

See instructions to determine use(s) for which you may qualify

A. Ordinary household use in one single-family dwelling (no outside use)

B. Ordinary household use in 1 to 3 single-family dwellings: Number of dwellings: _____
 Home garden/lawn irrigation, not to exceed one acre: area irrigated _____ sq. ft. acre
 Domestic animal and poultry watering (non-commercial)

C. Livestock watering (on farm/ranch/range/pasture)

7. Well Data (proposed)

Maximum pumping rate Annual amount to be withdrawn
 15 GPM Most allowed acre-feet

Total Depth Aquifer
 4180-600 Laramie Fox Hill

8. Water Supplier

Is this parcel within boundaries of a water service area? YES NO
 If yes, provide name of supplier: _____

9. Type Of Sewage System

Septic tank / absorption leach field
 Central system: District name _____
 Vault: Location sewage to be hauled to: _____
 Other (explain) _____

10. Proposed Well Driller License # (optional):

11. Sign or Enter Name of Applicant(s) or Authorized Agent

The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104 (13)(a). I have read the statements herein, know the contents thereof and state that they are true to my knowledge.

Sign or enter name(s) of person(s) submitting application Date (mm/dd/yyyy)
 [Signature] 7/18/24

If signing print name
 Christina Snider Cody Snider
 Title

Office Use Only

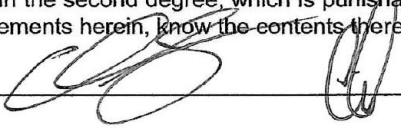
10035237 (AMENDED)

VERIFICATION OF NOTICE OF APPLICATION

This form is to be submitted with applications for the following.

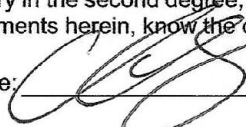
- 1) A well permit to withdraw groundwater from the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or other aquifer the applicant claims contains nontributary groundwater, outside of a Designated Groundwater Basin subject to section 37-90-137(4), C.R.S., except when the right to withdraw the groundwater has been determined by a valid decree; OR
- 2) A determination of water right in the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or a well permit to withdraw groundwater from those aquifers that are subject to Designated Basin Rule 5.4, within a Designated Groundwater Basin

NOTE: Form submittal instructions can be found on our website Colorado.gov/water. See instructions on the reverse of this form for exceptions to the above list. Type or print in black or blue ink.

1. APPLICANT INFORMATION			
Name of Applicant <i>Christina & Cody Snider</i>			
Mailing Address <i>P.O. Box 186</i>		City <i>Deer Trail</i>	State <i>CO</i>
Zip Code <i>80105</i>		Telephone Number (include area code) <i>720-289-6026</i>	Email <i>365hayco@gmail.com</i>
2. AQUIFER <i>Laramie / Fox Hill or</i>			
<p>3. NOTICE OF APPLICATION – I hereby claim that I have given notice pursuant to section 37-90-137(4)(b.5), C.R.S., or Designated Basin Rule 5.3.2.2, or Designated Basin Rule 5.4.2.2, as applicable, of application for a well permit or determination of water right by registered or certified mail, return receipt requested, no less than ten days prior to the making of the application, to every record owner of the overlying land and to every person who has a lien or mortgage upon, or deed of trust to, the overlying land recorded in the county in which the overlying land is located.</p> <p>The names of the persons that were given notice are listed below (type "No notice required" if no persons, other than the Applicant, own or have a lien or mortgage upon, or deed of trust to, the overlying land):</p> <p style="text-align: center;"><i>No notice Required</i></p>			
<p>4. SIGNATURE – Sign or enter name(s) of applicant(s) or authorized agent. The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104(13)(a). I have read the statements herein, know the contents thereof, and state that they are true to my knowledge.</p>			
Signature: 		Date: <i>7-18-2024</i>	
Print name and title: <i>Christina Snider</i> <i>Cody Snider</i>			

NONTRIBUTARY GROUNDWATER LANDOWNERSHIP STATEMENT

This form is to be submitted with applications for the following, when the applicant is the owner of the overlying land.
 1) A well permit to withdraw groundwater from the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or other aquifer the applicant claims contains nontributary groundwater, outside of a Designated Groundwater Basin subject to section 37-90-137(4), C.R.S., except when the right to withdraw the groundwater has been determined by a valid decree; OR
 2) A determination of water right in the Dawson, Denver, Arapahoe or Laramie-Fox Hills aquifers, or a well permit to withdraw groundwater from those aquifers that are subject to Designated Basin Rule 5.4, within a Designated Groundwater Basin.
 NOTE: Form submittal instructions can be found on our website Colorado.gov/water. See instructions on the reverse of this form.
 Type or print in black or blue ink.

1. APPLICANT INFORMATION			
Name of Applicant <u>Cody & Christina Snider</u>			
Mailing Address <u>P.O. Box 186</u>	City <u>Deer Trail</u>	State <u>CO</u>	Zip Code <u>80105</u>
Telephone Number (include area code) <u>720-289-6026</u>	Email <u>365hwyco@gmail.com</u>		
2. AQUIFER <u>Laramie / Fox Hills</u>			
3. CLAIM OF OWNERSHIP – I hereby claim that I am the owner of the following described property, as evidenced by the attached copy of a deed recorded in the county in which the property is located. Number of acres: <u>4.2 - or 9.2 in this Parcel</u> in the county of: <u>Adams</u> described as follows (type the legal description below or type "see attached" and attach a legal description). <u>See Attached</u>			
- I further claim that the right to withdraw the groundwater in the aquifer underlying the above described property has not been reserved by another, nor has consent been given to another for the right to its withdrawal.			
4. THE APPLICANT MUST PROVIDE – a Verification of Notice of Application (form no. GWS-43) (see instructions for exceptions).			
5. SIGNATURE – Sign or enter name(s) of applicant(s) or authorized agent. The making of false statements herein constitutes perjury in the second degree, which is punishable as a class 1 misdemeanor pursuant to C.R.S. 24-4-104(13)(a). I have read the statements herein, know the contents thereof, and state that they are true to my knowledge.			
Signature: 		Date: <u>7-18-2024</u>	
Print name and title: <u>Christina Snider Cody Snider</u>			

Written Description of Proposal for 33100 E. 160th Ave

Our property consists of approximately 42.5 acres. We would like to divide the property into 3 parcels, one that we keep, the other two we would like to sell. Parcel 1 would be 9.2 acres along the east side of the property, parcel 2 would be the one we keep at 18.4 acres, and parcel 3 would be along the south border at 12.4 acres. We do not want to develop the parcels at this time, but would leave it up to the discretion of the future buyers of the parcels to build if they choose to. The source of water and sewer for the parcels would be a well and septic system since no city water or sewer is available at this point in the area.

Legal Description

SECT,TWN,RNG:7-1-64 DESC: PARCEL A PARC OF LAND IN THE W2 OF SEC 7 DESC AS FOLS
BEG AT THE NW COR OF SD SEC 7 TH E 1203/34 FT TH S 1538/96 FT TH W 1203/35 FT TH N
1538/46 FT TO THE POB 42/5030A

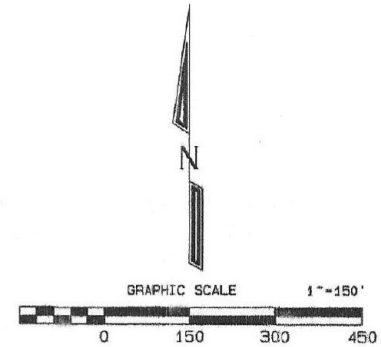
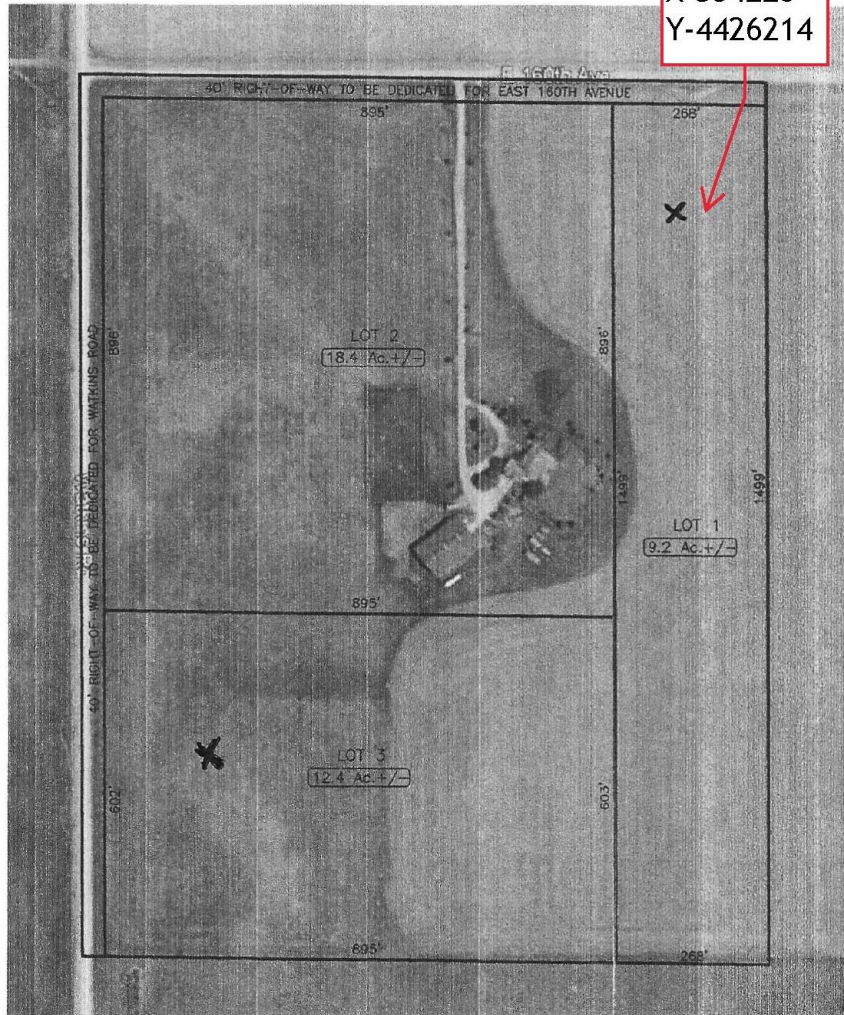
SKETCH PLAN

Part of the Northwest 1/4 of Section 7,
Township 1 South, Range 64 West of the 6th P.M.,
County of Adams, State of Colorado

RCVD DWR
07/19/2024

Sheet 1 of 1

X-534220
Y-4426214



American West
Land Surveying Co.
A Colorado Corporation

PO Box 129, Brighton, CO 80601 * P:303-659-1532 F:303-655-0575 * amwestllc.com

REVISION	DATE	SCALE 1" = 150'
		DATE: FEB 12, 2024
		DRAWN BY: CDH
		CHECKED BY: MJM
		CLIENT: SNIDER
		JOB NO: 24-

FILE: Z:\Y_S\T1S_R64W\37_33100 E 160TH AVE SKETCH PLAN.pro

WARRANTY DEED

State Doc Fee: \$75.34
Recording Fee: \$23.00

THIS DEED is dated the 23rd day of January, 2024, and is made between

Lawrence Balzano and Valerie Balzano

(whether one, or more than one), the "Grantor" of the County of Adams and State of Colorado and

Cody Snider and Christina Snider

the "Grantees", whose legal address is 33100 East 160th Avenue, Hudson, CO 80642 of the County of Adams and State of Colorado.

WITNESS, that the Grantor, for and in consideration of the sum of **Seven Hundred Fifty Three Thousand Three Hundred Fifty Dollars and Eighty Four Cents (\$753,350.84)**, the receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, sells, conveys and confirms unto the Grantees and the Grantees' heirs and assigns forever, **not in tenancy in common but in joint tenancy**, all the real property, together with any improvements thereon, located in the County of Adams and State of Colorado described as follows:

Parcel A, according to Horth Parcel Map Amended recorded March 13, 2002 as Survey No. 200, Reception No. C0939653 in the Clerk and Recordors Office of Adams County, Colorado, more particularly described as follows:

A parcel of land situate in the West Half of Section 7, Township 1 South, Range 64 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows:

Beginning at the Northwest corner of said Section 7; Thence S89° 27' 35"E along with the North line of the Northwest Quarter of said Section 7, with all bearings hereon relative thereto, a distance of 1203.34 feet; Thence S00° 15' 53"E a distance of 1538.96 feet; Thence N89° 26' 09"W a distance of 1203.35 feet to a point on the West line of said Northwest Quarter of Section 7; Thence N00° 15' 53"W along the West line of said Northwest Quarter of Section 7 a distance of 1538.46 feet to the Point of Beginning;
County of Adams, State of Colorado.

also known by street address as: 33100 East 160th Avenue, Hudson, CO 80642

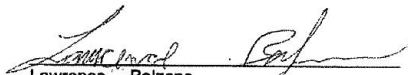
TOGETHER with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining, the reversions, remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim and demand whatsoever of the Grantor, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances;


TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the Grantees, and the Grantees' heirs and assigns forever.

The Grantor, for the Grantor and the Grantor's heirs and assigns, does covenant, grant, bargain, and agree to and with the Grantee, and the Grantee's heirs and assigns: that at the time of the ensealing and delivery of these presents, the Grantor is well seized of the premises above described; has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, and in fee simple; and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid; and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind or nature soever, except and subject to: Statutory Exceptions as defined in C.R.S. § 38-30-113(5)(a).

And the Grantor shall and will **WARRANT THE TITLE AND DEFEND** the above described premises, in the quiet and peaceable possession of the Grantees, and the heirs and assigns of the Grantees, against all and every person or persons lawfully claiming the whole or any part thereof.

IN WITNESS WHEREOF, the Grantor has executed this deed on the date set forth above.



Lawrence Balzano


Valerie Balzano



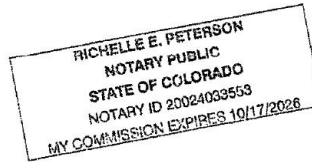
State of Colorado
County of Douglas

The foregoing instrument was acknowledged before me this 23rd day of January, 2024 by Lawrence Balzano
and Valerie Balzano.



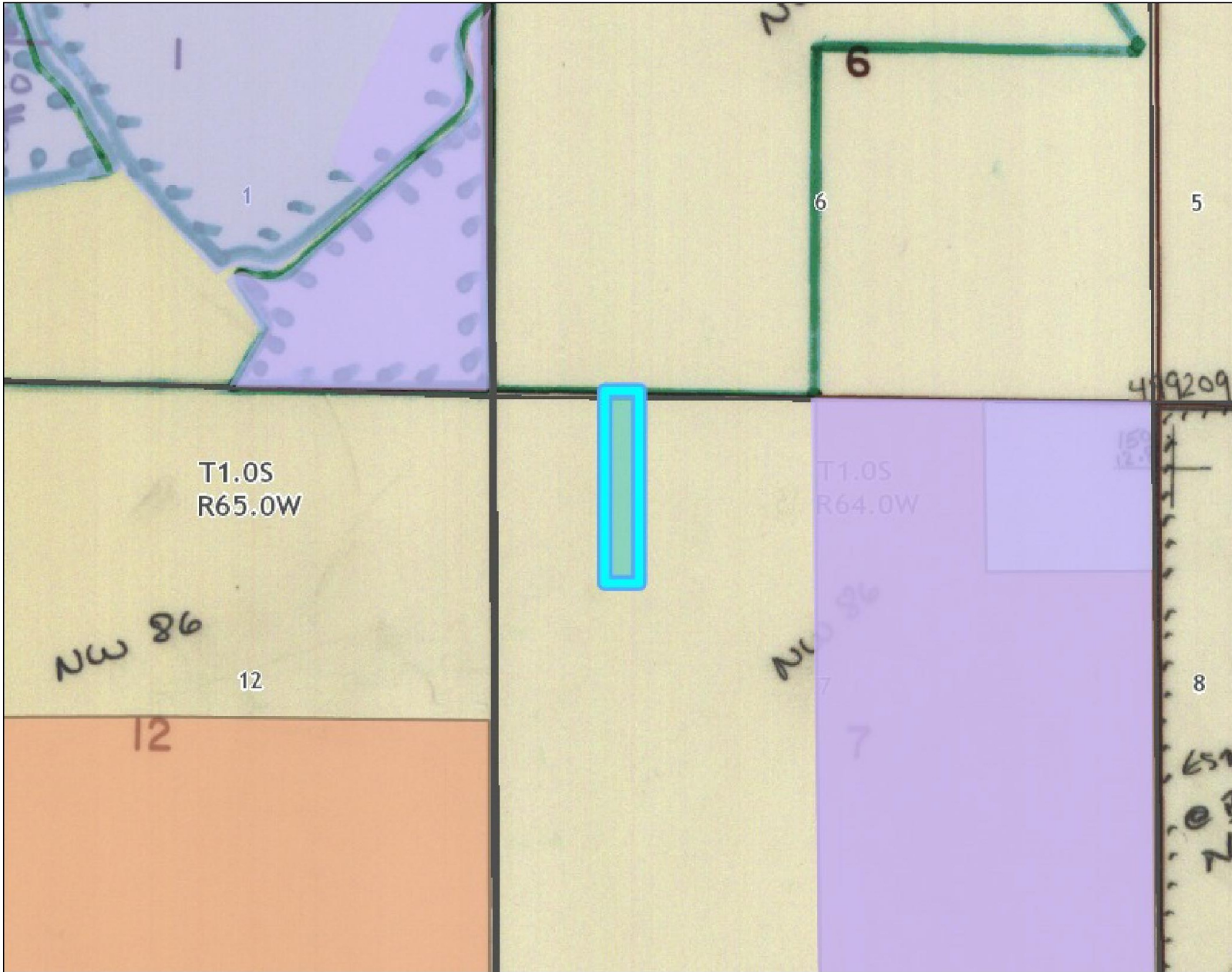
Notary Public: ~~Richelle E. Peterson~~

My Commission Expires: 10/17/2026





Laramie-Fox Hills Mylar



Legend

- Township
- Section
- Presumption - Laramie-Fox Hil
- Decreed - Laramie-Fox Hills (K
- Exempt Well - Laramie-Fox Hil
- Pre-213 Cylinder - Laramie-Fo
- Subdivision/Other Referral
- Non Exempt Well - Laramie-Fc

Location

Notes

Receipt no. 10035237
 Applicant: Snider

2,339 0 1,169 2,339 Feet



1: 14,032

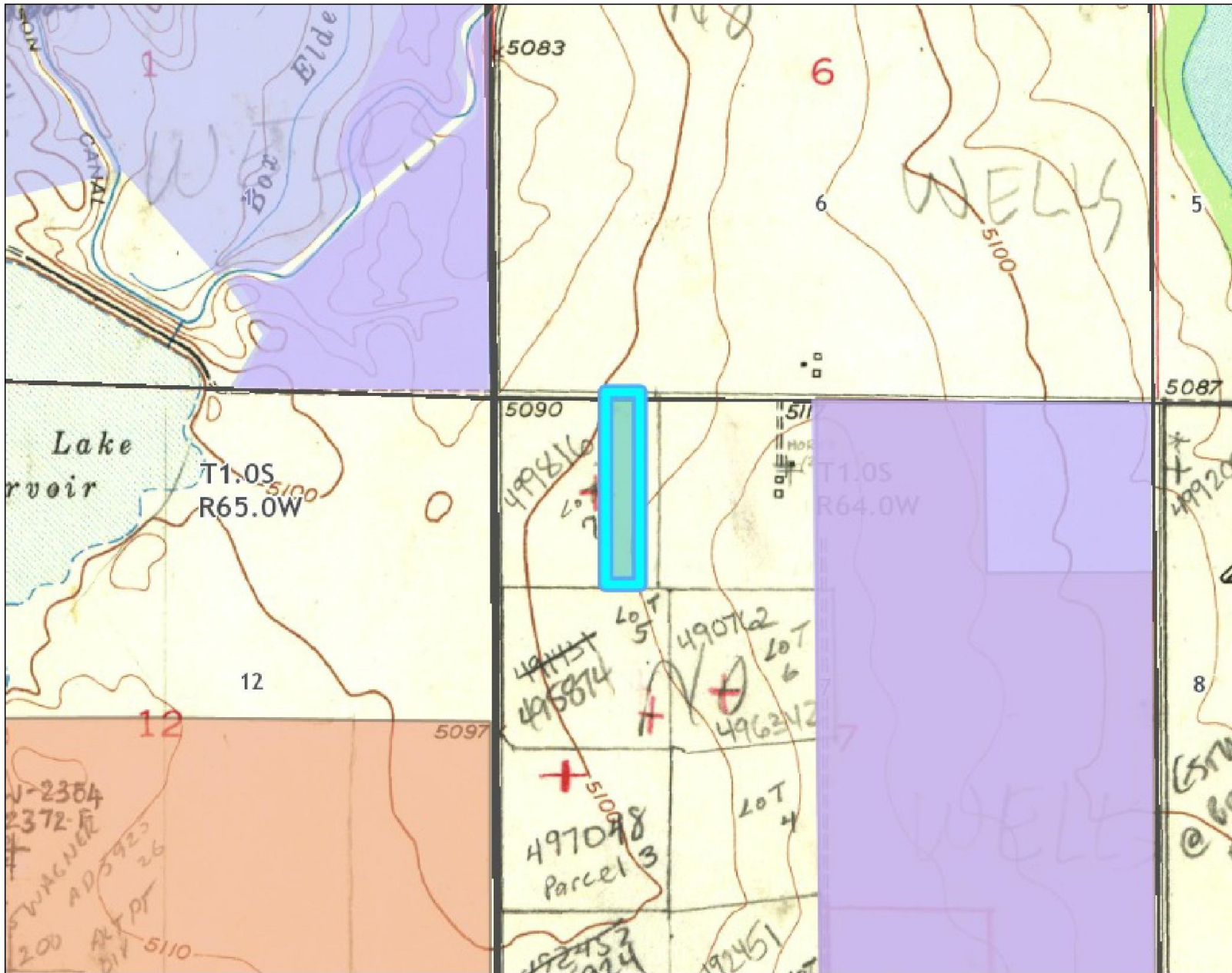


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Date Prepared: 7/18/2024 4:43:05 PM



Topography



Legend

- Township
- Section
- Presumption - Laramie-Fox Hil
- Decreed - Laramie-Fox Hills (K
- Exempt Well - Laramie-Fox Hil
- Pre-213 Cylinder - Laramie-Fo
- Subdivision/Other Referral
- Non Exempt Well - Laramie-Fc

Location

Notes

Receipt no. 10035237
 Applicant: Snider

2,339 0 1,169 2,339 Feet

1: 14,032

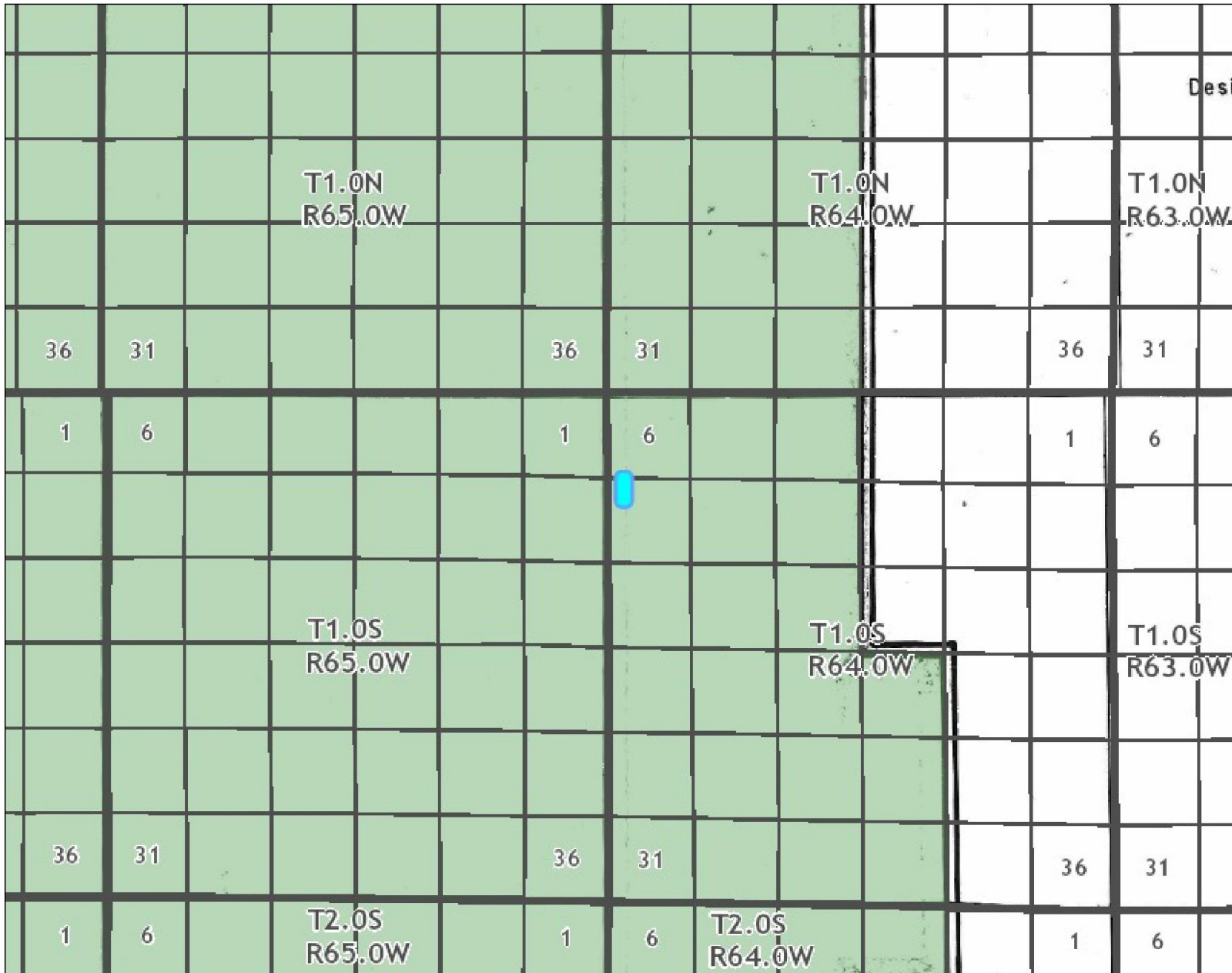


This product is for informational purposes and may not have been prepared for, or be suitable for legal, engineering, or surveying purposes. Users of this information should review or consult the primary data and information sources to ascertain the usability of the information.

Date Prepared: 7/18/2024 4:43:22 PM



Laramie-Fox Hills Atlas



Legend

- Township
- Section
- Alluvium
- Subcrop
- Zone Type**
 - NON TRIBUTARY
 - NNT 4%
 - NNT ACTUAL

Location

NEE
 UI
 S
 COLORADO
 COLORADO

Notes

Receipt no. 10035237
 Applicant: Snider

3.54 0 1.77 3.54 Miles



1: 112,257

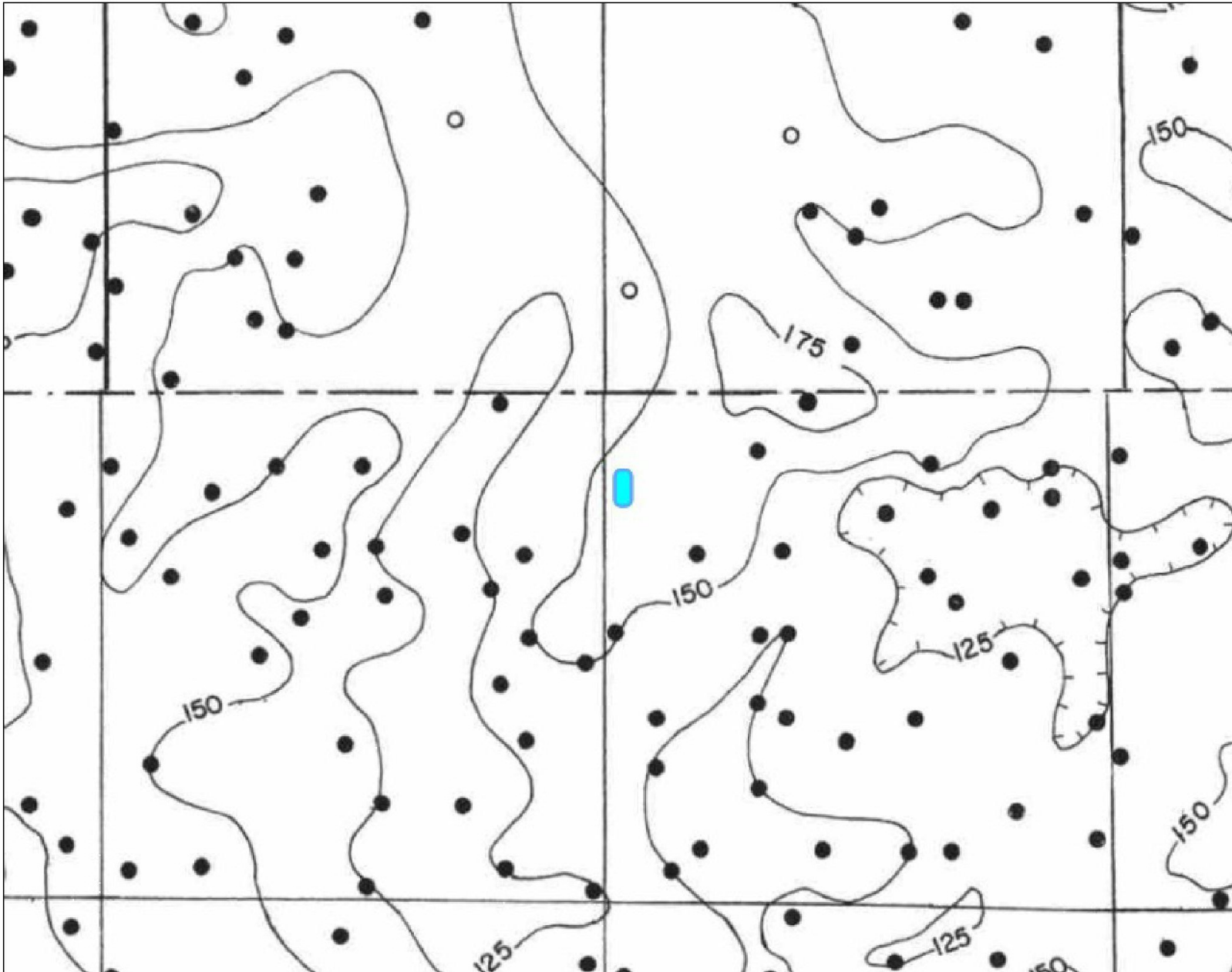


This product is for informational purposes and may not have been prepared for, or be suitable for legal, engineering, or surveying purposes. Users of this information should review or consult the primary data and information sources to ascertain the usability of the information.

Date Prepared: 7/18/2024 4:43:54 PM



Laramie-Fox Hills Sand



Legend

Location

Notes

Receipt no. 10035237
 Applicant: Snider

3.54 0 1.77 3.54 Miles



1: 112,257



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Date Prepared: 7/18/2024 4:44:21 PM



Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234
(303) 301-7222
Fax: (303) 301-7227

Date: July 2, 2025
File Number: 2665918
Property Address: 33100 East 160th Avenue, Hudson, CO 80642
Buyer/Borrower:

Please direct all Closing inquiries to:

Gina Cruz
Phone: (303) 752-6468
Fax: (303) 752-6521
Email Address: gina.cruz@stewart.com

TBD
Delivery Method: Emailed

Cody Snider
Christina Snider A/K/A Christine Snider
Delivery Method: Emailed

TBD

Attn:
Phone:
Fax:
E-Mail:
Delivery Method: Emailed

WIRED FUNDS ARE REQUIRED ON ALL CASH PURCHASE TRANSACTIONS. PLEASE FEEL FREE TO CONTACT THE ESCROW OFFICE AS NOTED ABOVE.

We Appreciate Your Business and Look Forward to Serving You in the Future.

UNDERSTANDING YOUR TITLE COMMITMENT

SCHEDULE A:

No. 1: Effective date: This is the date our title plant is certified through. There will typically be a 1-2 week gap between the certification date and the date the commitment is issued.

No. 2A : Owner's Policy Proposed Insured: This is how the buyer's name(s) appear(s) on the Contract, all Closing documents and your Final Title Policy. If your name is appearing incorrectly, please advise your Realtor, Builder and/or Lender.

No. 2B : Loan Policy Proposed Insured: This is how your lender has requested their name appear. If you are working with a Mortgage Broker, then this name may be unfamiliar to you. If a determination has not yet been made on what lender will be providing your loan, then this may appear as 'TBD' (To Be Determined). If you are paying cash for this purchase, this item will be left blank.

Charges: Title Premiums, Endorsements and Tax Certificates: These are fees for the items that the Company has determined may be required by your Lender and/or to meet the terms of your contract. Your lender may request additional items. This does not include any closing fees.

No. 3: The estate or interest in the land...: This shows the type of ownership that is going to be insured.

No. 4: The Title is, at the Commitment Date...: This shows the name(s) of the current owner(s).

No. 5: The land referred to in the Commitment...: This is the 'legal' property description for the real estate you are buying or selling.

SCHEDULE B-SECTION 1:

These are Requirements that must be satisfied in order to provide clear title to the Buyer and/or Lender. The closer and/or processor for the Title Company, will generally take care of satisfying these requirements, however there may be times when your help will be needed as well. Some requirements will be met prior to closing, and others will be met at the time of closing.

SCHEDULE B-SECTION 2:

These items are Exceptions to your coverage. We are telling you these items exist (whether by recordation in the County Clerk and Recorder's office or because we have knowledge of them through other means). Since these items have been disclosed to you, you will not be provided any coverage for same. Owner's Extended Coverage will delete Items 1-5 of the pre-printed items on Residential Sale Commitments, provided that the coverage was requested by contract and collected at closing. Copies of the plat and covenants will be automatically sent to the buyer and/or Selling Agent. We are happy to also provide you with copies of any other exceptions as well.



WIRE FRAUD

ALERT

NOTIFICATION:

READ THIS BEFORE YOU WIRE FUNDS

WIRE FRAUD: THE THREAT IS REAL

Buying a home is an exciting time. You've saved, found the perfect home and planned the move. Now, the closing day for your home is just around the corner.

We want to make sure your home purchase doesn't get derailed by a dangerous threat that could keep you from getting the keys, painting walls and decorating. Criminals have stolen money meant for the purchase of homes through malicious wire fraud schemes targeting consumers across the country.

Criminals begin the wire fraud process way before the attempted theft occurs. Most often, they begin with a common social engineering technique called phishing. This can take the form of email messages, website forms or phone calls to fraudulently obtain private information. Through seemingly harmless communication, criminals trick users into inputting their information or clicking a link that allows hackers to steal login and password information.

Once hackers gain access to an email account, they will monitor messages to find someone in the process of buying a home. Hacks can come from various parties involved in a transaction, including real estate agents, attorneys or consumers. Criminals then use the stolen information to email fraudulent wire transfer instructions disguised to appear as if they came from a professional you're working with to purchase a home. If you receive an email with wiring instructions, don't respond. Email is not a secure way to send financial information. If you take the bait, your money could be gone in minutes.

What can I do to protect myself?

Despite efforts by the title industry and others to educate consumers about the risk, homebuyers continue to be targeted. Here are some tips on what you can do to protect yourself and/or your clients:

1. **If requested**, wiring instructions will be provided via an encrypted email.
2. **Call, don't email**: Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.
3. **Be suspicious**: It's not common for title companies to change wiring instructions and payment info
4. **Confirm it all**: Ask your bank to confirm not just the account number but also the name on the account before sending a wire. The name on the account should state Stewart Title Company Escrow Account.
5. **Verify immediately**: You should call the title company or real estate agent to validate that the funds were received. Detecting that you sent the money to the wrong account within 24 hours gives you the best chance of recovering your money from the hackers.
6. **Forward, don't reply**: When responding to an email, hit the "forward" button instead of clicking the "reply" button, and then start typing the person's email address. Criminals use email addresses that are very similar to the real one for a company. By typing in email addresses, you will make it easier to discover if a fraudster is after you.



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

ISSUED BY
STEWART TITLE GUARANTY COMPANY

NOTICE

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

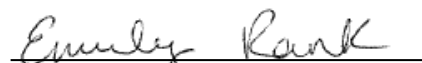
THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY,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

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


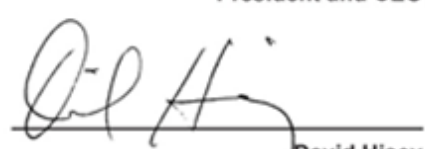
COMMITMENT TO ISSUE POLICY

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

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


Authorized Countersignature
Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234




Frederick H. Eppinger
President and CEO

David Hisey
Secretary

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

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File No.: 2665918

ALTA Commitment for Title Insurance (07-01-2021)

Page 1 of 4



COMMITMENT CONDITIONS

1. DEFINITIONS

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

4. COMPANY'S RIGHT TO AMEND

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

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

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ALTA Commitment for Title Insurance (07-01-2021)

Page 2 of 4

AMERICAN
LAND TITLE
ASSOCIATION



5. LIMITATIONS OF LIABILITY

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

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

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

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

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

8. PRO-FORMA POLICY

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

9. CLAIMS PROCEDURES

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

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File No.: 2665918

ALTA Commitment for Title Insurance (07-01-2021)

Page 3 of 4

AMERICAN
LAND TITLE
ASSOCIATION



10. CLASS ACTION

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

11. ARBITRATION

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

STEWART TITLE GUARANTY COMPANY

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at: Stewart Title Guaranty Company, P.O. Box 2029, Houston, Texas 77252-2029.

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File No.: 2665918

ALTA Commitment for Title Insurance (07-01-2021)

Page 4 of 4

AMERICAN
LAND TITLE
ASSOCIATION



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

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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

Issuing Agent: Stewart Title Company
Issuing Office: 12110 N Pecos St, Ste 150, Westminster, CO 80234
Issuing Office's ALTA® Registry ID:
Loan ID Number:
Commitment Number: 2665918
Issuing Office File Number: 2665918
Property Address: 33100 East 160th Avenue, Hudson, CO 80642
Revision Number:

1. **Commitment Date:** June 26, 2025 at 8:00AM

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

(a) 2021 ALTA® Owner's Policy
Proposed Insured:

(b) ALTA® Loan Policy
Proposed Insured:

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

FEE SIMPLE

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

Cody Snider and Christina Snider A/K/A Christine Snider

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

See Exhibit "A" Attached Hereto

STEWART TITLE GUARANTY COMPANY


Authorized Countersignature

STATEMENT OF CHARGES

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

TBD Commitment Fee

\$300.00

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File No.: 2665918

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

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

EXHIBIT "A"

LEGAL DESCRIPTION

ISSUED BY

STEWART TITLE GUARANTY COMPANY

File No.: 2665918

A To Be Determined portion of Parcel A, according to Horth Parcel Map Amended recorded March 13, 2002 as Survey No. 200, [as Reception No. C0939653](#) in the Clerk and Recorders Office of County of Adams, State of Colorado, more particularly described as follows:

A parcel of land situate in the West Half of Section 7, Township 1 South, Range 64 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows: Beginning at the Northwest corner of said Section 7; Thence S89° 27' 35"E along with the North line of the Northwest Quarter of said Section 7, with all bearings herein relative thereto, a distance of 1203.34 feet; Thence S00° 15' 53"E a distance of 1538.96 feet; Thence N89° 26' 09"W a distance of 1203.35 feet to a point on the West line of said Northwest Quarter of Section 7; Thence N00° 15' 53"W along the West line of said Northwest Quarter of Section 7 a distance of 1538.46 feet to the Point of Beginning; County of Adams, State of Colorado, LESS and EXCEPT that portion conveyed to The County of Adams by Deeds recorded August 27, 2024, [as Reception No. 2024000046780](#) and recorded September 25, 2024 [as Reception No. 2024000052512](#).

Provide to this company an acceptable and insurable legal description of the subject property prepared and certified by a Colorado Registered Land Surveyor, The above legal description is not insurable pursuant to the Underwriting Standards of Stewart Title Guaranty Company.

For Informational Purposes Only: 33100 East 160th Avenue, Hudson, CO 80642

APN: R0143620, 0156507200003

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File No.: 2665918

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

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ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 2665918

Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Evidence satisfactory to Stewart Title Guaranty Company of payment of all outstanding taxes and assessments as certified by the County Treasurer.
6. Execution of Affidavit as to Debts and Liens and its return to Stewart Title Guaranty Company.

NOTE: If work has been performed on, or in connection with, the subject property (architectural drawings, soils testing, foundation work, installation of materials), please notify the Company's escrow officer within 10 days of receipt of this title commitment.

7. Payment of any and all assessments and expenses which may be assessed to the property.

NOTE: If improvements have been made on, or in connection with, the subject property, please notify the Company's escrow officer within 10 days of receipt of this title commitment.

8. Satisfactory verification of the identity of the seller(s) and buyer(s) is required prior to recording and/or closing the transaction.
9. Receipt by the Company of an acceptable Survey, prepared by a registered Colorado surveyor, describing the lands to be conveyed.

NOTE: When the above requirement has been complied with, the description at Item No. 5 of Schedule A will be amended

NOTE: This commitment, and the policy to be issued are subject to such further requirements and/or exceptions as may be necessary upon review of the survey the Company, its agents or subsidiaries.

10. Partial release by the Adams County Public Trustee releasing subject property from the lien of Deed of Trust from Cody Snider and Christina Snider in favor of Farm Credit Southern Colorado, FLCA, a wholly owned subsidiary of Farm Credit of Southern Colorado, ACA securing \$152,298.00, recorded September 4, 2024, [as Reception No. 2024000048554](#).

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File No.: 2665918

ALTA Commitment for Title Insurance Schedule BI (07-01-2021)

Page 3 of 6



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

SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

11. Partial release by the Adams County Public Trustee releasing subject property from the lien of Deed of Trust from Cody Snider and Christina Snider for the use of Farm Credit Southern Colorado, FLCA, a wholly owned subsidiary of Farm Credit of Southern Colorado, ACA to secure \$488,328.63 (and other obligations described therein) recorded September 5, 2024, [as Reception No. 2024000048622](#).

NOTE: This Deed of Trust secures an equity line of credit and/or revolving loan.

12. Deed from vested owner(s) vesting fee simple title in the purchaser(s).

NOTE: Notation of the legal address of the grantee must appear on the deed as per 1976 amendment to statute on recording of deeds CRS 38-35-109 (2).

NOTE: This commitment is subject to additional requirements as may be necessary when the name or names of the grantee(s) are disclosed to the Company

13. Deed of Trust from the Borrower to the Public Trustee for the use of the proposed lender to secure the loan.

This Company is required by Federal Law to collect certain additional information from you and the parties representing you regarding the purchase of real property. US Code Title 31-Sec 5326 authorizes the U.S. Department of Treasury to collect information about certain transaction as specified in various geographic targeting orders for the purpose of preventing evasion of the Bank Secrecy Act. As a result of a Geographic Targeting Order ("GTO") issued by the United States Department of Treasury, Financial Crimes Enforcement Network ("FinCEN"), on October 16, 2024, this transaction may be responsive to the requirements of the GTO. You may be required, as a condition of the issuance of the policy to provide additional information that will be reported to FinCEN. Please contact this Company and provide the details of this transaction in order to comply with the GTO.

If the transaction meets the reporting requirement, you will be asked to provide information on the identity of the parties to the transaction, which will be reported to FinCEN. This company is prohibited from issuing its policy if the transaction is reportable and the information is not provided for reporting. Additional exceptions and or requirements may be raised.

FOR INFORMATIONAL PURPOSES ONLY: 24-month Chain of Title: The only conveyance(s) affecting said land recorded within the 24 months preceding the date of this commitment is (are) as follows:

Quit Claim Deed recorded September 25, 2024, [as Reception No. 2024000052512](#).
Quit Claim Deed recorded August 27, 2024, [as Reception No. 2024000046780](#).
Warranty Deed recorded January 25, 2024, [as Reception No. 2024000003909](#).
Warranty Deed recorded April 2, 2003, [as Reception No. C1119874](#).

NOTE: If no conveyances were found in that 24 month period, the last recorded conveyance is reported. If the subject land is a lot in a subdivision plat less than 24 months old, only the conveyances subsequent to the plat are reported.

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ALTA Commitment for Title Insurance Schedule BI (07-01-2021)

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

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 2665918

Exceptions

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

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Rights or claims of parties in possession, not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. 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 and not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) Minerals of whatsoever kind, subsurface and surface substances, in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records or listed in Schedule B.
7. Water rights, claims or title to water.
8. Any and all unpaid taxes and assessments and any unredeemed tax sales.
9. Oil and Gas Lease recorded September 12, 1995 [in Book 4586 at Page 329 as Reception No. C0106045](#), and any and all assignments thereof or interests therein. There may be leases, grants and assignments that are not listed. NOTE: The Company makes no representation as to the present ownership of any interests.
10. Right of Way Grant to Resource Gathering Systems, Inc. recorded September 16, 1999 [in Book 5892 at Page 599 as Reception No. C0592223](#).
11. Reservations made by the Union Pacific Railway/Land Company of (1) all of the coal and other minerals underlying the subject property; (2) the exclusive right to prospect for, mine and remove coal and other minerals, and (3) the right of ingress and egress and regress to prospect for, mine and remove coal and other minerals, as reserved in U.S. Patent Document No. 81 and [BLM Serial No. COCOAA 043194](#), issued January 22, 1903 to Kansas Pacific Railway Company and Union Pacific Land Company, as posted in the Bureau of Land Management, General Land

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File No.: 2665918

ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

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**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Office Records. Release and Quitclaim Deed recorded November 23, 1998 [in Book 5547 at Page 272 as Reception No. C0470914.](#)

12. All matters shown on the Horth Parcel Map recorded January 30, 2002 [as Reception No. C0920896.](#)
13. All matters shown on the Horth Parcel Map Amended recorded March 13, 2002 [as Reception No. C0939653.](#)
14. Estates at Bromley 35's Protective Covenants recorded March 27, 2002 [as Reception No. C0946504](#), and any interests therein or rights thereunder.
NOTE: The Company makes no representation as to the present ownership of any interests.
15. Right of Way Grant to United Power, Inc. recorded April 30, 2002 [as Reception No. C0962656.](#)
16. Request for Notification of Surface Development recorded May 20, 2002 [as Reception No. C0971674.](#)
17. Consent unto United Power, Inc. a/k/a Union Rural Electric Association, Inc. recorded March 15, 2022 [as Reception No. 2022000022986.](#)
18. Resolution as contained in Deeds recorded August 27, 2024, [as Reception No. 2024000046780](#) and recorded September 25, 2024 [as Reception No. 2024000052512.](#)
19. All matters shown on the plat of Snider Minor Subdivision TO BE RECORDED ***.
20. Any and all unrecorded leases or tenancies and any and all parties claiming by, through, or under such leases or tenancies.

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ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

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DISCLOSURE REGARDING FUNDS FOR CLOSING

Escrow Agent may receive other benefits from the financial institution where the funds are deposited. Based upon the deposit of escrow funds in demand deposit accounts and other relationships with the financial institution, Escrow Agent is eligible to participate in a program whereby it may (i) receive favorable loan terms and earn income from the investment of loan proceeds and (ii) receive other benefits offered by the financial institution.

AFFILIATED BUSINESS DISCLOSURE

This is to give you notice that **Rocky Mountain Recording Services** has a business relationship with **Stewart Title Company** and its affiliated and subsidiary companies. Stewart Title Company and Rocky Mountain Recording Services share common ownership. Stewart Title Company is wholly owned by Stewart Title Guaranty Company, which shares the same ownership as Rocky Mountain Recording Services. Because of this relationship, this referral may provide Rocky Mountain Recording Services and Stewart with a financial or other benefits.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the above provider as a condition for settlement of this transaction on the above referenced property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Colorado Recording Fee Schedule

Processing / Verification Fee:

Per Escrow file - \$35.00

E-Recording Fee:

Per Document - \$ 7.00

Pursuant to House Bill 24-1269, government recording fees as of 12:00 AM, July 1, 2025, will be:

- Flat Fee of \$40.00 per document instead of a fee per page
- \$1.00 surcharge and \$2.00 electronic filing surcharge, per document unless otherwise specified. (See Below)

UCC's -

- Electronic filings remain unchanged: \$8.00 - \$18.00

Death Certificates –

- No flat fee charge
- No electronic filing surcharge
- \$1.00 surcharge still applies (exception: El Paso County and Custer County are absorbing surcharge)

State Transfer Tax –

- \$.01 per \$1,000.00 based on the Sales Price remains unchanged

Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234
(303) 301-7222

DISCLOSURES

File No.: 2665918

Pursuant to C.R.S. 10-11-122, notice is hereby given that:

- A. THE SUBJECT REAL PROPERTY MAY BE LOCATED IN A SPECIAL TAXING DISTRICT;
- B. A CERTIFICATE OF TAXES DUE LISTING EACH TAXING JURISDICTION SHALL BE OBTAINED FROM THE COUNTY TREASURER OR THE COUNTY TREASURER'S AUTHORIZED AGENT;
- C. INFORMATION REGARDING SPECIAL DISTRICTS AND THE BOUNDARIES OF SUCH DISTRICTS MAY BE OBTAINED FROM THE BOARD OF COUNTY COMMISSIONERS, THE COUNTY CLERK AND RECORDER, OR THE COUNTY ASSESSOR

Note: Colorado Division of Insurance Regulations 8-1-2, Section 5, Paragraph G requires that "Every title entity shall be responsible for all matters which appear of record prior to the time of recording whenever the title entity conducts the closing and is responsible for recording or filing of legal documents resulting from the transaction which was closed." Provided that Stewart Title Company conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception number 1 will not appear on the Owner's Title Policy and the Lender's Title Policy when issued.

Note: Colorado Division of Insurance Regulations 8-1-2, Section 5, Paragraph M requires that every title entity shall notify in writing that

Affirmative Mechanic's Lien Protection for the Owner may be available (typically by deletion of Exception No. 5 of Schedule B, Section 2 of the Commitment from the Owner's Policy to be issued) upon compliance with the following conditions:

- A. The land described in Schedule A of this commitment must be a single-family residence, which includes a condominium or townhouse unit.
- B. No labor or materials have been furnished by mechanics or materialmen for purposes of construction on the land described in Schedule A of this Commitment within the past 6 months.
- C. The Company must receive an appropriate affidavit indemnifying the Company against unfiled Mechanic's and Materialmen's Liens.
- D. The Company must receive payment of the appropriate premium.
- E. If there has been construction, improvements or major repairs undertaken on the property to be purchased, within six months prior to the Date of the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information as to the seller, the builder and/or the contractor; payment of the appropriate premium; fully executed Indemnity agreements satisfactory to the company; and, any additional requirements as may be necessary after an examination of the aforesaid information by the Company.

No coverage will be given under any circumstances for labor or material for which the insured has contracted for or agreed to pay.

To comply with the provisions of C.R.S. 10-11-123, the Company makes the following disclosure:

- a. That there is recorded evidence that a mineral estate has been severed, leased or otherwise conveyed from the surface estate and that there is a substantial likelihood that a third party holds some or all interest in oil, gas, other minerals, or geothermal energy in the property; and
- b. That such mineral estate may include the right to enter and use the property without the surface owner's permission.

NOTE: THIS DISCLOSURE APPLIES ONLY IF SCHEDULE B, SECTION 2 OF THE TITLE COMMITMENT HEREIN INCLUDES AN EXCEPTION FOR SEVERED MINERALS.

Notice of Availability of a Closing Protection Letter: Pursuant to Colorado Division of Insurance Regulation 8-1-3, Section 5, Paragraph C (11)(f), a closing protection letter is available to the consumer.

NOTHING HEREIN CONTAINED WILL BE DEEMED TO OBLIGATE THE COMPANY TO PROVIDE ANY OF THE COVERAGES REFERRED TO HEREIN, UNLESS THE ABOVE CONDITIONS ARE FULLY SATISFIED.

STEWART INFORMATION SERVICES CORPORATION GRAMM-LEACH BLILEY PRIVACY NOTICE

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

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

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

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

Stewart may collect personal information about you from:

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

Stewart may use your personal information for the following purposes:

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

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

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

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

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

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

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

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

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

Right to Limit Use of Your Personal Information

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

How Stewart Protects Your Personal Information

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

Contact Information

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

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

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

STEWART INFORMATION SERVICES CORPORATION PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

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

Personal and Sensitive Personal Information Stewart Collects

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

A. Identifiers. A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A name, signature, Social Security number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.

C. Protected classification characteristics under California or federal law. Age, race, color, ancestry, national origin, citizenship, marital status, sex (including gender, gender identity, gender expression), veteran or military status.

D. Commercial information. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

E. Internet or other similar network activity. Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

F. Geolocation data

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

- Directly and indirectly from customers, their designees, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
- Directly and indirectly from activity on Stewart's website or other applications.
- From third parties that interact with Stewart in connection with the services we provide.

Use of Personal and Sensitive Personal Information

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

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

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

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

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

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

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

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

Category A: Identifiers

Category B: California Customer Records personal information categories

Category C: Protected classification characteristics under California or federal law

Category D: Commercial Information

Category E: Internet or other similar network activity

Category F: Non-public education information

A. Your Consumer Rights and Choices Under CCPA and CPRA

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

i. Access to Specific Information and Data Portability Rights

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

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

ii. Deletion Request Rights

You have the right to request that Stewart delete any personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

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

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

iii. Opt-Out of Information Sharing and Selling

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

iv. Correction of Inaccurate Information

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

v. **Limit the Use of Sensitive Personal Information**

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

Exercising Your Rights Under CCPA and CPRA

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

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

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

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

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

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

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

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

Response Timing and Format

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

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

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

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

Non-Discrimination

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

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

Record Retention

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

Changes to This CCPA Notice

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

Link to Privacy Notice

<https://www.stewart.com/en/privacy.html>

Contact Information

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

URGENT WARNING ABOUT WIRE FRAUD AND WIRING INSTRUCTIONS - PROTECT YOURSELF

Think of the large amounts of money changing hands as part of your real estate transaction. This makes you a target for criminals who send emails to home buyers and sellers and their real estate or mortgage brokers with false wiring instructions. Instead of your money being sent to the proper account, it ends up in the fraudster's account.

If a third party sends you false information and you wire your money to the account they provide, it is likely you may never recover the money. The money is just gone.

How do you avoid being scammed?

- ▶ To ensure receiving or sending wiring instructions in the safest manner possible, they should be obtained or delivered in person or from an initial order package you received or in the mail from your Stewart Title Company representative.
- ▶ Before wiring funds, always call and speak with your Stewart Title Company representative to verify instructions using the contact information you received in your initial order package or in person.
- ▶ Never rely on email for wiring instructions as accounts can be faked or hacked and messages can be intercepted.
- ▶ If at any point during a transaction you receive changes to the wiring instructions you have been provided, this is a huge red flag. Immediately call your Stewart Title Company representative for verification. Always use a verified telephone number -never the number in the email with the wiring instructions.



Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234
(303) 301-7222
Fax: (303) 301-7227

Date: July 2, 2025
File Number: 2665938
Property Address: 33100 East 160th Avenue, Hudson, CO 80642
Buyer/Borrower:

Please direct all Closing inquiries to:

Gina Cruz
Phone: (303) 752-6468
Fax: (303) 752-6521
Email Address: gina.cruz@stewart.com

TBD
Delivery Method: Emailed

Cody Snider
Christina Snider A/K/A Christine Snider
Delivery Method: Emailed

WIRED FUNDS ARE REQUIRED ON ALL CASH PURCHASE TRANSACTIONS. PLEASE FEEL FREE TO CONTACT THE ESCROW OFFICE AS NOTED ABOVE.

We Appreciate Your Business and Look Forward to Serving You in the Future.



UNDERSTANDING YOUR TITLE COMMITMENT

SCHEDULE A:

No. 1: Effective date: This is the date our title plant is certified through. There will typically be a 1-2 week gap between the certification date and the date the commitment is issued.

No. 2A : Owner's Policy Proposed Insured: This is how the buyer's name(s) appear(s) on the Contract, all Closing documents and your Final Title Policy. If your name is appearing incorrectly, please advise your Realtor, Builder and/or Lender.

No. 2B : Loan Policy Proposed Insured: This is how your lender has requested their name appear. If you are working with a Mortgage Broker, then this name may be unfamiliar to you. If a determination has not yet been made on what lender will be providing your loan, then this may appear as 'TBD' (To Be Determined). If you are paying cash for this purchase, this item will be left blank.

Charges: Title Premiums, Endorsements and Tax Certificates: These are fees for the items that the Company has determined may be required by your Lender and/or to meet the terms of your contract. Your lender may request additional items. This does not include any closing fees.

No. 3: The estate or interest in the land...: This shows the type of ownership that is going to be insured.

No. 4: The Title is, at the Commitment Date...: This shows the name(s) of the current owner(s).

No. 5: The land referred to in the Commitment...: This is the 'legal' property description for the real estate you are buying or selling.

SCHEDULE B-SECTION 1:

These are Requirements that must be satisfied in order to provide clear title to the Buyer and/or Lender. The closer and/or processor for the Title Company, will generally take care of satisfying these requirements, however there may be times when your help will be needed as well. Some requirements will be met prior to closing, and others will be met at the time of closing.

SCHEDULE B-SECTION 2:

These items are Exceptions to your coverage. We are telling you these items exist (whether by recordation in the County Clerk and Recorder's office or because we have knowledge of them through other means). Since these items have been disclosed to you, you will not be provided any coverage for same. Owner's Extended Coverage will delete Items 1-5 of the pre-printed items on Residential Sale Commitments, provided that the coverage was requested by contract and collected at closing. Copies of the plat and covenants will be automatically sent to the buyer and/or Selling Agent. We are happy to also provide you with copies of any other exceptions as well.



WIRE FRAUD

ALERT

NOTIFICATION:

READ THIS BEFORE YOU WIRE FUNDS

WIRE FRAUD: THE THREAT IS REAL

Buying a home is an exciting time. You've saved, found the perfect home and planned the move. Now, the closing day for your home is just around the corner.

We want to make sure your home purchase doesn't get derailed by a dangerous threat that could keep you from getting the keys, painting walls and decorating. Criminals have stolen money meant for the purchase of homes through malicious wire fraud schemes targeting consumers across the country.

Criminals begin the wire fraud process way before the attempted theft occurs. Most often, they begin with a common social engineering technique called phishing. This can take the form of email messages, website forms or phone calls to fraudulently obtain private information. Through seemingly harmless communication, criminals trick users into inputting their information or clicking a link that allows hackers to steal login and password information.

Once hackers gain access to an email account, they will monitor messages to find someone in the process of buying a home. Hacks can come from various parties involved in a transaction, including real estate agents, attorneys or consumers. Criminals then use the stolen information to email fraudulent wire transfer instructions disguised to appear as if they came from a professional you're working with to purchase a home. If you receive an email with wiring instructions, don't respond. Email is not a secure way to send financial information. If you take the bait, your money could be gone in minutes.

What can I do to protect myself?

Despite efforts by the title industry and others to educate consumers about the risk, homebuyers continue to be targeted. Here are some tips on what you can do to protect yourself and/or your clients:

1. **If requested**, wiring instructions will be provided via an encrypted email.
2. **Call, don't email**: Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.
3. **Be suspicious**: It's not common for title companies to change wiring instructions and payment info
4. **Confirm it all**: Ask your bank to confirm not just the account number but also the name on the account before sending a wire. The name on the account should state Stewart Title Company Escrow Account.
5. **Verify immediately**: You should call the title company or real estate agent to validate that the funds were received. Detecting that you sent the money to the wrong account within 24 hours gives you the best chance of recovering your money from the hackers.
6. **Forward, don't reply**: When responding to an email, hit the "forward" button instead of clicking the "reply" button, and then start typing the person's email address. Criminals use email addresses that are very similar to the real one for a company. By typing in email addresses, you will make it easier to discover if a fraudster is after you.



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

ISSUED BY
STEWART TITLE GUARANTY COMPANY

NOTICE

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

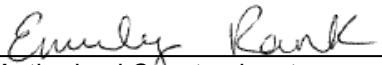
THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY,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

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



COMMITMENT TO ISSUE POLICY

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

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


Authorized Countersignature
Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234




Frederick H. Eppinger
President and CEO

David Hisey
Secretary

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

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ALTA Commitment for Title Insurance (07-01-2021)

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COMMITMENT CONDITIONS

1. DEFINITIONS

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

4. COMPANY'S RIGHT TO AMEND

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

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ALTA Commitment for Title Insurance (07-01-2021)

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AMERICAN
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5. LIMITATIONS OF LIABILITY

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

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

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

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

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

8. PRO-FORMA POLICY

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

9. CLAIMS PROCEDURES

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

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ALTA Commitment for Title Insurance (07-01-2021)

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AMERICAN
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10. CLASS ACTION

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

11. ARBITRATION

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

STEWART TITLE GUARANTY COMPANY

All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at: Stewart Title Guaranty Company, P.O. Box 2029, Houston, Texas 77252-2029.

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ALTA Commitment for Title Insurance (07-01-2021)

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

ISSUED BY
STEWART TITLE GUARANTY COMPANY

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

Issuing Agent: Stewart Title Company
Issuing Office: 12110 N Pecos St, Ste 150, Westminster, CO 80234
Issuing Office's ALTA® Registry ID:
Loan ID Number:
Commitment Number: 2665938
Issuing Office File Number: 2665938
Property Address: 33100 East 160th Avenue, Hudson, CO 80642
Revision Number:

1. **Commitment Date:** June 26, 2025 at 8:00AM

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

(a) 2021 ALTA® Owner's Policy
Proposed Insured:

(b) ALTA® Loan Policy
Proposed Insured:

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

FEE SIMPLE

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

Cody Snider and Christina Snider A/K/A Christine Snider

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

See Exhibit "A" Attached Hereto

STEWART TITLE GUARANTY COMPANY


Authorized Countersignature

STATEMENT OF CHARGES

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

TBD Commitment Fee

\$300.00

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File No.: 2665938

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

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

EXHIBIT "A"

LEGAL DESCRIPTION

ISSUED BY

STEWART TITLE GUARANTY COMPANY

File No.: 2665938

A To Be Determined portion of Parcel A, according to Horth Parcel Map Amended recorded March 13, 2002 as Survey No. 200, as Reception No. C0939653 in the Clerk and Recorders Office of County of Adams, State of Colorado, more particularly described as follows:

A parcel of land situate in the West Half of Section 7, Township 1 South, Range 64 West of the 6th Principal Meridian, County of Adams, State of Colorado, described as follows: Beginning at the Northwest corner of said Section 7; Thence S89° 27' 35"E along with the North line of the Northwest Quarter of said Section 7, with all bearings herein relative thereto, a distance of 1203.34 feet; Thence S00° 15' 53"E a distance of 1538.96 feet; Thence N89° 26' 09"W a distance of 1203.35 feet to a point on the West line of said Northwest Quarter of Section 7; Thence N00° 15' 53"W along the West line of said Northwest Quarter of Section 7 a distance of 1538.46 feet to the Point of Beginning; County of Adams, State of Colorado, LESS and EXCEPT that portion conveyed to The County of Adams by Deeds recorded August 27, 2024, as Reception No. 2024000046780 and recorded September 25, 2024 as Reception No. 2024000052512.

Provide to this company an acceptable and insurable legal description of the subject property prepared and certified by a Colorado Registered Land Surveyor, The above legal description is not insurable pursuant to the Underwriting Standards of Stewart Title Guaranty Company.

For Informational Purposes Only: 33100 East 160th Avenue, Hudson, CO 80642

APN: R0143620, 0156507200003 Master

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File No.: 2665938

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

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AMERICAN
LAND TITLE
ASSOCIATION



ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021) SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 2665938

Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Evidence satisfactory to Stewart Title Guaranty Company of payment of all outstanding taxes and assessments as certified by the County Treasurer.
6. Execution of Affidavit as to Debts and Liens and its return to Stewart Title Guaranty Company.

NOTE: If work has been performed on, or in connection with, the subject property (architectural drawings, soils testing, foundation work, installation of materials), please notify the Company's escrow officer within 10 days of receipt of this title commitment.

7. Payment of any and all assessments and expenses which may be assessed to the property.

NOTE: If improvements have been made on, or in connection with, the subject property, please notify the Company's escrow officer within 10 days of receipt of this title commitment.

8. Satisfactory verification of the identity of the seller(s) and buyer(s) is required prior to recording and/or closing the transaction.
9. Receipt by the Company of an acceptable Survey, prepared by a registered Colorado surveyor, describing the lands to be conveyed.

NOTE: When the above requirement has been complied with, the description at Item No. 5 of Schedule A will be amended

NOTE: This commitment, and the policy to be issued are subject to such further requirements and/or exceptions as may be necessary upon review of the survey the Company, its agents or subsidiaries.

10. Partial release by the Adams County Public Trustee releasing subject property from the lien of Deed of Trust from Cody Snider and Christina Snider in favor of Farm Credit Southern Colorado, FLCA, a wholly owned subsidiary of Farm Credit of Southern Colorado, ACA securing \$152,298.00 recorded September 4, 2024, [as Reception No. 2024000048554](#).

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File No.: 2665938

ALTA Commitment for Title Insurance Schedule BI (07-01-2021)

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

SCHEDULE B PART I

ISSUED BY
STEWART TITLE GUARANTY COMPANY

11. Partial release by the Adams County Public Trustee releasing subject property from the lien of Deed of Trust from Cody Snider and Christina Snider for the use of Farm Credit Southern Colorado, FLCA, a wholly owned subsidiary of Farm Credit of Southern Colorado, ACA to secure \$488,328.63 (and other obligations described therein) recorded September 5, 2024, [as Reception No. 2024000048622](#).
NOTE: This Deed of Trust secures an equity line of credit and/or revolving loan.

12. Deed from vested owner(s) vesting fee simple title in the purchaser(s).

NOTE: Notation of the legal address of the grantee must appear on the deed as per 1976 amendment to statute on recording of deeds CRS 38-35-109 (2).

NOTE: This commitment is subject to additional requirements as may be necessary when the name or names of the grantee(s) are disclosed to the Company

13. Deed of Trust from the Borrower to the Public Trustee for the use of the proposed lender to secure the loan.

This Company is required by Federal Law to collect certain additional information from you and the parties representing you regarding the purchase of real property. US Code Title 31-Sec 5326 authorizes the U.S. Department of Treasury to collect information about certain transaction as specified in various geographic targeting orders for the purpose of preventing evasion of the Bank Secrecy Act. As a result of a Geographic Targeting Order ("GTO") issued by the United States Department of Treasury, Financial Crimes Enforcement Network ("FinCEN"), on October 16, 2024, this transaction may be responsive to the requirements of the GTO. You may be required, as a condition of the issuance of the policy to provide additional information that will be reported to FinCEN. Please contact this Company and provide the details of this transaction in order to comply with the GTO.

If the transaction meets the reporting requirement, you will be asked to provide information on the identity of the parties to the transaction, which will be reported to FinCEN. This company is prohibited from issuing its policy if the transaction is reportable and the information is not provided for reporting. Additional exceptions and or requirements may be raised.

FOR INFORMATIONAL PURPOSES ONLY: 24-month Chain of Title: The only conveyance(s) affecting said land recorded within the 24 months preceding the date of this commitment is (are) as follows:

Quit Claim Deed recorded September 25, 2024, [as Reception No. 2024000052512](#).
Quit Claim Deed recorded August 27, 2024, [as Reception No. 2024000046780](#).
Warranty Deed recorded January 25, 2024, [as Reception No. 2024000003909](#).
Warranty Deed recorded April 2, 2003, [as Reception No. C1119874](#).

NOTE: If no conveyances were found in that 24 month period, the last recorded conveyance is reported. If the subject land is a lot in a subdivision plat less than 24 months old, only the conveyances subsequent to the plat are reported.

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ALTA Commitment for Title Insurance Schedule BI (07-01-2021)

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

SCHEDULE B PART II

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File No.: 2665938

Exceptions

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

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. Rights or claims of parties in possession, not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. 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 and not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) Minerals of whatsoever kind, subsurface and surface substances, in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records or listed in Schedule B.
7. Water rights, claims or title to water.
8. Any and all unpaid taxes and assessments and any unredeemed tax sales.
9. Oil and Gas Lease recorded September 12, 1995 [in Book 4586 at Page 329 as Reception No. C0106045](#), and any and all assignments thereof or interests therein. There may be leases, grants and assignments that are not listed. NOTE: The Company makes no representation as to the present ownership of any interests.
10. Right of Way Grant to Resource Gathering Systems, Inc. recorded September 16, 1999 [in Book 5892 at Page 599 as Reception No. C0592223](#).
11. Reservations made by the Union Pacific Railway/Land Company of (1) all of the coal and other minerals underlying the subject property; (2) the exclusive right to prospect for, mine and remove coal and other minerals, and (3) the right of ingress and egress and regress to prospect for, mine and remove coal and other minerals, as reserved in U.S. Patent Document No. 81 and [BLM Serial No. COCOAA 043194](#), issued January 22, 1903 to Kansas Pacific Railway Company and Union Pacific Land Company, as posted in the Bureau of Land Management, General Land

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File No.: 2665938

ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

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**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Office Records. Release and Quitclaim Deed recorded November 23, 1998 [in Book 5547 at Page 272 as Reception No. C0470914.](#)

12. All matters shown on the Horth Parcel Map recorded January 30, 2002 [as Reception No. C0920896.](#)
13. All matters shown on the Horth Parcel Map Amended recorded March 13, 2002 [as Reception No. C0939653.](#)
14. Estates at Bromley 35's Protective Covenants recorded March 27, 2002 [as Reception No. C0946504](#), and any interests therein or rights thereunder. NOTE: The Company makes no representation as to the present ownership of any interests.
15. Right of Way Grant to United Power, Inc. recorded April 30, 2002 [as Reception No. C0962656.](#)
16. Consent unto United Power, Inc. a/k/a Union Rural Electric Association, Inc. recorded March 15, 2022 [as Reception No. 2022000022986.](#)
17. Resolution as contained in Deeds recorded August 27, 2024, [as Reception No. 2024000046780](#) and recorded September 25, 2024 [as Reception No. 2024000052512.](#)
18. Request for Notification of Surface Development recorded May 20, 2002 [as Reception No. C0971674.](#)
19. All matters shown on the plat of Snider Minor Subdivision TO BE RECORDED ***.
20. Any and all unrecorded leases or tenancies and any and all parties claiming by, through, or under such leases or tenancies.

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ALTA Commitment for Title Insurance Schedule BII (07-01-2021)

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DISCLOSURE REGARDING FUNDS FOR CLOSING

Escrow Agent may receive other benefits from the financial institution where the funds are deposited. Based upon the deposit of escrow funds in demand deposit accounts and other relationships with the financial institution, Escrow Agent is eligible to participate in a program whereby it may (i) receive favorable loan terms and earn income from the investment of loan proceeds and (ii) receive other benefits offered by the financial institution.

AFFILIATED BUSINESS DISCLOSURE

This is to give you notice that **Rocky Mountain Recording Services** has a business relationship with **Stewart Title Company** and its affiliated and subsidiary companies. Stewart Title Company and Rocky Mountain Recording Services share common ownership. Stewart Title Company is wholly owned by Stewart Title Guaranty Company, which shares the same ownership as Rocky Mountain Recording Services. Because of this relationship, this referral may provide Rocky Mountain Recording Services and Stewart with a financial or other benefits.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the above provider as a condition for settlement of this transaction on the above referenced property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Colorado Recording Fee Schedule

Processing / Verification Fee:

Per Escrow file - \$35.00

E-Recording Fee:

Per Document - \$ 7.00

Pursuant to House Bill 24-1269, government recording fees as of 12:00 AM, July 1, 2025, will be:

- Flat Fee of \$40.00 per document instead of a fee per page
- \$1.00 surcharge and \$2.00 electronic filing surcharge, per document unless otherwise specified. (See Below)

UCC's -

- Electronic filings remain unchanged: \$8.00 - \$18.00

Death Certificates –

- No flat fee charge
- No electronic filing surcharge
- \$1.00 surcharge still applies (exception: El Paso County and Custer County are absorbing surcharge)

State Transfer Tax –

- \$.01 per \$1,000.00 based on the Sales Price remains unchanged

Stewart Title Company
12110 N Pecos St, Ste 150
Westminster, CO 80234
(303) 301-7222

DISCLOSURES

File No.: 2665938

Pursuant to C.R.S. 10-11-122, notice is hereby given that:

- A. THE SUBJECT REAL PROPERTY MAY BE LOCATED IN A SPECIAL TAXING DISTRICT;
- B. A CERTIFICATE OF TAXES DUE LISTING EACH TAXING JURISDICTION SHALL BE OBTAINED FROM THE COUNTY TREASURER OR THE COUNTY TREASURER'S AUTHORIZED AGENT;
- C. INFORMATION REGARDING SPECIAL DISTRICTS AND THE BOUNDARIES OF SUCH DISTRICTS MAY BE OBTAINED FROM THE BOARD OF COUNTY COMMISSIONERS, THE COUNTY CLERK AND RECORDER, OR THE COUNTY ASSESSOR

Note: Colorado Division of Insurance Regulations 8-1-2, Section 5, Paragraph G requires that "Every title entity shall be responsible for all matters which appear of record prior to the time of recording whenever the title entity conducts the closing and is responsible for recording or filing of legal documents resulting from the transaction which was closed." Provided that Stewart Title Company conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction, exception number 1 will not appear on the Owner's Title Policy and the Lender's Title Policy when issued.

Note: Colorado Division of Insurance Regulations 8-1-2, Section 5, Paragraph M requires that every title entity shall notify in writing that

Affirmative Mechanic's Lien Protection for the Owner may be available (typically by deletion of Exception No. 5 of Schedule B, Section 2 of the Commitment from the Owner's Policy to be issued) upon compliance with the following conditions:

- A. The land described in Schedule A of this commitment must be a single-family residence, which includes a condominium or townhouse unit.
- B. No labor or materials have been furnished by mechanics or materialmen for purposes of construction on the land described in Schedule A of this Commitment within the past 6 months.
- C. The Company must receive an appropriate affidavit indemnifying the Company against unfiled Mechanic's and Materialmen's Liens.
- D. The Company must receive payment of the appropriate premium.
- E. If there has been construction, improvements or major repairs undertaken on the property to be purchased, within six months prior to the Date of the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information as to the seller, the builder and/or the contractor; payment of the appropriate premium; fully executed Indemnity agreements satisfactory to the company; and, any additional requirements as may be necessary after an examination of the aforesaid information by the Company.

No coverage will be given under any circumstances for labor or material for which the insured has contracted for or agreed to pay.

To comply with the provisions of C.R.S. 10-11-123, the Company makes the following disclosure:

- a. That there is recorded evidence that a mineral estate has been severed, leased or otherwise conveyed from the surface estate and that there is a substantial likelihood that a third party holds some or all interest in oil, gas, other minerals, or geothermal energy in the property; and
- b. That such mineral estate may include the right to enter and use the property without the surface owner's permission.

NOTE: THIS DISCLOSURE APPLIES ONLY IF SCHEDULE B, SECTION 2 OF THE TITLE COMMITMENT HEREIN INCLUDES AN EXCEPTION FOR SEVERED MINERALS.

Notice of Availability of a Closing Protection Letter: Pursuant to Colorado Division of Insurance Regulation 8-1-3, Section 5, Paragraph C (11)(f), a closing protection letter is available to the consumer.

NOTHING HEREIN CONTAINED WILL BE DEEMED TO OBLIGATE THE COMPANY TO PROVIDE ANY OF THE COVERAGES REFERRED TO HEREIN, UNLESS THE ABOVE CONDITIONS ARE FULLY SATISFIED.

STEWART INFORMATION SERVICES CORPORATION GRAMM-LEACH BLILEY PRIVACY NOTICE

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

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

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

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

Stewart may collect personal information about you from:

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

Stewart may use your personal information for the following purposes:

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

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

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

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

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

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

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

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

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

Right to Limit Use of Your Personal Information

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

How Stewart Protects Your Personal Information

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

Contact Information

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

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

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

STEWART INFORMATION SERVICES CORPORATION PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

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

Personal and Sensitive Personal Information Stewart Collects

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

A. Identifiers. A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A name, signature, Social Security number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.

C. Protected classification characteristics under California or federal law. Age, race, color, ancestry, national origin, citizenship, marital status, sex (including gender, gender identity, gender expression), veteran or military status.

D. Commercial information. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

E. Internet or other similar network activity. Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

F. Geolocation data

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

- Directly and indirectly from customers, their designees, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
- Directly and indirectly from activity on Stewart's website or other applications.
- From third parties that interact with Stewart in connection with the services we provide.

Use of Personal and Sensitive Personal Information

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

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

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

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

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

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

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

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

Category A: Identifiers

Category B: California Customer Records personal information categories

Category C: Protected classification characteristics under California or federal law

Category D: Commercial Information

Category E: Internet or other similar network activity

Category F: Non-public education information

A. Your Consumer Rights and Choices Under CCPA and CPRA

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

i. Access to Specific Information and Data Portability Rights

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

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

ii. Deletion Request Rights

You have the right to request that Stewart delete any personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, Stewart will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

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

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

iii. Opt-Out of Information Sharing and Selling

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

iv. Correction of Inaccurate Information

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

v. **Limit the Use of Sensitive Personal Information**

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

Exercising Your Rights Under CCPA and CPRA

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

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

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

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

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

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

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

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

Response Timing and Format

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

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

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

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

Non-Discrimination

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

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

Record Retention

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

Changes to This CCPA Notice

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

Link to Privacy Notice

<https://www.stewart.com/en/privacy.html>

Contact Information

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

URGENT WARNING ABOUT WIRE FRAUD AND WIRING INSTRUCTIONS - PROTECT YOURSELF

Think of the large amounts of money changing hands as part of your real estate transaction. This makes you a target for criminals who send emails to home buyers and sellers and their real estate or mortgage brokers with false wiring instructions. Instead of your money being sent to the proper account, it ends up in the fraudster's account.

If a third party sends you false information and you wire your money to the account they provide, it is likely you may never recover the money. The money is just gone.

How do you avoid being scammed?

- ▶ To ensure receiving or sending wiring instructions in the safest manner possible, they should be obtained or delivered in person or from an initial order package you received or in the mail from your Stewart Title Company representative.
 - ▶ Before wiring funds, always call and speak with your Stewart Title Company representative to verify instructions using the contact information you received in your initial order package or in person.
 - ▶ Never rely on email for wiring instructions as accounts can be faked or hacked and messages can be intercepted.
 - ▶ If at any point during a transaction you receive changes to the wiring instructions you have been provided, this is a huge red flag. Immediately call your Stewart Title Company representative for verification. Always use a verified telephone number -never the number in the email with the wiring instructions.
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