



First American Title Insurance Company - NCS
1125 17th Street, Suite 750
Denver, Colorado 80202
Phone: **(303)876-1112** Fax: **(877)235-9185**

DATE: October 04, 2011

FILE NUMBER: NCS-507726-CO

PROPERTY ADDRESS: 16300 & 16420 E. Fairway Drive, 16371 & 16401 E. Fairway Drive, 16431 E. Fairway Drive, Commerce City, CO

OWNER/BUYER: AmFirst Bank, N.A./A Purchaser To Be Determined

YOUR REFERENCE NUMBER:

ASSESSOR PARCEL NUMBER: 0172308429025 and 0172308429029 and 0172308101041 and 0172308101042 and 0172308101043

PLEASE REVIEW THE ENCLOSED MATERIAL COMPLETELY AND TAKE NOTE OF THE FOLLOWING TERMS CONTAINED THEREIN:

Transmittal:

Revision No.:

Schedule A:

Schedule B - Section 1 Requirements:

Schedule B - Section 2 Exceptions:

Should you have any questions regarding these materials, please contact First American Title Insurance Company National Commercial Services at the above phone number. We sincerely thank you for your business.

**TO: First American Title Insurance
Company National Commercial
Services
1125 17th Street, Suite 750
Denver, Colorado 80202**

TITLE OFFICER: Steven E. Walters

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DELIVERY: E-MAIL**

**TO: First American Title Insurance
Company National Commercial
Services
1125 17th Street, Suite 750
Denver, CO 80202**

ESCROW OFFICER: Kathryn Neidenbach

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**To: Cassidy Turley Fuller Real Estate
1515 Arapahoe Street, Suite 1200
Denver, CO 80202**

**ATTN: TJ Johnson
PHONE: (303)292-3700
MOBILE: (303)312-4222
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E-MAIL: tjohnson@ctfuller.com
DELIVERY: E-MAIL**

To: **First American Title Insurance
Company National Commercial
Services
1125 17th Street, Suite 750
Denver, CO 80202**

ATTN: **John Miller**

PHONE: **(303)292-3700**

MOBILE:

FAX:

E-MAIL: **johnmiller@firstam.com**

DELIVERY: **E-MAIL**

To: **First American Title Insurance
Company National Commercial
Services
(303)292-3700
Denver, CO 80202**

ATTN: **Stephen Sanders**

PHONE: **1125 17th Street, Suite 750**

MOBILE: **(303)704-1878**

FAX:

E-MAIL: **stephensanders@firstam.com**

DELIVERY: **E-MAIL**

To: **A Purchaser To Be Determined**

ATTN:

PHONE:

MOBILE:

FAX:

E-MAIL:

DELIVERY: **E-MAIL**

To: **AmFirst Bank, N.A.
16300 & 16420 E. Fairway Drive
16371 & 16401 E. Fairway Drive
16431 E. Fairway Drive
Commerce City, CO**

ATTN:

PHONE:

MOBILE:

FAX:

E-MAIL:

DELIVERY: **E-MAIL**

To:

ATTN:

PHONE:

MOBILE:

FAX:

E-MAIL:

DELIVERY: **E-MAIL**

Form No. 1342 (2006)
ALTA Plain Language Commitment



First American Title Insurance Company

INFORMATION

The Title Insurance Commitment is a legal contract between you and the Company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the Policy.

The Company will give you a sample of the Policy form, if you ask.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

THIS INFORMATION IS NOT PART OF THE TITLE INSURANCE COMMITMENT.

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AGREEMENT TO ISSUE POLICY

SCHEDULE A

1. Commitment Date
2. Policies to be Issued, Amounts and Proposed Insureds
3. Interest in the Land and Owner
4. Description of the Land

SCHEDULE B-I -- REQUIREMENTS

SCHEDULE B-II -- EXCEPTIONS

CONDITIONS

YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.

If you have any questions about the Commitment, please contact the issuing office.

COMMITMENT FOR TITLE INSURANCE

ISSUED BY

First American Title Insurance Company

AGREEMENT TO ISSUE POLICY

We agree to issue a policy to you according to the terms of the Commitment. When we show the policy amount and your name as the proposed insured in Schedule A, this Commitment becomes effective as of the Commitment Date shown in Schedule A.

If the Requirements shown in this Commitment have not been met within six (6) months after the Commitment Date, our obligation under this Commitment will end. Also, our obligation under this Commitment will end when the Policy is issued and then our obligation to you will be under the Policy.

Our obligation under this Commitment is limited by the following:

The Provisions in Schedule A.

The Requirements in Schedule B-I.

The Exceptions in Schedule B-II.

The Conditions.

This Commitment is not valid without SCHEDULE A and Sections I and II of SCHEDULE B.

First American Title Insurance Company



Dennis J. Gilmore
President



Timothy Kemp
Secretary



CONDITIONS

1. DEFINITIONS

(a) "Mortgage" means mortgage, deed of trust or other security instrument. (b) "Public Records" means title records that give constructive notice of matters affecting your title according to the state statutes where your Land is located.

2. LATER DEFECTS

The Exceptions in Schedule B - Section II may be amended to show any defects, liens or encumbrances that appear for the first time in the public records or are created or attach between the Commitment Date and the date on which all of the Requirements (a) and (c) of Schedule B - Section I are met. We shall have no liability to you because of this amendment.

3. EXISTING DEFECTS

If any defects, liens or encumbrances existing at Commitment Date are not shown in Schedule B, we may amend Schedule B to show them. If we do amend Schedule B to show these defects, liens or encumbrances, we shall be liable to you according to Paragraph 4 below unless you knew of this information and did not tell us about it in writing.

4. LIMITATION OF OUR LIABILITY

Our only obligation is to issue to you the Policy referred to in this Commitment, when you have met its Requirements. If we have any liability to you for any loss you incur because of an error in this Commitment, our liability will be limited to your actual loss caused by your relying on this Commitment when you acted in good faith to:

Comply with the Requirements shown in Schedule B - Section I

or

Eliminate with our written consent any Exceptions shown in Schedule B - Section II.

We shall not be liable for more than the Policy Amount shown in Schedule A of this Commitment and our liability is subject to the terms of the Policy form to be issued to you.

5. CLAIMS MUST BE BASED ON THIS COMMITMENT

Any claim, whether or not based on negligence, which you may have against us concerning the title to the Land must be based on this Commitment and is subject to its terms.

6. *The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org/>.*

DISCLOSURE STATEMENT

Pursuant to C.R.S 30-10-406(3)(a) all documents received for recording or filing in the Clerk and Recorder's office shall contain a top margin of at least one inch and a left, right and bottom margin of at least one-half of an inch. The Clerk and Recorder will refuse to record or file any document that does not conform to the requirements of this section.

NOTE: If this transaction includes a sale of the property and the price exceeds \$100,000.00, the seller must comply with the disclosure/withholding provisions of C.R.S. 39-22-604.5 (Non-residential withholding).

NOTE: Colorado Division of Insurance Regulations 3-5-1, 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 First American Title Insurance Company conducts the closing of the insured transaction and is responsible for recording the legal documents from the transaction.

Pursuant to C.R.S. 10-11-122, the company will not issue its policy or policies of title insurance contemplated by this commitment until it has been provided a Certificate of Taxes due or other equivalent documentation from the County Treasurer or the County Treasurer's authorized agent; or until the Proposed Insured has notified or instructed the company in writing to the contrary.

The subject property may be located in a special taxing district. A Certificate of Taxes due listing each taxing jurisdiction shall be obtained from the County Treasurer or the County Treasurer's authorized agent. 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: Pursuant to CRS 10-11-123, notice is hereby given:

This notice applies to owner's policy commitments containing a mineral severance instrument exception, or exceptions, in Schedule B, Section 2.

- 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: Pursuant to Colorado Division of Insurance Regulations 3-5-1, Affirmative mechanic's lien protection for the Owner may be available (typically by deletion of Exception no. 4 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 material-men 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 un-filed mechanic's and material-men'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.

NOTE: Pursuant to C.R.S, 38-35-125(2) no person or entity that provides closing and settlement services for a real estate transaction shall disburse funds as a part of such services until those funds have been received and are available for immediate withdrawal as a matter of right.

NOTE: C.R.S. 39-14-102 requires that a real property transfer declaration accompany any conveyance document presented for recordation in the State of Colorado. Said declaration shall be completed and signed by either the grantor or grantee.

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.

NOTE: Pursuant to CRS 10-1-128(6)(a), It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

SCHEDULE A

1. Effective Date: September 28, 2011 at 5:00 p.m. Commitment No. NCS-507726-CO

2. Policy (or Policies) to be issued: Amount

a. ALTA Owners Policy (06-17-06) \$TBD

Proposed Insured:
To Be Determined

b. ALTA Loan Policy 1056.06 (06-17-06) \$None

Proposed Insured:
None

3. Fee Simple interest in the land described in this Commitment at the Effective Date, is vested in:

AmFirst Bank, N.A.

4. The Land referred to in this Commitment is described as follows:

See Exhibit "A" attached hereto and made a part hereof

For informational purposes only: 16300 & 16420 E. Fairway Drive, 16371 & 16401 E. Fairway Drive, 16431 E. Fairway Drive, Commerce City, Colorado

Premiums:

Owner Policy: \$
Lenders Policy: \$
Tax Certificate Fee: \$
Endorsement(s): \$

EXHIBIT A

Commitment No.: NCS-507726-CO

The land referred to in Schedule A is situated in the County of Adams, State of Colorado and is described as follows:

Lots 15 through 17, inclusive, and Lots 24 and 28,
Reunion Filing No. 6, 1st Amendment,
County of Adams,
State of Colorado.

SCHEDULE B - SECTION I

REQUIREMENTS

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the Land and/or the Mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Payment of all taxes and assessments now due and payable as shown on a certificate of taxes due from the County Treasurer or the County Treasurer's Authorized Agent.

The following documents satisfactory to us must be signed, delivered and recorded:

1. Recordation of a Warranty Deed satisfactory to the Company, from AmFirst Bank, N.A., vesting fee simple title in and to a purchaser To Be Determined.
2. Receipt by the Company of a satisfactory Final Affidavit and Indemnity, executed by AmFirst Bank, N.A..
3. Receipt by the Company of a satisfactory survey. The Company reserves the right to make further requirements and/or exceptions upon review of this survey.

NOTE: This commitment is subject to further requirements and/or exceptions upon disclosure to the Company of the identity of the proposed insured purchaser.

SCHEDULE B - SECTION II

EXCEPTIONS FROM COVERAGE

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Any facts, rights, interests or claims which are not shown by the Public Records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
2. Easements, or claims of easements, not shown by the Public Records.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, and any facts which a correct survey and inspection of the Land would disclose, and which are not shown by the public records.
4. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
5. Any and all unpaid taxes, assessments and unredeemed tax sales.
6. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof.
7. Right of a proprietor of a vein or lode to extract and remove his ore therefrom, should the same be found to penetrate or intersect the premises hereby granted, and a right-of-way for ditches or canals constructed by the authority of the United States, as reserved in United States Patents recorded February 15, 1910 in Book 025 at Page 360, July 29, 1909 in Book 025 at Page 517, and August 31, 1897 in Book A24 at Page 527.
8. Restrictive Covenants as contained in instrument recorded February 13, 1995 in Book 4466 at Page 298.
9. The effect of Ordinance No. GJD-102, Series of 1998 recorded May 13, 1998 in Book 5330 at Page 924.
10. Restrictive Covenants as contained in instrument recorded May 29, 1998 in Book 5347 at Page 520.
11. Any tax, lien, fee, or assessment by reason of inclusion of subject property in the South Adams County Water and Sanitation District, as evidenced by instrument recorded December 31, 1998 in Book 5597 at Page 125.
12. Terms, conditions and provisions of Inclusion Agreement recorded May 19, 1999 in Book 5759 at Page 515.
13. Any tax, lien, fee, or assessment by reason of inclusion of subject property in the City of Commerce City Northern Infrastructure General Improvement District, as evidenced by instrument recorded June 21, 2000 in Book 6166 at Page 581.

14. Any tax, lien, fee, or assessment by reason of order transferring real property from the Greater Brighton Fire Protection District to the South Adams County Fire Protection District recorded June 15, 2001 at Reception No. C0814831.
15. Minerals and mineral rights, oil and gas and oil and gas rights and coal and coal rights which are on, in, under or appurtenant to the Property, as reserved by DIBC Buffalo Hills Ranch, LLC and FFP-DIA, LLC (collectively, "LCF") in Special Warranty Deed dated November 26, 2002, recorded November 27, 2002 at Reception No. C1059591, subject to Assignment of Surface Rights Appurtenant to Mineral Ownership dated November 26, 2002, by LCF to Grantor, recorded November 27, 2002 at Reception No. C1059593.
16. Water and water rights appurtenant to the Property, including, but not limited to, tributary, non-tributary and underground water and water rights, storage rights, ditch and ditch rights, well rights, reservoir and reservoir rights and water and ditch company rights, as conveyed by LCF to Grantor in Quitclaim Deed dated November 26, 2002, recorded November 27, 2002 at Reception No. C1059592.
17. Reunion PUD Zone Document (PUD #3615), Amendment #1 of the Buffalo Hills Ranch PUD Zone Document, recorded December 17, 2002 at Reception No. C1068494, as the same heretofore may have been, and hereafter may be, amended from time to time.
18. Consolidated Development Agreement for Buffalo Hills Ranch PUD recorded January 23, 2002 at Reception No. C0917475.
19. Declaration for Reunion Homeowners Association, Inc., dated August 19, 2002, recorded August 27, 2002 at Reception No. C1015874.

NOTE: Subassociation Declaration for The Gallery at Reunion Association, Inc. of Reunion Homeowners Association, Inc., recorded September 16, 2005 at Reception No. 20050916001013150.
20. Terms, conditions, provisions, burdens and obligations as set forth in Developer's Agreement recorded March 8, 2002 at Reception No. C0937187.
21. Terms, conditions, provisions, burdens, obligations and easements as set forth and granted in Declaration of Terms and Provisions for Grants of Easements on Plats recorded January 22, 2002 at Reception No. C0917091.
22. Terms, conditions, provisions, burdens, obligations and easements as set forth and granted in Declaration of Terms and Provisions for Grants of Easements on Plats recorded February 21, 2002 at Reception No. C0930342.
23. Terms, conditions, provisions, burdens and obligations as set forth in Intergovernmental Agreement recorded April 01, 2003 at Reception No. C1117992.
24. Terms, conditions, provisions, burdens and obligations as set forth in Declaration of Terms and Provisions for Grants of Easements on Plats recorded May 14, 2004 at Reception No. 20040514000357210.
25. Easements, conditions, covenants, restrictions, reservations and notes on the recorded Plat of Reunion Filing No. 6 recorded February 5, 2003 at Reception No. C1090733.

NOTE: Affidavit of Correction in connection therewith recorded December 1, 2003 at Reception No. C1245528.

26. Terms, conditions, provisions, burdens, obligations and easements as set forth and granted in Grant of Access Easement recorded February 07, 2005 at Reception No. 20050207000126980.
27. Terms, conditions, provisions, burdens and obligations as set forth and granted in Grant of Access Easement recorded February 07, 2005 at Reception No. 20050207000126990.
28. Terms, conditions, provisions, burdens, obligations and easements as set forth and granted in Declaration of Terms and Provisions for Grants of Easements for Fence Maintenance on Plats recorded May 16, 2005 at Reception No. 20050516000515240.
29. Easements, conditions, covenants, restrictions, reservations and notes on the Plat of Reunion Filing No. 6, 1st Amendment, recorded June 1, 2005 at Reception No. 20050601000575300.
30. Any tax, lien, fee, or assessment by reason of inclusion of subject property in the Reunion Metropolitan District regarding the imposition of system development fees, as evidenced by instrument recorded December 12, 2001 at Reception No. C0899317, and Amendment No. 10 recorded March 1, 2006 at Reception at Reception No. 20060301000206330, and Amendment No. 12 recorded March 15, 2007 at Reception No. 2007000026867.
31. Any tax, lien, fee or assessment by reason of inclusion of subject property in the Reunion Metropolitan District regarding the imposition of a recreation fee, as evidenced by instrument recorded May 16, 2003 at Reception No, C1144444, and Amendment No. 7 recorded March 1, 2006 at Reception No. 20060301000206320.
32. Resolution #06 - 012, Amendment #7 to the Resolution of the Reunion Metropolitan District regarding the imposition of a recreational fee recorded March 01, 2006 at Reception No, 20060301000206320.
33. Any tax, lien, fee or assessment by reason of inclusion of subject property in the Reunion Metropolitan District regarding the imposition of city credit fees, as evidenced by instrument recorded April 03, 2003 at Reception No. C1119895, and Amendment No. 4 recorded March 15, 2007 at Reception No. 2007000026868.
34. Amended and Restated Resolution of Reunion Metropolitan District regarding the imposition of city credit fees recorded September 06, 2005 at Reception No. 20050906000961780.
35. Resolution #06 - 011, Amendment #2 to the Amended and Restated Resolution of the Reunion Metropolitan District regarding the imposition of city credit fees recorded March 1, 2006 at Reception No. 20060301000206310.
36. Any tax, lien, fee or assessment by reason of inclusion of subject property in the North Range Metropolitan District, as evidenced by instrument recorded March 01, 2006 at Reception No. 20060101000206290.
37. Terms, conditions, provisions and obligations as set forth in Memorandum of Agreement recorded January 23, 2006 at Reception No. 20060123000076130.
38. Supplemental Declaration for Annexed Property No. 26 of Reunion Homeowners Association, Inc., recorded January 12, 2007 at Reception No. 2007000004808.

39. Terms, conditions, provisions and reservations as contained in Special Warranty Deed recorded January 12, 2007 at Reception No. 2007000004809.
40. Existing leases and tenancies.



First American Title

Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.