

Order No.: 70008804
Property: 7808 123rd Avenue Northeast
Kirkland, WA 98033

SELLER(S)	
Gia T Oyabe	
BUYER/BORROWER(S)	
Ahmet Kulaga	
LISTING AGENT	
Windermere Real Estate/Northeast, Inc. 11411 NE 124th St, #110 Kirkland, WA 98034 Phone: (425)820-5151 Fax: (425)821-9483	Main Contact: Debbie Turner Phone: (425)820-5151 Fax: (425)821-9483 Email: dturner@nwlink.com Contact: Cathy McKenzie Email: tc@windermere.com
SELLING AGENT	
Coldwell Banker Bain 150 Bellevue Way SE, Suite 101 Bellevue, WA 98004 Phone: (425)454-0470 Fax: (425)455-9659	Main Contact: Edisa Kulaga Email: edisakulaga@cbbain.com
ESCROW	
Escrow Professionals 12721 Bel Red Rd, Ste 2 Bellevue, WA 98005 Phone: (425)467-4100 Fax: (425)467-4162	Main Contact: Mariana Dzyubak Email: marianadzyubak@escrowpros.com Contact: General Email Email: title@escrowpros.com

**Thank You for specifying Ticor Title Company
Your transaction is important to us.**

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Unit 1 Ticor Title Company 600 SW 39th Street, Suite 100 Renton, WA 98057 Phone: (425)255-7472 Fax: (877)521-9938 Main Phone: (425)255-7575 Email: Unit1.Renton@TicorTitle.com	Escrow Officer: Mariana Dzyubak Escrow Professionals 12721 Bel Red Rd, Ste 2 Bellevue, WA 98005 Main Phone: (425)467-4100 Main Fax: (425)467-4162 Email: marianadzyubak@escrowpros.com Escrow No.: 1-20621-MDam

SCHEDULE A

ORDER NO. 70008804

1. Effective Date: August 5, 2014 at 08:00AM
2. Policy or (Policies) to be issued:
 - a. ALTA Homeowner's Policy of Title Insurance 2010

Proposed Insured:	Ahmet Kulaga, Presumptively subject to the community interest of his/her spouse or registered domestic partner, if married or a registered domestic partner		
Policy Amount:	\$475,000.00		
Premium:	\$	1,304.00	
Tax:	\$	123.88	
Rate:	Homeowners		
Discount(s):	Residential Resale		
Total:	\$	1,427.88	
 - b. ALTA Loan Policy 2006

Proposed Insured:	To Be Determined		
Policy Amount:	To Be Determined		
Premium:	To Be Determined		
Tax:	To Be Determined		
Rate:	Extended		
Discount(s):	Simultaneous		
Total:	To Be Determined		
3. The estate or interest in the land described or referred to in this Commitment is:

Fee Simple
4. Title to the estate or interest in the land is at the Effective Date vested in:

Gia T. Oyabe, who acquired title as Gia T. Kerautret, as a separate estate
5. The land referred to in this Commitment is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

END OF SCHEDULE A

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EXHIBIT "A"
Legal Description

The North 76.12 feet of the South 736.12 feet of that portion of the Northeast quarter of the Northwest quarter of Section 9, Township 25 North, Range 5 East, W.M., in King County, Washington, lying Easterly of Andreen's Acres Tracts, according to the Plat thereof recorded in Volume 17 of Plats, page 45, records of King County, Washington.

Except that portion thereof lying within the East half of the East half of the Northeast quarter of the Northeast quarter of the Northwest quarter of said Section

Situate in the County of King, State of Washington

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SCHEDULE B

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

GENERAL EXCEPTIONS

- A. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
- B. 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.
- C. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- D. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
- E. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- F. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
- G. Unpatented mining claims, and all rights relating thereto.
- H. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.
- I. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- J. Water rights, claims or title to water.
- K. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

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SCHEDULE B

(continued)

SPECIAL EXCEPTIONS

1. Payment of the real estate excise tax, if required.

The Land is situated within the boundaries of local taxing authority of Kirkland.

Present rate of real estate excise tax as of the date herein is 1.78 percent.

Any conveyance document must be accompanied by the official Washington State Excise Tax Affidavit. The applicable excise tax must be paid and the affidavit approved at the time of the recording of the conveyance documents. (NOTE: Real Estate Excise Tax Affidavits must be printed as legal size forms).

An additional \$5.00 Electronic Technology Fee must be included in all excise tax payments.

If the transaction is exempt, an additional \$5.00 Affidavit Processing Fee is required.

2. General and special taxes and charges, payable February 15, delinquent if first half unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):

Year: 2014
 Tax Account No.: 092505-9107-00
 Levy Code: 1700
 Assessed Value-Land: \$203,000.00
 Assessed Value-Improvements: \$182,000.00

General and Special Taxes: Billed: \$4,425.57
 Paid: \$2,212.79
 Unpaid: \$2,212.78

3. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$280,880.00
 Dated: October 18, 2013
 Trustor/Grantor: Gia T. Oyabe, an unmarried woman who acquired title as Gia T. Kerautret
 Trustee: Recon Trust Company, N.A.
 Beneficiary: Bank of America, N.A.
 Recording Date: February 3, 2014
 Recording No.: 20140203001453

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SCHEDULE B
(continued)

4. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$100,000.00
 Dated: August 18, 2006
 Trustor/Grantor: Francois Kerautret *Francois J. Kerautret, Gia T. Kerautret
 Trustee: PRLAP, Inc.
 Beneficiary: Bank of America, N.A.
 Recording Date: September 18, 2006
 Recording No.: 20060918001534

The Deed of Trust set forth above is purported to be a "Credit Line" Deed of Trust. It is a requirement that the Trustor/Grantor of said Deed of Trust provide written authorization to close said credit line account to the Lender when the Deed of Trust is being paid off through the Company or other Settlement/Escrow Agent or provide a satisfactory subordination of this Deed of Trust to the proposed Deed of Trust to be recorded at closing.

An agreement recorded February 3, 2014 at 20140203001454 which states that this instrument was subordinated to the document or interest described in the instrument

Recording Date: February 3, 2014
 Recording No.: 20140203001453

5. In the event that the Land is occupied or intended to be occupied by the owner and a spouse or registered domestic partner as a homestead, the conveyance or encumbrance of the Land must be executed and acknowledged by both spouses or both registered domestic partners, pursuant to RCW 6.13 which now provides for an automatic homestead on such Land.
6. Title is to vest in Ahmet Kulaga and will be subject to:
7. A judgment, for the amount shown below, and any other amounts due:

Amount: \$48,982.11
 Against: Ahmet Kulaga fka Ahmet Ozegovic, et al
 In Favor of: Indemnity Co. of California
 Date entered: June 23, 2006
 Judgment No.: 06-9-19193-1
 Superior Court Case No.: 06-2-20415-8
 Attorney for Creditor: Jonathan C. Hatch

The effect of said matter(s) depends upon the identity of the debtor. Please have the confidential information statement(s) attached to this Commitment completed and returned to this office at least three days prior to close in order for the company to make a final determination as to the effect of said matters.

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SCHEDULE B
(continued)

8. If the proposed insured is a married person or member of a registered domestic partnership acquiring title as his/her separate estate, the Company will require a Deed be executed by the spouse or registered domestic partner of the proposed insured to establish separate property.
- A deed from the spouse or registered domestic partner will not eliminate the requirement that both spouses or registered domestic partners execute any new monetary encumbrances to comply with the automatic homestead provisions of RCW 6.13.060 if both spouses or registered domestic partners intend to reside on the Land.
9. The amount of Lender's coverage was not furnished in the application for title insurance. When disclosed, the premium will be adjusted accordingly.
10. In the event matters are discovered during the closing process which would otherwise be insured by the Covered Risks included in the policy, the Company may limit or delete insurance provided by the affected Covered Risk. In such event, a supplemental will be issued prior to closing. General Exceptions A through K will not appear in the ALTA Homeowner's Policy.
11. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:
- Granted to: Puget Sound Power & Light Company, a Massachusetts corporation
 Purpose: electric transmission line
 Recording Date: August 31, 1951
 Recording No.: 4166175
 Affects: portion of said premises
12. Notice of On-Site Sewage System Operation and Maintenance Requirements and the terms and conditions thereof:
- Recorded: June 8, 2001
 Recording Number: 20010608001058

END OF EXCEPTIONS

NOTES

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

Note A: Note: FOR INFORMATIONAL PURPOSES ONLY:

The following may be used as an abbreviated legal description on the documents to be recorded, per Amended RCW 65.04.045. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

Ptn. of NE4 of the NW4, Sect. 9, T25N, R5E APN/Parcel ID(s): 092505-9107-00
 Tax Account No.: 092505-9107-00

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AMERICAN
LAND TITLE
ASSOCIATION



SCHEDULE B
(continued)

Note B: Note: The Public Records indicate that the address of the improvement located on said Land is as follows:

7808 123rd Avenue Northeast
Kirkland, WA 98033

Note C: Note: The only conveyance(s) affecting said Land, which recorded within 24 months of the date of this report, are as follows:

Grantor: Francois J. Kerautret
Grantee: Gia T. Kerautret
Recording Date: February 3, 2014
Recording No.: 20140203001452

Note D: Note: The Company is willing to issue an Extended Coverage Lenders Policy. General Exceptions A-K, inclusive, are hereby deleted.

ALTA 22-06, ALTA 8.1 and ALTA 9-06 Endorsements will issue with the forthcoming lenders policy.

Note E: Note: Covered Risks 16, 18, 19 and 21 contained in the ALTA Homeowner's Policy of Title Insurance For a One-to-Four Family Residence (2/3/10) include certain deductibles and maximum dollar limits to coverage. The Covered Risks, the deductibles and our maximum dollar limit of liability are:

Your Deductible Amount:	Our Maximum Dollar Limit:
Covered Risk 16: 1% of Policy Amount, or \$2,500 (whichever is less)	\$10,000
Covered Risk 18: 1% of Policy Amount, or \$5,000 (whichever is less)	\$25,000
Covered Risk 19: 1% of Policy Amount, or \$5,000 (whichever is less)	\$25,000
Covered Risk 21: 1% of Policy Amount, or \$2,500 (whichever is less)	\$5,000

Note F: Note: Examination of the Public Records discloses no judgments or other matters pending against the name of the vested owner.

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SCHEDULE B

(continued)

Note G: NOTE: DOCUMENT RECORDING FEES AS OF August 1, 2014
 Recording charge for a RESPA transaction (all transfer and loan documents):
 RESPA Residential Sale and Purchase \$186.00
 RESPA Residential Loan/ Refinance \$112.00
 RECORDING CHARGES ARE SUBJECT TO CHANGE WITHOUT NOTICE

NOTE: Recording charge (per document) for a Non-RESPA transaction:

King & Snohomish Counties - \$73.00*

Pierce County - \$74.00*

*First Page of any document containing a legal description, parcel number, or impacting real property;
 \$1 for each additional page.

Tri-County \$14.00 - First Page: Assignment of Deed of Trust, Substitution or Appointment of Successor
 Trustee.

NOTE: Part of the RESPA Rule to Simply and Improve the Process of Obtaining Mortgages and
 Reduce Consumer Settlement Costs requires the settlement agent to disclose the agent and
 underwriter split of title premiums, including endorsements as follows:

Line 1107 is used to record the amount of the total title insurance premium, including endorsements,
 that is retained by the title agent. Ticor Title Company retains 88% of the total premium and
 endorsements.

Line 1108 is used to record the amount of the total title insurance premium, including endorsements,
 that is retained by the title underwriter. Chicago Title Insurance Company retains 12% of the total
 premium and endorsements.

Note H: The language contained in the printed Exceptions from coverage and Conditions and Stipulations of the
 Policy committed for may be examined by inquiry at the office which issued the Commitment, and a
 specimen copy of the insurance Policy Form(s) referred to in this Commitment will be furnished promptly
 upon request.

Note I: Investigation should be made to determine if there are any service, installation, maintenance, or
 connection charges for sewer, water, electricity or Metro Sewer Treatment Capacity Charge.

Note J: In the event the transaction fails to close and this commitment is cancelled, a fee will be charged to
 comply with the State Insurance Code and the filed schedule of this Company.

Note K: Notwithstanding anything to the contrary in this Commitment, if the policy to be is other than an ALTA
 Owner's Policy (6/17/06) or ALTA Loan Policy (6/17/06), the policy may not contain an arbitration clause,
 or the terms of the arbitration clause may be different from those set forth in this Commitment. If the
 policy does contain an arbitration clause, and the Amount of Insurance is less than the amount, if any,
 set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the
 Company or the Insured as the exclusive remedy of the parties.

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SCHEDULE B

(continued)

- Note L: Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
- Note M: This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances or acreage shown thereon.
- Note N: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.
- Note O: As part of Ticor Title Company's commitment to the environment, we encourage the paperless distribution of our products whenever possible. To help conserve natural resources, we will automatically issue the forthcoming original policy(ies) electronically.
- Please provide us with a current e-mail address for the new owner and/or lender prior to closing or by emailing WAPolicy@ticortitle.com. Hard copy versions may be issued upon request.
- Note P: Your application for title insurance was placed by reference to only a street address or tax identification number. Based on our records, we believe that the legal description in this report covers the parcel(s) of Land that you requested. If the legal description is incorrect, the seller/borrower must notify the Company and/or the settlement company in order to prevent errors and to be certain that the correct parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

END OF NOTES**END OF SCHEDULE B**

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ALTA COMMITMENT FOR TITLE INSURANCE

Issued By:



Commitment Number:

70008804

CHICAGO TITLE INSURANCE COMPANY, a Nebraska corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six (6) months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

This Commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, CHICAGO TITLE INSURANCE COMPANY has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Chicago Title Insurance Company

By:

President

Attest:

Secretary

Countersigned By:

Authorized Officer or Agent



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CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. *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>.*

END OF CONDITIONS

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RECORDING REQUIREMENTS

Effective January 1, 1997, document format and content requirements have been imposed by Washington Law. Failure to comply with the following requirements may result in rejection of the document by the county recorder or imposition of a \$50.00 surcharge.

First page or cover sheet:

3" top margin containing nothing except the return address.

1" side and bottom margins containing no markings or seals.

Title(s) of documents.

Recording no. of any assigned, released or referenced document(s).

Grantors names (and page no. where additional names can be found).

Grantees names (and page no. where additional names can be found).

Abbreviated legal description (Lot, Block, Plat Name or Section, Township, Range and Quarter, Quarter Section for unplatted). Said abbreviated legal description is not a substitute for a complete legal description which must also appear in the body of the document.

Assessor's tax parcel number(s).

Return address (in top 3" margin).

**A cover sheet can be attached containing the above format and data if the first page does not contain all required data.

Additional Pages:

1" top, side and bottom margins containing no markings or seals.

All Pages:

No stapled or taped attachments. Each attachment must be a separate page. All notary and other pressure seals must be smudged for visibility. Font size of 8 points or larger.

FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE
Effective: January 24, 2014

Order No.: 70008804-

Fidelity National Financial, Inc. and its majority-owned subsidiary companies providing real estate- and loan-related services (collectively, "FNF", "our" or "we") respect and are committed to protecting your privacy. This Privacy Notice lets you know how and for what purposes your Personal Information (as defined herein) is being collected, processed and used by FNF. We pledge that we will take reasonable steps to ensure that your Personal Information will only be used in ways that are in compliance with this Privacy Notice.

This Privacy Notice is only in effect for any generic information and Personal Information collected and/or owned by FNF, including collection through any FNF website and any online features, services and/or programs offered by FNF (collectively, the "Website"). This Privacy Notice is not applicable to any other web pages, mobile applications, social media sites, email lists, generic information or Personal Information collected and/or owned by any entity other than FNF.

Collection and Use of Information

The types of personal information FNF collects may include, among other things (collectively, "Personal Information"): (1) contact information (e.g., name, address, phone number, email address); (2) demographic information (e.g., date of birth, gender marital status); (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver's license, passport, and other government ID numbers; (5) financial account information; and (6) information related to offenses or criminal convictions.

In the course of our business, we may collect Personal Information about you from the following sources:

- Applications or other forms we receive from you or your authorized representative;
- Information we receive from you through the Website;
- Information about your transactions with or services performed by us, our affiliates, or others; and
- From consumer or other reporting agencies and public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others.

Information collected by FNF is used for three main purposes:

- To provide products and services to you or one or more third party service providers (collectively, "Third Parties") who are obtaining services on your behalf or in connection with a transaction involving you.
- To improve our products and services that we perform for you or for Third Parties.
- To communicate with you and to inform you about FNF's, FNF's affiliates and third parties' products and services.

Additional Ways Information is Collected Through the Website

Browser Log Files. Our servers automatically log each visitor to the Website and collect and record certain information about each visitor. This information may include IP address, browser language, browser type, operating system, domain names, browsing history (including time spent at a domain, time and date of your visit), referring/exit web pages and URLs, and number of clicks. The domain name and IP address reveal nothing personal about the user other than the IP address from which the user has accessed the Website.

Cookies. From time to time, FNF or other third parties may send a "cookie" to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive and that can be re-sent to the serving website on subsequent visits. A cookie, by itself, cannot read other data from your hard disk or read other cookie files already on your computer. A cookie, by itself, does not damage your system. We, our advertisers and other third parties may use cookies to identify and keep track of, among other things, those areas of the Website and third party websites that you have visited in the past in order to enhance your next visit to the Website. You can choose whether or not to accept cookies by changing the settings of your Internet browser, but some functionality of the Website may be impaired or not function as intended. See the [Third Party Opt Out](#) section below.

Web Beacons. Some of our web pages and electronic communications may contain images, which may or may not be visible to you, known as Web Beacons (sometimes referred to as "clear gifs"). Web Beacons collect only limited information that includes a cookie number; time and date of a page view; and a description of the page on which the Web Beacon resides. We may also carry Web Beacons placed by third party advertisers. These Web Beacons do not carry any Personal Information and are only used to track usage of the Website and activities associated with the Website. See the [Third Party Opt Out](#) section below.

Unique Identifier. We may assign you a unique internal identifier to help keep track of your future visits. We may use this information to gather aggregate demographic information about our visitors, and we may use it to personalize the information you see on the Website and some of the electronic communications you receive from us. We keep this information for our internal use, and this information is not shared with others.

Third Party Opt Out. Although we do not presently, in the future we may allow third-party companies to serve advertisements and/or collect certain anonymous information when you visit the Website. These companies may use non-personally identifiable information (e.g., click stream information, browser type, time and date, subject of advertisements clicked or scrolled over) during your visits to the Website in order to provide advertisements about products and services likely to be of greater interest to you. These companies typically use a cookie or third party Web Beacon to collect this information, as further described above. Through these technologies, the third party may have access to and use non-personalized information about your online usage activity.

PRIVACY NOTICE (continued)

You can opt-out of online behavioral services through any one of the ways described below. After you opt-out, you may continue to receive advertisements, but those advertisements will no longer be as relevant to you.

- You can opt-out via the Network Advertising Initiative industry opt-out at <http://www.networkadvertising.org/>.
- You can opt-out via the Consumer Choice Page at www.aboutads.info.
- For those in the U.K., you can opt-out via the IAB UK's industry opt-out at www.youronlinechoices.com.
- You can configure your web browser (Chrome, Firefox, Internet Explorer, Safari, etc.) to delete and/or control the use of cookies.

More information can be found in the Help system of your browser. Note: If you opt-out as described above, you should not delete your cookies. If you delete your cookies, you will need to opt-out again.

When Information Is Disclosed By FNF

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To agents, brokers, representatives, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers who provide services or perform marketing services or other functions on our behalf;
- To law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoenas or court orders; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

In addition to the other times when we might disclose information about you, we might also disclose information when required by law or in the good-faith belief that such disclosure is necessary to: (1) comply with a legal process or applicable laws; (2) enforce this Privacy Notice; (3) respond to claims that any materials, documents, images, graphics, logos, designs, audio, video and any other information provided by you violates the rights of third parties; or (4) protect the rights, property or personal safety of FNF, its users or the public.

We maintain reasonable safeguards to keep the Personal Information that is disclosed to us secure. We provide Personal Information and non-Personal Information to our subsidiaries, affiliated companies, and other businesses or persons for the purposes of processing such information on our behalf and promoting the services of our trusted business partners, some or all of which may store your information on servers outside of the United States. We require that these parties agree to process such information in compliance with our Privacy Notice or in a similar, industry-standard manner, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. The use of your information by one of our trusted business partners may be subject to that party's own Privacy Notice. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We also reserve the right to disclose Personal Information and/or non-Personal Information to take precautions against liability, investigate and defend against any third-party claims or allegations, assist government enforcement agencies, protect the security or integrity of the Website, and protect the rights, property, or personal safety of FNF, our users or others.

We reserve the right to transfer your Personal Information, as well as any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets. We also cannot make any representations regarding the use or transfer of your Personal Information or other information that we may have in the event of our bankruptcy, reorganization, insolvency, receivership or an assignment for the benefit of creditors, and you expressly agree and consent to the use and/or transfer of your Personal Information or other information in connection with a sale or transfer of some or all of our assets in any of the above described proceedings. Furthermore, we cannot and will not be responsible for any breach of security by any third parties or for any actions of any third parties that receive any of the information that is disclosed to us.

Information from Children

We do not collect Personal Information from any person that we know to be under the age of thirteen (13). Specifically, the Website is not intended or designed to attract children under the age of thirteen (13). You affirm that you are either more than 18 years of age, or an emancipated minor, or possess legal parental or guardian consent, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in this Privacy Notice, and to abide by and comply with this Privacy Notice. In any case, you affirm that you are over the age of 13, as **THE WEBSITE IS NOT INTENDED FOR CHILDREN UNDER 13 THAT ARE UNACCOMPANIED BY HIS OR HER PARENT OR LEGAL GUARDIAN.**

Parents should be aware that FNF's Privacy Notice will govern our use of Personal Information, but also that information that is voluntarily given by children - or others - in email exchanges, bulletin boards or the like may be used by other parties to generate unsolicited communications. FNF encourages all parents to instruct their children in the safe and responsible use of their Personal Information while using the Internet.

Privacy Outside the Website

The Website may contain various links to other websites, including links to various third party service providers. FNF is not and cannot be responsible for the privacy practices or the content of any of those other websites. Other than under agreements with certain reputable organizations and companies, and except for third party service providers whose services either we use or you voluntarily elect to utilize, we do not share any of the Personal Information that you provide to us with any of the websites to which the Website links, although we may share aggregate, non-Personal Information with those other third parties. Please check with those websites in order to determine their privacy policies and your rights under them.

PRIVACY NOTICE

(continued)

European Union Users

If you are a citizen of the European Union, please note that we may transfer your Personal Information outside the European Union for use for any of the purposes described in this Privacy Notice. By providing FNF with your Personal Information, you consent to both our collection and such transfer of your Personal Information in accordance with this Privacy Notice.

Choices with Your Personal Information

Whether you submit Personal Information to FNF is entirely up to you. You may decide not to submit Personal Information, in which case FNF may not be able to provide certain services or products to you.

You may choose to prevent FNF from disclosing or using your Personal Information under certain circumstances ("opt out"). You may opt out of any disclosure or use of your Personal Information for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization by notifying us by one of the methods at the end of this Privacy Notice. Furthermore, even where your Personal Information is to be disclosed and used in accordance with the stated purposes in this Privacy Notice, you may elect to opt out of such disclosure and use by a third party that is not acting as an agent of FNF. As described above, there are some uses from which you cannot opt-out.

Please note that opting out of the disclosure and use of your Personal Information as a prospective employee may prevent you from being hired as an employee by FNF to the extent that provision of your Personal Information is required to apply for an open position.

If FNF collects Personal Information from you, such information will not be disclosed or used by FNF for purposes that are incompatible with the purpose(s) for which it was originally collected or for which you subsequently gave authorization unless you affirmatively consent to such disclosure and use.

You may opt out of online behavioral advertising by following the instructions set forth above under the above section "Additional Ways That Information Is Collected Through the Website," subsection "Third Party Opt Out."

Access and Correction

To access your Personal Information in the possession of FNF and correct inaccuracies of that information in our records, please contact us in the manner specified at the end of this Privacy Notice. We ask individuals to identify themselves and the information requested to be accessed and amended before processing such requests, and we may decline to process requests in limited circumstances as permitted by applicable privacy legislation.

Your California Privacy Rights

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (e.g., requests made in 2013 will receive information regarding 2012 sharing activities).

To obtain this information on behalf of FNF, please send an email message to privacy@fnf.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will provide the requested information to you at your email address in response.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

Your Consent to This Privacy Notice

By submitting Personal Information to FNF, you consent to the collection and use of information by us as specified above or as we otherwise see fit, in compliance with this Privacy Notice, unless you inform us otherwise by means of the procedure identified below. If we decide to change this Privacy Notice, we will make an effort to post those changes on the Website. Each time we collect information from you following any amendment of this Privacy Notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you may submit in any manner that we may choose without notice or compensation to you.

If you have additional questions or comments, please let us know by sending your comments or requests to:

Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, Florida 32204
Attn: Chief Privacy Officer
(888) 934-3354
privacy@fnf.com

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EFFECTIVE AS OF: JANUARY 24, 2014 / LAST UPDATED: JANUARY 24, 2014

Ahmet Kulaga
7808 123rd Avenue Northeast
Kirkland, WA 98033

Date: August 14, 2014
Order No.: 70008804
Owner: Gia T Oyabe
Property: 7808 123rd Avenue Northeast
Kirkland, WA 98033

So that we may clear any special exceptions appearing in our Commitment for Title Insurance concerning the homestead rights of a spouse or a registered domestic partner, please provide the requested information and return it as soon as possible by fax or email to the number/email provided below. Thank you for your prompt attention to this request.

1. Your current marital status / registered domestic partner status:
 Single Married / Member of a Registered Domestic Partnership
2. If you are married or a member of a registered domestic partnership, please provide the full name of your spouse or registered domestic partner:

3. Date of marriage or registration of domestic partnership: _____
4. Is or will the above referenced property be your primary residence?
 Yes No
5. If no, have you lived in the above referenced property as your primary residence during the last six months?
 Yes No
6. **REFINANCE TRANSACTIONS ONLY:** If you acquired this property as a single person, and are now married or a member of a registered domestic partnership, do you intend to hold title as a marital community / domestic partnership? (Please note that any change may impact estate tax planning. If you have any questions, please consult an attorney or financial advisor.)
 Yes No

INFORMATION PROVIDED BY:

Ahmet Kulaga

Date

NOTE: If you are married or a registered domestic partnership and your spouse or domestic partner is not participating in this transaction, your spouse or domestic partner may be required to sign certain documents.

PLEASE RETURN COMPLETED FORM TO:

Ticor Title Company
600 SW 39th Street, Suite 100
Renton, WA 98057

Unit 1
Phone: (425)255-7472 Fax: (877)521-9938
Email: Unit1.Renton@TicorTitle.com

Gia T Oyabe
7808 123rd Avenue Northeast
Kirkland, WA 98033

Date: August 14, 2014
Order No.: 70008804
Owner: Gia T Oyabe
Property: 7808 123rd Avenue Northeast
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1. Your current marital status / registered domestic partner status:
 Single Married / Member of a Registered Domestic Partnership
2. If you are married or a member of a registered domestic partnership, please provide the full name of your spouse or registered domestic partner:

3. Date of marriage or registration of domestic partnership: _____
4. Is or will the above referenced property be your primary residence?
 Yes No
5. If no, have you lived in the above referenced property as your primary residence during the last six months?
 Yes No
6. **REFINANCE TRANSACTIONS ONLY:** If you acquired this property as a single person, and are now married or a member of a registered domestic partnership, do you intend to hold title as a marital community / domestic partnership? (Please note that any change may impact estate tax planning. If you have any questions, please consult an attorney or financial advisor.)
 Yes No

INFORMATION PROVIDED BY:

Gia T Oyabe

Date

NOTE: If you are married or a registered domestic partnership and your spouse or domestic partner is not participating in this transaction, your spouse or domestic partner may be required to sign certain documents.

PLEASE RETURN COMPLETED FORM TO:

Ticor Title Company
600 SW 39th Street, Suite 100
Renton, WA 98057

Unit 1
Phone: (425)255-7472 Fax: (877)521-9938
Email: Unit1.Renton@TicorTitle.com

**STATEMENT OF IDENTITY
CONFIDENTIAL INFORMATION STATEMENT**
(continued)

FORMER MARRIAGE(S)/DOMESTIC PARTNERSHIP(S) of Both Parties, if any: (or state "none")

Name of Former Spouse Registered Domestic Partner: _____ Maiden Name: _____

Terminated by: Death Divorce/Dissolution Other _____ Where _____
Date _____ City/State _____

Name of Former Spouse Registered Domestic Partner: _____ Maiden Name: _____

Terminated by: Death Divorce/Dissolution Other _____ Where _____
Date _____ City/State _____

Improvements: Single Family Residence Multiple Family Residence Commercial (IF so: Type _____)

Improvements will be Occupied by: Owner Tenant Lessee (IF so: Name(s) of tenant/lessee: _____)

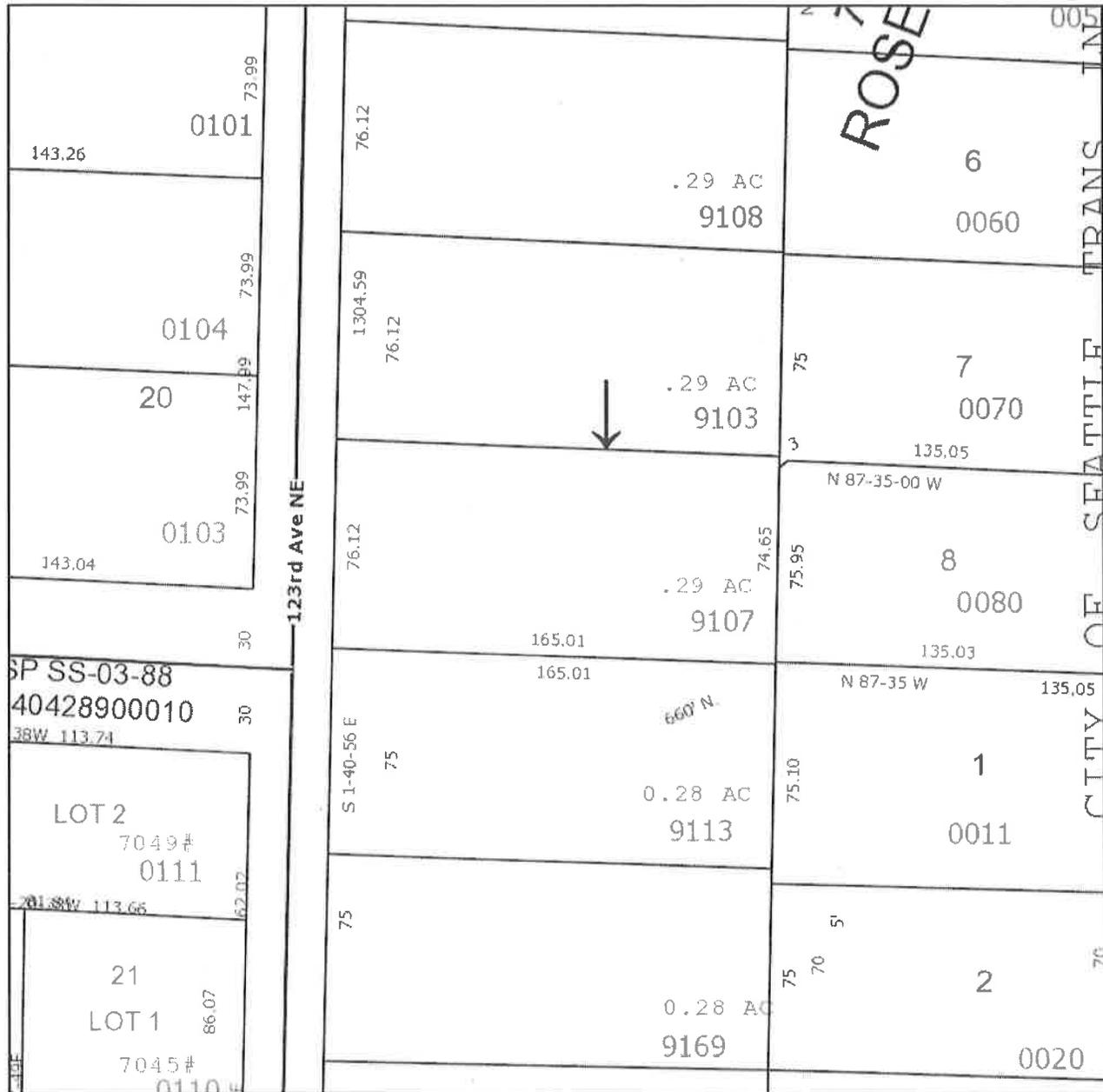
None All or some of new loan proceeds will be used for improving property.

There are no unsatisfied judgments, state or federal tax liens or warrants against me/us, nor any pending court proceedings, including bankruptcies or dissolution or name change proceedings, except as shown above. This statement is true and correct to the best of my knowledge. (IF MARRIED or REGISTERED DOMESTIC PARTNER, BOTH SPOUSE/REGISTERED DOMESTIC PARTNERS MUST SIGN)

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

Ahmet Kulaga

Date



TICOR TITLE COMPANY

Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

geoAdvantage
www.sentrydynamics.net