



**COMMITMENT FOR TITLE INSURANCE**  
**Issued by**  
**FIRST NATIONAL TITLE INSURANCE 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 EXTRACONTRACTUAL 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, FIRST NATIONAL TITLE INSURANCE 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 Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I - Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**COMMITMENT CONDITIONS**

**1. DEFINITIONS**

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "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.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

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- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
  - (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
  - (h) "Title": The estate or interest described in 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 counter-signature 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 shall not be liable for any other amendment to this Commitment.
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 shall not be 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 will only have liability 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 shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
  - (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
  - (f) In no event shall the Company be 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) In any event, the Company's liability is limited by the terms and provisions of the Policy.
6. **LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**
- (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 and must be restricted solely to the terms and provisions of this Commitment.

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- (c) Until the Policy is issued, 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 HAS BEEN 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 the purpose of providing closing or settlement services.

## **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. ARBITRATION**

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option 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>.

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**COMMITMENT FOR TITLE INSURANCE**  
**Issued by**  
**FIRST NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE A**

**Transaction Identification Data for reference only:**



Issuing Agent: Tiago National Title LLC  
Issuing Office: 11990 Grant Street, Suite 550, Northglenn, CO 80233  
Issuing Office's ALTA® Universal ID:  
Loan ID No.:  
Commitment No.: CO22-03164  
Issuing Office File No.: CO22-03164  
Property Address: 10951 East Jewell Avenue, Aurora, CO 80012

1. Commitment Date: December 15, 2022 at 12:00 AM
2. Policy to be issued:
  - (a) ALTA Owners Policy (06/17/06)
    - Proposed Insured: Pravesh Upadhaya and Bimala Bhatta Upadhaya
    - Proposed Policy Amount \$0.00
    - Title Premium: \$0.00
    - Endorsements:
3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:  
Pravesh Upadhaya and Bimala Bhatta Upadhaya
5. The Land is described as follows:  
Lot 3, Block 1, KENTON HEIGHTS, County of Arapahoe, State of Colorado.

Countersigned:  
Michael A. Zara  
Tiago National Title LLC  
11990 Grant Street  
Suite 550  
Northglenn, CO 80233



FIRST NATIONAL TITLE INSURANCE COMPANY

By:   
J. Christopher Phillips, President/CEO  
  
Raymond Reece, Chief Financial Officer

By: 

Michael A. Zara

Tiago National Title, LLC

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**COMMITMENT FOR TITLE INSURANCE**  
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**SCHEDULE B, PART I**  
**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.
  - a. Deed of Trust from to Trustee(s) for , securing the principal amount of \$0.00.
5. Receipt of proof in affidavit form satisfactory to us that no improvements or repairs were made on the property within 120 days preceding the filing for record of the instrument required in Item Schedule B above.
6. Payment of all taxes through and including those for the year 2021.
7. Indemnification Agreement against all Mechanic Claim Liens to be signed by Seller at closing.
8. Receipt of proof in affidavit form satisfactory to us that no improvements or repairs were made on the property within 120 days preceding the filing for record of the instrument required in Item Schedule B above.
9. Obtain a sworn affidavit by the current owner(s), certifying that there are no liens against the insured land other than as disclosed by this commitment; that there are no outstanding or pending claims against the affiant that may constitute the basis for a lien against the insured land; that other than as disclosed by this commitment there are no matters which constitute defects in affiants' title to the insured land; and that there are no matters existing at this date which would adversely affect the ability of the affiant to convey and/or mortgage the insured land.

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**SCHEDULE B, PART II**  
**Exceptions**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions 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 facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by a person or persons in possession of the Land.
2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, conflict in boundary lines, or adverse circumstance affecting Title that would be disclosed by an accurate and complete land survey of the Land not shown in the Public Records.
4. Any lien, right to a lien, for services, labor or materials heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
5. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attached, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I — Requirements are met.
6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
7. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, not shown by the public records.
8. Taxes for 2022 and subsequent years.
9. Under and subject to dedications, easements and notes set forth on a map entitled "Kenton Heights" recorded November 15, 1963 in the Office of the Clerk and Recorder for Arapahoe County, Colorado at Reception No. R886505, Map Book 17 at Page 94. (Public Service Company easement also set forth on unrecorded Land Survey Plat prepared by EMK Consultants, Inc. dated January 3, 2018)

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## SCHEDULE B, PART II

(Continued)

10. Under and subject to unrecorded Land Survey Plat prepared by EMK Consultants Inc. dated January 3, 2018 Job No. 13069.
11. Under and subject to Deed of Trust executed by Pravesh Upadhaya and Nimala Bhatta Upadhaya to the Public Trustee of Arapahoe County for the benefit of Security Service Federal Credit Union dated May 16, 2019; recorded May 22, 2019 in the Office of the Clerk and Recorder for Arapahoe County, Colorado at Reception No. D9047901; securing the principal sum of \$193,500.00.

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**COMMITMENT FOR TITLE INSURANCE  
SCHEDULE C  
Issued by  
FIRST NATIONAL TITLE INSURANCE COMPANY**

The Land is described as follows:

Lot 3, Block 1, KENTON HEIGHTS, County of Arapahoe, State of Colorado.





## FIRST NATIONAL TITLE INSURANCE COMPANY

### COLORADO DISCLOSURE STATEMENT

1. 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.
2. 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 (Nonresident withholding).
3. Colorado Division of Insurance Regulation 8-1-2 requires that "Every title insurance company shall be responsible to the proposed insured(s) subject to the terms and conditions of the title commitment, other than the effective date of the title commitment, for all matters which appear of record prior to the time of recording whenever the title insurance company, or its agent, conducts the closing and settlement service that is in conjunction with its issuance of an owner's policy of title insurance and is responsible for the recording and filing of legal documents resulting from the transaction which was closed.
4. Pursuant to C.R.S. 10-11-122, the company will not issue its owner's policy or owner's 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 real 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.
5. Pursuant to C.R.S. 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.
6. Pursuant to Colorado Division of Insurance Regulation 8-1-1, 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 unfilled mechanic's and material-men's liens.
  - D. The Company must receive payment of the appropriate premium.

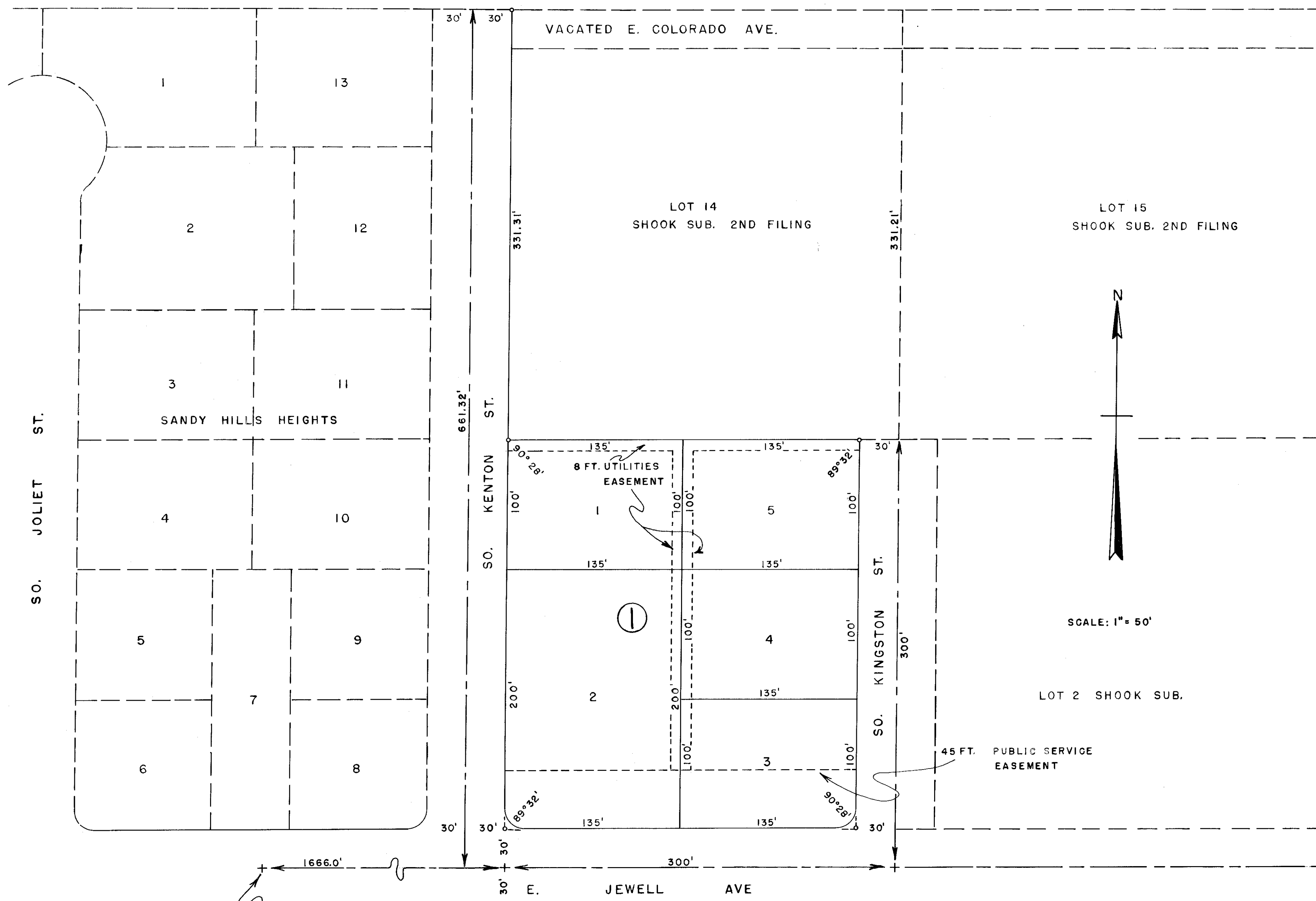
- E. If there has been construction, improvements or major repairs undertaken on the property to be purchased within six months prior to the Date of the Commitment, the requirements to obtain coverage for unrecorded liens will include: disclosure of certain construction information; financial information 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.

7. 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.
8. C.R.S. 39-14-102 requires that a Real Property Transfer Declaration accompany any conveyance document presented for recording in the State of Colorado. Said Declaration shall be completed and signed by either the grantor or the grantee.
9. Pursuant to C.R.S. 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.
10. Pursuant to Colorado Division of Insurance Regulation 8-1-3, notice is hereby given that an ALTA Closing Protection Letter is available to the consumers identified in this Commitment and will be provided to said consumer upon request.
11. Pursuant to C.R.S. 10-11-122 (4), Colorado Notaries may remotely notarize real estate deeds and other documents using real-time audio-video communication technology. You may choose not to use remote notarization for any document.

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:  
UNLESS OTHERWISE INDICATED ALL DIMENSIONS  
ARE TO THE INTERSECTION OF LOT LINES EXTENDED.  
RADIi AT ALL ROUNDED CORNERS ARE 15 FEET.  
ALL UTILITIES EASEMENTS ARE 8 FEET WIDE  
UNLESS OTHERWISE NOTED.



SW CORNER OF SW 1/4  
SECTION 23, T.4S., R.67W

STATE OF COLORADO } ss 886505  
COUNTY OF ARAPAHOE

I HEREBY CERTIFY THAT THIS INSTRUMENT WAS FILED IN MY OFFICE ON  
THIS 15 DAY OF NOVEMBER A.D. 1963 AT 9:15 A.M. AND WAS RECORDED IN  
PLAT BOOK     AT PAGE    

Maryanne Page  
COUNTY CLERK AND RECORDER  
BY Margaret Evans Deputy

THIS PLAT APPROVED FOR FILING AND CONVEYANCE OF STREETS AND AVENUES  
SHOWN HEREON AND IS ACCEPTED BY THE CITY OF AURORA, COLORADO THIS 19th  
DAY OF AUGUST A.D. 1963 SUBJECT TO THE CONDITION THAT THE CITY SHALL  
UNDERTAKE MAINTENANCE OF ANY SUCH STREETS AND AVENUES ONLY AFTER  
CONSTRUCTION OF SUCH STREETS AND AVENUES HAS BEEN COMPLETED BY THE  
SUBDIVIDERS.

ATTEST: [Signature] CITY CLERK  
[Signature] MAYOR

## KENTON HEIGHTS

A RESUBDIVISION OF LOT 3, SHOOK SUBDIVISION,  
AND A PORTION OF LOT 14, SHOOK SUBDIVISION, SECOND FILING,  
IN THE SW 1/4 OF SECTION 23, T.4S., R.67 W.

### CITY OF AURORA ARAPAHOE COUNTY, COLORADO

KNOW ALL MEN BY THESE PRESENTS: THAT IVAN F. APPLGATE AND EDITH APPLGATE  
ARE THE OWNERS OF LOT 3, SHOOK SUBDIVISION AND THE WEST 30 FEET OF LOT 14,  
SHOOK SUBDIVISION, SECOND FILING.

NOW THEREFORE THE ABOVE MENTIONED PARTIES HAVE CAUSED THE ABOVE  
DESCRIBED TRACT OF LAND TO BE LAID OUT, RESUBDIVIDED, AND PLATTED INTO  
LOTS AND A BLOCK UNDER THE NAME AND STYLE OF AND TO BE KNOWN AS  
" KENTON HEIGHTS ", AND HEREBY DEDICATE TO THE PERPETUAL  
USE OF THE PUBLIC THE STREETS AS SHOWN HEREON.

EASEMENTS ARE DEDICATED TO THE PUBLIC FOR THE INSTALLATION, USE, AND  
MAINTENANCE OF PUBLIC UTILITIES SERVICES.

THE MINIMUM FLOOR SPACE FOR A RESIDENCE IN THIS SUBDIVISION SHALL  
BE     SQUARE FEET.

WITNESS OUR HANDS AND SEALS THIS 21st DAY OF August A.D. 1963.

Ivan F. Applgate Edith Applgate

STATE OF COLORADO } ss  
COUNTY OF ARAPAHOE

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 21st DAY OF  
August A.D. 1963 BY IVAN F. APPLGATE AND EDITH APPLGATE.

WITNESS MY HAND AND NOTARIAL SEAL  
MY COMMISSION EXPIRES November 30, 1965

[Signature]  
NOTARY PUBLIC

I, JOHN J. NICHOLL, A REGISTERED LAND SURVEYOR DO HEREBY CERTIFY THAT  
THE SURVEY REPRESENTED BY THIS PLAT WAS MADE UNDER MY SUPERVISION AND  
THE MONUMENTS SHOWN THEREON ACTUALLY EXIST AND THIS PLAT ACCURATELY  
REPRESENTS SAID SURVEY.

John J. Nicholl  
REGISTERED LAND SURVEYOR  
REG. NO. 4552

APPROVED BY THE CITY ENGINEER OF AURORA, COLORADO THIS 5th DAY  
OF November A.D. 1963.

Hayward Miller  
CITY ENGINEER

APPROVED FOR LEGAL DETAILS BY THE CITY ATTORNEY OF AURORA,  
COLORADO THIS 25th DAY OF October A.D. 1963.

[Signature]  
CITY ATTORNEY

APPROVED BY THE PLANNING COMMISSION OF THE CITY OF AURORA,  
COLORADO THIS 14th DAY OF AUGUST A.D. 1963.

[Signature]  
SECRETARY

Earle Shinn  
CHAIRMAN







## PRIVACY POLICY NOTICE

### PURPOSE OF THIS NOTICE

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

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

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

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

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

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

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

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