

**EXHIBIT "I"**



## Gary J. Cohen

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**From:** Rishel, Joe [jrischel@firstam.com]  
**Sent:** Friday, February 14, 2014 5:57 PM  
**To:** Robert Cheng; Maria D. Lamas; Siller, Alexis J  
**Cc:** Lowder, Ashley; Gary J. Cohen  
**Subject:** RE: 1062-3120861 - Pinnacle / Allapattah Trace (Miami-Dade County)

No, Sir... nothing whatsoever...

**Joseph D. Rishel**  
Vice President  
Senior Title Underwriter



*First American*

First American Title Insurance Company  
810 Scenic Highway, Pensacola, Florida 32503  
Direct: 850-466-4152  
Mobile: 850-384-4786  
Tollfree: 800-729-1161  
Email: [jrischel@firstam.com](mailto:jrischel@firstam.com)

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**From:** Robert Cheng [mailto:RCheng@shutts.com]  
**Sent:** Friday, February 14, 2014 4:37 PM  
**To:** Rishel, Joe; Maria D. Lamas; Siller, Alexis J  
**Cc:** Lowder, Ashley; Gary J. Cohen  
**Subject:** RE: 1062-3120861 - Pinnacle / Allapattah Trace (Miami-Dade County)

Thanks Joe. Presumably you did not come across anything that would evidence a vacation of the platted 12-foot alley between the east line of Lots 4-7 and the west line of Lot 19, correct?

---

**From:** Rishel, Joe [mailto:jrischel@firstam.com]  
**Sent:** Friday, February 14, 2014 5:24 PM  
**To:** Maria D. Lamas; Siller, Alexis J  
**Cc:** Robert Cheng; Lowder, Ashley  
**Subject:** RE: 1062-3120861 - Pinnacle / Allapattah Trace (Miami-Dade County)

Hi Maria:

The commitment that you needed is attached. I saw nothing in the Public Records that would indicate that the alley in question has been vacated. The Tax collector is not adding the alley to the taxable legal description in their records which they typically do after a vacation. It would seem that Solai 3401 LLC has only the same rights as the other Lot owners in the Block to utilize the alley way. Take care,

Joe

**Joseph D. Rishel**  
Vice President  
Senior Title Underwriter



**First American**

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**From:** Maria D. Lamas [<mailto:MLamas@shutts.com>]  
**Sent:** Wednesday, February 05, 2014 10:50 AM  
**To:** Rishel, Joe  
**Cc:** Robert Cheng; Rhodes, Veronda B; Lowder, Ashley  
**Subject:** NEW SUPER RUSH ORDER - Pinnacle / Allapattah Trace (Miami-Dade County)

**Our File Reference: 16295-0249 (Please reference this File # on the report, invoice, statements and all correspondence relating to this order.)**

Hi, Joe, as a follow-up to my voice mail earlier, we need First American to verify whether or not the 12' alley as depicted in red on the attached plat of Beverly Heights was ever vacated or if there is anything of record giving owner (Solai 3401 LLC) private rights to the alley. Attached are copies of the property appraiser's printouts and vesting deeds to Solai 3401 LLC (Lots 2 through 7, Block 2 and Lots 19 and 20, Block 2 of Beverly Heights). I'm not sure what product to order. What would you suggest, how much would it cost and how quickly can you turn it around? This is a SUPER RUSH.

Thanks again for your attention to our requests.

Warm Regards,  
Maria

**Maria D. Lamas**  
*Florida Registered Paralegal*



**Shutts & Bowen LLP**  
1500 Miami Center, 201 South Biscayne  
Boulevard | Miami, FL 33131  
Direct: (305) 379-9184 | Fax: (305) 347-7784  
E-Mail | Website

*Founded 1910*

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**IRS CIRCULAR 230 NOTICE:** Pursuant to recently enacted U.S. Treasury Department Regulations, we are now required to advise you that, unless otherwise expressly indicated, any federal tax advice expressed above was neither written nor intended by the sender or this firm to be used and cannot be used by any taxpayer for the purpose of avoiding penalties that may be imposed under U.S. tax law. If any person uses or refers to any such tax advice in promoting, marketing or recommending a partnership or other entity, investment plan or arrangement to any taxpayer, then the advice should be considered to have been written to support the promotion or marketing by a person other than the sender or this firm of that transaction or matter, and such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

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If you received this email as a commercial message and would like to opt out of future commercial messages, please let us know and we will remove you from our distribution list.

Thank you.~

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FAFLD



**First American Title**

## Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

## Commitment

**FIRST AMERICAN TITLE INSURANCE COMPANY**, a California corporation (the "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 an authorized officer of the Company or an agent of the Company.

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IN WITNESS WHEREOF, First American Title Insurance Company has caused its corporate name and seal to be affixed by its duly authorized officers on the Effective Date shown in Schedule A.

### **First American Title Insurance Company**



Dennis J. Gilmore  
President

Timothy Kemp  
Secretary

(This Commitment is valid only when Schedules A and B are attached)

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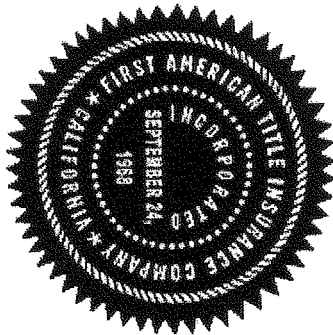
## CONDITIONS

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 whether or not based on negligence 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 will contain the following arbitration clause: Unless prohibited by applicable law, arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association may be demanded if agreed to by both the Company and the Insured at the time of the controversy or claim. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the Insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof. The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules. A copy of the Rules may be obtained from the Company upon request.

*First American Title*



ISSUED THROUGH THE OFFICE OF:



FIRST AMERICAN  
TITLE INSURANCE  
COMPANY

Corporate Office  
1 First American Way  
Santa Ana, CA 92707  
(800) 854-3643





*First American Title*

Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

# Schedule A

Agent File Number: 16295.0249  
FAST File Number: 1062-3120861

1. Effective Date: **January 28, 2014 @ 8:00 A.M.**

2. Policy or Policies to be issued: Proposed Amount of Insurance:

a. Owner's Policy (Identify form used)  
ALTA Owner's Policy of Title Insurance (6-17-06) (with Florida modifications) \$ **T.B.D.**

Proposed Insured: **A Natural Person or Legal Entity To Be Designated**

b. Loan Policy (Identify form used)  
ALTA Loan Policy of Title Insurance (6-17-06) (with Florida modifications) \$

Proposed Insured:

c. Loan Policy (Identify form used) \$  
ALTA Loan Policy of Title Insurance (6-17-06) (with Florida modifications)

Proposed Insured: Premium: \$

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 Effective Date vested in:

**Solai 3401 LLC, a Florida limited liability company**

5. The land referred to in this Commitment is described as follows:

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

Shutts & Bowen LLP

By: \_\_\_\_\_  
Authorized Countersignature for Shutts & Bowen LLP  
(This Schedule A valid only when Schedule B is attached.)



*First American Title*

ISSUED BY

**First American Title Insurance Company**

## Exhibit A

Agent File Number: 16295.0249  
FAST File Number: 1062-3120861

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MIAMI-DADE, STATE OF FLORIDA, AND IS DESCRIBED AS FOLLOWS:

Lots 2, 3, 4, 5, 6, 7, 19 and 20, of Block 2, of BEVERLY HEIGHTS, according to the Plat thereof, as recorded in Plat Book 6, at Page 164, of the Public Records of Miami-Dade County, Florida.



*First American Title*

## Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

# Schedule BI

Agent File Number: 16295.0249  
FAST File Number: 1062-3120861

### REQUIREMENTS

The following requirements must be met:

1. Pay and/or disburse the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Pay all taxes and/or assessments, levied and assessed against the land, which are due and payable.
4. The following documents, satisfactory to us, creating the interest in the land and/or the mortgage to be insured, must be signed, delivered and recorded:
  - a. Warranty Deed conveying the land from Solai 3401 LLC, a Florida limited liability company, to an insured to be determined. In connection with said deed, we will further require:
    - 1) Production of a copy of the articles of organization and regulations, if adopted, with an affidavit affixed thereto that it is a true copy of the articles of organization and regulations, and all amendments thereto, and that the limited liability company has not been dissolved;
    - 2) That said deed shall be executed by all of the members, unless the articles of organization provides that the company shall be governed by managers; then said deed shall be executed by all of the managers, unless said articles of organization and regulations show no limitation on the authority of one member, or one manager, if applicable, to execute a conveyance;
    - 3) Should any member or manager, if applicable, be other than a natural person, we will require proof of good standing as well as documentation of authority of the person to execute documents on its behalf;
    - 4) Certificate of Organization from the Secretary of State, showing the current status of said limited liability company;
    - 5) Satisfactory evidence of compliance with all requirements regarding conveying company property contained in the articles of organization and regulations, if adopted; and
    - 6) The Company reserves the right to make such further requirements as it deems necessary after review of any of the documentation required above.
5. Release of City of Miami Notice of Violation – Pending Lien, filed September 25, 2012, in Official Records Book 28285, at Page 4028. (Lots 4 through 7)
6. In relation to the Notice of Commencement filed October 28, 2013, in Official Records Book 28885, at Page 3565, the Company requires completion of the following: (1) Owner's Affidavit identifying all parties who gave notice to owner. (2) Contractor's Final Affidavit, together with Final Waiver and Release of Liens from each of the subcontractors and materialmen who gave notice to owner or are listed as unpaid in the Contractor's Final Affidavit. (3) Termination of Notice of Commencement in compliance with 713.132, F.S. (1993). (4) Final lien waiver and

release from the General Contractor. The Company reserves the right to make additional requirements based upon its evaluation of lien exposure. (Lot 2)

7. In relation to the Notice of Commencement filed December 12, 2013, in Official Records Book 28949, at Page 1911, the Company requires completion of the following: (1) Owner's Affidavit identifying all parties who gave notice to owner. (2) Contractor's Final Affidavit, together with Final Waiver and Release of Liens from each of the subcontractors and materialmen who gave notice to owner or are listed as unpaid in the Contractor's Final Affidavit. (3) Termination of Notice of Commencement in compliance with 713.132, F.S. (1993). (4) Final lien waiver and release from the General Contractor. The Company reserves the right to make additional requirements based upon its evaluation of lien exposure. (Lots 4 through 7)
8. In relation to the Notice of Commencement filed December 12, 2013, in Official Records Book 28949, at Page 1949, the Company requires completion of the following: (1) Owner's Affidavit identifying all parties who gave notice to owner. (2) Contractor's Final Affidavit, together with Final Waiver and Release of Liens from each of the subcontractors and materialmen who gave notice to owner or are listed as unpaid in the Contractor's Final Affidavit. (3) Termination of Notice of Commencement in compliance with 713.132, F.S. (1993). (4) Final lien waiver and release from the General Contractor. The Company reserves the right to make additional requirements based upon its evaluation of lien exposure. (Lots 4 through 7)
9. Written evidence, from appropriate governmental authorities, that Special Taxing District, City and County Special Assessment Liens, MSBU Assessment Liens, Impact Fees, and Water, Sewer and Trash Removal Charges, if any, have been paid.
10. Proof of payment of all City of Miami assessments and/or impact fees.
11. Proof of payment of taxes and assessments for the year 2013, and prior years, plus any penalties and interest.
12. NOTE: The following is for informational purposes only and is given without assurance or guarantee: 2013 ad valorem taxes show **PAID** in the gross amount of \$5,266.55 for Tax Identification No. 01-3126-038-0220. (Lot 2)
13. NOTE: The following is for informational purposes only and is given without assurance or guarantee: 2013 ad valorem taxes show **PAID** in the gross amount of \$1,565.67 for Tax Identification No. 01-3126-038-0230. (Lot 3)
14. NOTE: The following is for informational purposes only and is given without assurance or guarantee: 2013 ad valorem taxes show **PAID** in the gross amount of \$11,025.47 for Tax Identification No. 01-3126-038-0240. (Lots 4 through 7)
15. NOTE: The following is for informational purposes only and is given without assurance or guarantee: 2013 ad valorem taxes show **PAID** in the gross amount of \$341.89 for Tax Identification No. 01-3126-038-0320. (Lot 19)
16. NOTE: The following is for informational purposes only and is given without assurance or guarantee: 2013 ad valorem taxes show **PAID** in the gross amount of \$250.85 for Tax Identification No. 01-3126-038-0330. (Lot 20)
17. The name or names of the proposed insured(s) and/or the amount of requested insurance under the Owner's/Loan Policy to be issued must be furnished and this Commitment is subject to such further exceptions and/or requirements as may then be deemed necessary.
18. Note: Items 1, 2, 3, 4, and 5 of Schedule B, Section 2 of the Commitment, will be deleted from any policies issued pursuant thereto upon our review and acceptance of an Affidavit of Possession and No Liens in accordance with Florida Statutes, and the Company's review of the potential exposure for construction liens. The Company reserves the right to include exceptions

from coverage relating to matters disclosed by the Affidavit, or discovered in the Company's review of the potential exposure for construction liens, and to make such additional requirements as it may deem necessary.



*First American Title*

## Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

# Schedule BII

Agent File Number: 16295.0249  
FAST File Number: 1062-3120861

### PART II

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:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Effective Date but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any rights, interests or claims of parties in possession of the land not shown by the public records.
3. 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.
4. Any lien, for services, labor or materials in connection with improvements, repairs or renovations provided before, on, or after Date of Policy, not shown by the public records.
5. Any dispute as to the boundaries caused by a change in the location of any water body within or adjacent to the land prior to Date of Policy, and any adverse claim to all or part of the land that is, at Date of Policy, or was previously under water.
6. Taxes or special assessments not shown as liens in the public records or in the records of the local tax collecting authority, at Date of Policy.
7. Any minerals or mineral rights leased, granted or retained by current or prior owners.
8. Taxes and assessments for the year 2014 and subsequent years, which are not yet due and payable.
9. Any lien as provided for by Chapter 159, Florida Statutes, in favor of any city, town, village or port authority for unpaid service charges for service by any water, sewer or gas systems supplying the lands described herein.
10. Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of BEVERLY HEIGHTS, as recorded in Plat Book 6, at Page 164, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin to the extent such covenants, conditions or restrictions violate 42 USC 3604(c).
11. Agreement for Water and Sanitary Sewage Facilities, filed February 20, 2001, in Official Records Book 19506, at Page 1363. (Lots 4 through 7, less the West 5 feet)

12. Covenant Running with the Land in Favor of the City of Miami, filed October 6, 2004, in Official Records Book 22709, at Page 2394. (Lots 4 through 7)
13. Terms and conditions of any existing unrecorded lease(s), and all rights of lessee(s) and any parties claiming through the lessee(s) under the lease(s).

Agent File Number: 16295.0249  
Issuing Office File Number: 1062-3120861

Note: All of the recording information contained herein refers to the Public Records of Miami-Dade County, Florida, unless otherwise indicated. Any reference herein to a Book and Page is a reference to the Official Record Books of said county, unless indicated to the contrary.

**Notices - Where Sent**

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company, Attention: Claims Department, 1 First American Way, Santa Ana, CA 92707.

**Service, Quality and Availability**

First American Title Insurance Company cares about its customers and their ability to obtain information and service on a convenient, timely and accurate basis. A qualified staff of service representatives is dedicated to serving you. A toll-free number is available for your convenience in obtaining information about coverage and to provide assistance in resolving complaints at 1-800-929-7186. Office hours are from 8:30 a.m. through 5:30 p.m. Monday through Friday.



02/14/2014

Re: Agent File Number: **16295.0249**  
FAST File Number: **1062-3120861**

Property Address:

**YOU MAY BE ENTITLED TO A REDUCED PREMIUM FOR TITLE INSURANCE IF THIS OFFICE IS PROVIDED WITH A PRIOR OWNER'S POLICY INSURING THE SELLER OR MORTGAGOR IN THE CURRENT TRANSACTION.**

An order has been placed with this company for a title insurance policy. The purpose of this letter is to provide you with important information regarding the title insurance premium that has been or will be charged in connection with this transaction.

Eligibility for a discounted title insurance premium will depend on :

**REFINANCE TRANSACTIONS:**

To qualify for a reduced premium for title insurance you must provide our office with a copy of your prior owner's policy of title insurance insuring your title to the above-referenced property.

**SALES TRANSACTIONS:**

To qualify for a reduced premium for title insurance you must provide our office with a copy of your (or your seller's) prior owner's policy of title insurance insuring your title to the above-referenced property. The effective date of the prior owner's policy must be less than three years old or the property insured by the policy must be unimproved (except roads, bridges, drainage facilities and utilities are not considered improvements for this purpose).

To qualify for the reduced rate, you or your representative may hand deliver, mail or fax a copy of the prior owner's policy of title insurance to the above address or fax number prior to closing, although we will accept the prior policy up to 5 working days after the closing date of your transaction.



## 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.

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