

PURCHASE AND SALE AGREEMENT 2500128(CFC)

THIS PURCHASE AND SALE AGREEMENT (“Agreement”) is entered into as of the _____ day of _____, 2024 (“Effective Date”), by and between **ENZO ORCIUOLI, AN UNMARRIED MAN** (hereinafter referred to as “Grantor”), and **NAPA COUNTY FLOOD CONTROL AND WATER CONSERVATION DISTRICT, A SPECIAL DISTRICT OF THE STATE OF CALIFORNIA** (hereinafter referred to as “Grantee”).

RECITALS

WHEREAS, Grantor owns certain real property, including all improvements located thereon, located in the County of Napa, State of California, and more particularly known as Assessor’s Parcel Number: 044-220-017 on the Napa County Assessor’s Maps in effect on the date first above written; and

WHEREAS, in conjunction with the construction of the Napa River Napa Creek Flood Protection Project located in the County of Napa (hereinafter referred to as the “Project”) Grantee desires to purchase and Grantor is willing to sell and convey to Grantee for the price and under the terms and conditions specified herein, a fee simple interest in APN 044-220-017 and further defined below as “the Property;”

WHEREAS, to accomplish the foregoing desires of Grantee and Grantor, the parties desire to enter into this Agreement for purchase and sale of the Property under the terms and conditions set forth herein below; and

WHEREAS, Grantor and Grantee recognize that the sale of the Property is subject to approval of the Napa County Flood Control and Water Conservation District Board and that this Agreement shall have no force or effect unless and until said Board approval has been obtained, which approval shall be obtained before execution of the Agreement by Grantee.

TERMS

NOW, THEREFORE, in consideration of the promises set forth herein and for other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, GRANTEE and GRANTOR agree as follows:

**ARTICLE 1
THE PROPERTY**

Grantor hereby agrees to sell, sign, and convey to Grantee, and Grantee hereby agrees to purchase from Grantor, all of Grantor’s right, title, and interest in and to the following, upon all of the terms, covenants and conditions set forth in this Agreement.

1.1. **Real Property.** That certain real property located at 501 North Bay Drive, Napa, CA 94559 APN: 044-220-017, more particularly described in Exhibit A attached hereto and

incorporated herein by this reference (the “Land”) consisting of approximately 1.42 acres, together with all improvements located thereon (the “Improvements”); together with all rights, privileges, easements, and appurtenances to the Land and Improvements, if any, including, without limitation, all of Grantor’s right, title and interest in and to any and all mineral and water rights, easements, rights-of-way, and other appurtenances used in connection with the beneficial use for enjoyment of the Land and Improvements (the Land, and the Improvements and all such easements and appurtenances are sometimes collectively referred to herein as the “Real Property”).

1.2. **Personal Property.** All personal property and fixtures (if any) owned by Grantor and located on the Real Property (the “Personal Property”).

1.3. **Intangible Property.** All of Grantor’s interest (if any) in and to any guarantees, licenses, approvals, certificates, permits or warranties relating to the Real Property and/or the Personal Property to the extent assignable (collectively the “Intangible Property”). The Real Property, the Personal Property, and the Intangible Property are sometimes collectively hereinafter referred to as the “Property.”

1.4. **Sale and Conveyance.** Grantor shall sell to Grantee and Grantee shall purchase from Grantor the Property upon the terms and conditions set forth in Articles 2 and 3 hereof.

ARTICLE 2 PURCHASE PRICE

2.1. **Purchase Price.** The purchase price (“Purchase Price”) for the Property shall be **SIX HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$675,000.00)**.

2.2. **Payment of Purchase Price.** The purchase price shall be payable all in cash upon close of Escrow (as defined below) in accordance with Section 4.2.

ARTICLE 3 CONDITIONS TO PURCHASE AND SALE

3.1. **Conditions Precedent to Purchase and Sale.** The obligation of Grantee to purchase and Grantor to sell the Property is expressly conditioned upon the satisfaction, prior to Closing, of each of the conditions set forth in this Section 3.1 (the “Conditions Precedent”).

3.1.1 **Title.** Grantee has obtained a preliminary title report dated July 18, 2023, from First American Title Company (the “Title Report”), a copy of which is attached hereto as Exhibit B. Grantee acknowledges and agrees that the Property shall be conveyed subject only to exceptions 1,2,3,4,5,6 and 7 (the “Approved Exceptions”). All other exceptions (“Disapproved Exceptions”) shall be removed from title to the Property at or before Closing. Any new exceptions that post date [date of new preliminary title report], and which are not otherwise approved in writing by Grantee or extinguished by the conveyance contemplated hereby, shall be removed as a Condition Precedent to Closing.

3.1.2 **Execution of Deed.** Grantor shall be ready, willing, and able to convey title to the Property by executing the Grant Deed in the form of Exhibit C (the “Grant Deed”) (collectively, the “Deed”), all subject only to the Approved Exceptions.

3.1.3 **Deposit of Deed.** Grantor shall have deposited into Escrow (as defined below) the Deed identified in Section 3.3 as provided for in Section 4.1.1, conveying title to the Property (subject to the Approved Exceptions) to the Grantee.

3.1.4 **Title Insurance.** The Title Company shall be prepared to issue an ALTA Standard Owner Policy of Title Insurance in the amount of the purchase price insuring title to the Property vested in Grantee subject only to the Approved Exceptions (the “Title Policy”).

3.1.5 **Certificate of Acceptance.** Grantee has obtained a resolution of the District Board authorizing recordation of the Deed and has deposited properly executed Certificate of Acceptance into Escrow.

3.1.6 **Termination of Lease.** Grantee has no obligation to Close until the Lease has been terminated.

3.1.7 **No Breach.** There shall be no material breach of any of Grantor’s representations, warranties, or covenants set forth in Article 5.

3.1.8 **Documentary Deposit.** Grantor and Grantee shall have each deposited into Escrow all materials required to be deposited under Article 4.

3.2. **Grantee’s Remedies.**

3.2.1 **Conditions Precedent.** If any of the foregoing Conditions Precedent which inure to the benefit of Grantee are not satisfied, Grantee shall have the right either to waive the condition in question and proceed with the purchase of the Property pursuant to all of the other terms of this Agreement, or, in the alternative, to terminate this Agreement and any money deposited into Escrow by Grantee shall be returned to Grantee, and thereafter neither party shall have any further rights, obligations, or liabilities hereunder except to the extent that any right, obligation, or liability set forth herein expressly survives termination of this Agreement.

3.2.2 **Default.** If Grantor fails to perform any of its obligations or is otherwise in default under this Agreement, Grantee shall have the right to give notice to Grantor specifically setting forth the nature of said failure and stating that Grantor shall have a period of ten (10) calendar days to cure such failure. If Grantor has not cured such failure within such period (or, if such failure is not capable of being cured within ten (10) calendar days), Grantor either has not commenced in good faith the curing of such failure within such period or does not diligently thereafter complete such cure prior to the Closing Date, as may be extended under the terms of this Agreement, Grantee’s sole and exclusive remedy shall be one of the following:

3.2.3 **Waiver.** Waive such failure and proceed to the Closing pursuant to all of the other terms of this Agreement; or

3.2.4 **Terminate.** Grantee may terminate this Agreement by notice to Grantor and Escrow Agent to that effect. Nothing herein shall be deemed a waiver by Grantee of its right or ability to exercise its power of eminent domain to acquire the Property after a termination of this Agreement. By entering into this Agreement, Grantor expressly waives any right to challenge Grantee's exercise of its power of eminent domain to acquire the Property for the Project.

3.2.5 **Eminent Domain.** If the Napa County Flood Control and Water Conservation District Board ("Board") adopts a Resolution of Necessity, such adoption will not be deemed to terminate this Agreement, unless Grantee elects to terminate this Agreement (in whole or in part) in writing. The terms of any provision not terminated will thereafter continue in effect until either a settlement is reached or a final order of condemnation under California Code of Civil Procedure ("CCP") section 1268.030 is entered by the court. In no event will Grantee's right of possession set forth hereinabove be deemed terminated until a court issues a final order of condemnation or the parties reach a settlement. In the event the Board adopts a Resolution of Necessity, Grantee, at its sole discretion, will instruct the escrow agent to release the amount deposited into escrow back to Grantee. Grantee will thereafter deposit the amount of the appraised value of the property which is the subject of the Resolution of Necessity to the State Condemnation Fund pursuant to CCP § 1255.010, et seq. The date of valuation under CCP § 1263.110 et seq. will be deemed to be the date upon which Grantee deposited the Purchase Price unto escrow as provided hereinabove. Nothing herein shall be deemed to dictate, preclude, or limit, in any way, the Board's exercise of its discretion in determining whether to adopt a Resolution of Necessity to condemn all or any portion of the Property.

3.3. **Grantor's Remedies.**

3.3.1 **Conditions Precedent.** If any of the foregoing Conditions Precedent which inure to the benefit of Grantor are not satisfied, Grantor shall have the right to either waive the condition in question and proceed with the sale of the Property pursuant to all of the other terms of this Agreement, or, in the alternative, to terminate this Agreement and any amounts deposited into Escrow shall be returned to Grantee, and thereafter neither party shall have any further rights, obligations, or liabilities hereunder except to the extent that any right, obligation or liability set forth herein expressly survives termination of this Agreement.

ARTICLE 4
CLOSING AND ESCROW

4.1. **Deposits into Escrow.** Grantee has established an escrow (the "Escrow") with First American Title of Napa, 1700 2nd St #120, Napa, CA 94559 hereinafter referred to as "Title Company" or "Escrow Agent" for the account of the GRANTOR, Escrow No. T0021153-006. A copy of this Agreement, duly executed by both parties, shall be promptly deposited therein. Subject to Section 4.2.2, below, this Agreement shall serve as a summary for escrow instructions to Escrow Agent, as escrow holder, for consummation of the purchase and sale contemplated hereby. Prior to or on the Closing Date, the Parties shall deposit the following into the Escrow:

4.1.1 **Grantor**. Grantor shall deposit the following into Escrow:

- (a) The Grant Deed, fully executed and suitable for recordation; and
- (b) If required by the Escrow Agent, a FIRPTA Affidavit stating Grantor's U.S. taxpayer identification number and that the Grantor is a "United States person" as defined by Internal Revenue Code sections 1445(f)(3) and 7701(b); and
- (c) Such other documents and instruments as may be required by other provisions of this Agreement or may be reasonably required by Escrow Agent or otherwise to carry out the terms and intent of this Agreement.

4.1.2 **Grantee**. Grantee shall deposit the following into Escrow:

- (a) Cash or immediately available funds in the amount of the Purchase Price together with such additional cash in the amount necessary to pay Grantee's share of closing costs and prorations, as hereinafter set forth; and
- (b) Executed Certificate of Acceptance for the Deed; and
- (c) Such other documents and instruments as may be required by any other provision of this Agreement or as may reasonably be required by Escrow Agent or otherwise to carry out the term and intent of this Agreement.

4.2. **Close of Escrow**.

4.2.1 **Closing Date**. Escrow shall close on or before the ninetieth (90th) day following execution of this Agreement by Grantee or upon such other date as is mutually agreed upon by Grantee and Grantor (the "Closing Date").

4.2.2 **Closing of Escrow**. When the Conditions Precedent listed in Section 3.1 have been satisfied or waived by Grantee and Grantor and Escrow Agent has received all necessary cash and documents and is in a position to issue the Title Policy, as provided in Section 3.1.4, Escrow Agent shall immediately close Escrow as provided below (the "Closing"). The parties to this Agreement shall cooperate with each other and the Escrow Agent in preparing and executing such further documents (including further escrow instructions) as may be reasonably necessary to close Escrow as contemplated by this Agreement; provided however, that in the event of any conflict between the provisions of this Agreement and any such further documents or escrow instructions, the terms of this Agreement shall control.

4.2.3 **Procedure**. Escrow Agent shall close Escrow as follows:

4.2.3.1 **Record Deed**. Date and record the Grant Deed all in the Official Records of Napa County.

4.2.3.2 **Deliver Copies of Deed**. Deliver one (1) certified copy of the Deed to Grantee.

4.2.3.3 **Pay to Grantor.** Pay to Grantor the funds in Escrow equal to the Purchase Price, reduced only by Grantor's share of prorations, as hereinafter set forth in Section 4.2.4, below.

4.2.3.4 **Deliver Title Policy.** Deliver the Title Policy to Grantee.

4.2.3.5 **Closing Statement.** Prepare and deliver to Grantee and Grantor one signed copy of the Escrow Agent's closing statement showing all receipts and disbursements of the Escrow.

4.2.4 **Closing Costs and Prorations.**

4.2.4.1 **Closing Costs.** Grantee and Grantor shall each pay its own attorney's fees in connection with negotiating this Agreement and closing the Escrow. Grantee shall pay recording costs, if any, Escrow fees, the title insurance premium, and any documentary transfer taxes.

4.2.4.2 **Prorations.** All non-delinquent real estate taxes and assessments on the Property shall be prorated as of the Possession Date shall be prorated in accordance with California Revenue and Taxation Code section 5081, *et. seq.* Grantor authorizes Grantee to deduct from the Purchase Price at Closing any amount necessary to satisfy any delinquent taxes, together with penalties and interest thereon, and any taxes or assessment or bonds which are to be cleared from title to the Property. All ordinary operating expenses and charges of the Property including, without limitation, public utility charges, maintenance, management, and other service charges, shall be prorated on an accrual basis as of the Date of Possession.

ARTICLE 5
REPRESENTATIONS AND WARRANTIES

5.1. **Grantor's Representations and Warranties.** Grantor represents and warrants to Grantee that the following matters are true and correct in all material respects as of the execution of this Agreement and will also be true and correct in all material respects as of the Closing.

5.1.2 **Authority to Sign.** GRANTOR and the signatories for GRANTOR represent and warrant that GRANTOR'S signatories to this Agreement are authorized to enter into this Agreement and that no other authorizations are required to implement this Agreement on behalf of GRANTOR. The parties agree that written evidence of such authorization shall be submitted by each party to the other party prior to the close of escrow.

5.1.3 **No Violation of Agreement; Litigation.** Neither the execution, delivery or performance of this Agreement by Grantor will result in the breach of any terms, conditions, or provisions of, or conflict with or constitute a default under the terms of any indenture, deed to secure debt, mortgage, deed of trust, note, evidence of indebtedness, or any other agreement or instrument by which Grantor or the Property is bound. Grantor has no knowledge of any pending or threatened litigation, actions, applications, orders, protests, proceedings, or complaints against or affecting title to the Property or Grantor's interest therein.

5.1.4 **Compliance with Laws.** Grantor has received no written notice alleging violations of any federal, state, or municipal laws or ordinances with regard to any portion of the Property.

5.1.5 **Hazardous Materials.** Grantor has received no notice from any governmental authority or entity alleging the presence of, any Hazardous Materials on, under, or about the Property. The term "Hazardous Materials means any hazardous or toxic material, substance, irritant, chemical or waste, which is (A) defined, classified, designated, listed or otherwise considered under any environmental law as a "hazardous waste," "hazardous substance," "hazardous material," "extremely hazardous waste," "acutely hazardous waste," "radioactive waste," "biohazardous waste," "pollutant," "toxic pollutant," "contaminant," "restricted hazardous waste," "infectious waste," "toxic substance," or any other term or expression intended to define, list, regulate or classify substances by reason of properties harmful to health, safety or the indoor or outdoor environment, (B) toxic, ignitable, corrosive, reactive, explosive, flammable, infectious, radioactive, carcinogenic, or mutagenic, and which is or becomes regulated by any local, state, or federal governmental authority, (C) asbestos and asbestos containing materials, (D) an oil, petroleum, petroleum based product or petroleum additive, derived substance, or breakdown product, (E) urea formaldehyde foam insulation, (F) polychlorinated biphenyls (PCBs), (G) freon and other chlorofluorocarbons, (H) any drilling fluids, produced waters and other wastes associated with the exploration, development, or production of crude oil, natural gas or geothermal resources, (I) lead-based paint, and (J) mold, rot, fungi, and bacterial matter, and (K) Per- and Polyfluoroalkly substances (PFAs).

5.1.6 **Existing Lease.** Except as identified herein, there are no leases, subleases, occupancies, tenancies, or licenses in effect pertaining to the Property, or any portion thereof, which will be binding upon Grantee after Closing and no person has any possessory interest in the Property or right to acquire all or any part of the Property. The foregoing notwithstanding, Grantor represents that it has provided Grantee with a complete and accurate copy of the lease between it and Anytime Towing dated N/A together with any amendments thereto (the "Lease"). Grantor agrees to indemnify and hold Grantee harmless from any claims arising under the Lease that predate the Possession Date, as identified in Section 5.1.8 below.

5.1.7 **Grantor Not a Foreign Person.** Grantor is not a foreign person within the meaning of section 1445 of the Internal Revenue Code of 1986, as amended.

5.1.8 **Right of Possession.** It is agreed and confirmed by the parties hereto that notwithstanding other provisions in this Agreement, the right of possession and use of the Property by the Grantee, including the right to remove and dispose of improvements, commences on the date the amount identified in Paragraph 2.1, herein, is deposited into the escrow controlling this transaction ("Possession Date"), and that the amount shown in Paragraph 2.1, herein, includes, but is not limited to, full payment for such possession and use, including damages, if any, from and after said date. Notwithstanding the foregoing, Grantee makes no representation that the Project will be constructed, and no liability or obligation whatsoever will be incurred by Grantee by reason of any failure to construct the Project for any reason.

ARTICLE 6
GENERAL PROVISIONS

6.1. **Federal Compliance.** The parties to this contract shall, pursuant to Title 49, Code of Federal Regulations, Section 21.7 (a), comply with all elements of Title VI of the Civil Rights Act of 1964. This requirement under Title VI and the Code of Federal Regulations is to complete the USDOT-Non-Discrimination Assurance requiring compliance with Title VI of the Civil Rights Act of 1964, 49 C.F.R. Parts 21 and 28 C.F.R Section 50.3. Further, no person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subject to discrimination under any program or activity that is the subject of this Agreement.

6.2. **Entire Agreement.** This Agreement constitutes the entire agreement between the parties relating to the subject of this Agreement and supersedes all previous agreements, promises, representations, understandings, and negotiations, whether written or oral, among the parties with respect to the subject matter hereof. The performance of this Agreement constitutes the entire consideration for the conveyance of the Property and shall relieve GRANTEE of all further obligations or claims on this account or on account of the location, grade, or operation of the PROJECT as designed.

6.3. **Waiver and Release.** Grantor understands the Purchase Price is the total compensation for the acquisition of the Property, the use and occupancy by Grantee as of the Date of Possession, any trees, landscaping, or improvement located thereon, severance damages or loss of business goodwill associated with the occupancy and use of the Property, construction of the Project as designed together with any claims related to those items which Grantor may have now or in future and specifically acknowledges that it has read, understands, and knowingly waives any rights Grantor may have pursuant to the provisions of California Civil Code, section 1542, which states:

“A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.”

(Grantor)

6.4. **Legal Advice.** Grantor has been afforded the opportunity to seek independent legal advice from its attorneys with respect to the advisability of executing this Agreement and the meaning of the provisions hereof. The provisions of this Agreement shall be construed as to the fair meaning and not for or against any party based upon any attribution of such party as the sole source of the language in question.

6.5. **Further Assurances.** The parties agree to perform such further acts and to execute and deliver such additional documents and instruments as may be reasonably required in order to carry out the provisions of this Agreement and the intentions of the parties.

6.6. **Gender, Number.** As used herein, the singular shall include the plural and the masculine shall include the feminine and nonbinary, wherever the context so requires.

6.7. **Governing Law; Venue.** This Agreement shall be governed, interpreted, construed, and enforced in accordance with the laws of the State of California. Venue for any legal proceeding brought under this Agreement shall be in Napa County Superior Court.

6.8. **Headings.** The captions and paragraph and subparagraph headings used in this Agreement are inserted for convenience of reference only and are not intended to define, limit, or affect the construction or interpretation of any term or provision hereof.

6.9. **Modification, Waiver.** No modification, waiver, amendment, or discharge of this Agreement shall be valid unless the same is in writing and signed by both parties.

6.10. **No Other Inducement.** The making, execution, and delivery of this Agreement by the parties hereto has been induced by no representations, statements, warranties, or agreements other than those expressed herein.

6.11. **Severability.** If any term, provision, covenant, or condition of this Agreement is held to be invalid, void, or otherwise unenforceable, to any extent, by any court of competent jurisdiction, the remainder of this Agreement shall be severable and shall not be affected thereby, and each of the remaining terms, provisions, covenants, or conditions of this Agreement shall be valid and enforceable to the fullest extent permitted by law.

6.12. **Successors.** All terms of this Agreement shall be binding upon, inure to the benefit of, and be enforceable by the parties hereto and their respective heirs, legal representatives, successors, and assigns.

6.13. **Waiver.** The waiver by one party of the performance of any term, provision, covenant, or condition shall not invalidate this Agreement, nor shall it be considered as a waiver by such party of any other term, provision, covenant, or condition. Delay by any party in pursuing any remedy or in insisting upon full performance for any breach or failure of any term, provision, covenant, or condition shall not prevent such party from later pursuing remedies or insisting upon full performance for the same or any similar breach or failure.

6.14. **Attorney's Fees.** Should any litigation be commenced between the parties to this Agreement concerning the sale or the rights or duties of the parties in relation thereto, the party prevailing in such litigation shall be entitled, in addition to such other relief as may be provided by this Agreement, to a reasonable sum as and for attorney's fees in such litigation, or in a separate action brought for that purpose. Such litigation shall be brought in the Superior Court of California, County of Napa, a Unified Court.

6.15. **Notices.** All notices, requests, demands, and other communications under this Agreement shall be in writing and shall be deemed to have been duly given on the date of

delivery if served personally on the party to whom notice is to be given, or if mailed, five (5) days after mailing by first class mail, registered or certified mail, postage prepaid, and properly addressed as follows. Any party may change its address for purposes of this section by giving the other parties written notice of the new address in the manner set forth above.

GRANTEE: Napa County Flood Control and Water Conservation District
804 First Street
Napa, CA 94559

GRANTOR: Enzo Orciuoli
131 Lilienthal Ave.
Napa, CA 94558

6.16. **No Real Estate Commissions.** Each party represents and warrants to the other that it has not engaged or dealt with any broker or finder in connection with this transaction, has not acted in a way that would entitle any such brokers or finders to any commission, and it shall defend, indemnify and hold the other party harmless from all claims, losses, damages, costs, and expenses, including reasonable attorneys' fees, arising from or related to any assertion by any broker or finder contrary to the foregoing representations and warranties where the same is based upon the acts or alleged acts of the indemnifying party.

6.17. **Condition of Property.** Grantor shall not subject the Property to any additional liens, exceptions, encumbrances, easements, or rights of way after the Effective Date, neither shall Grantor make or permit any material changes or alterations to the Property other than necessary or typical maintenance and repairs. Risk of loss prior to Closing shall be borne by Grantor.

6.18. **Electronic, Facsimile, & Counterpart Copies of Agreement Valid and Binding for Preliminary Purpose.** GRANTEE and GRANTOR agree that any electronic or facsimile copy of this Agreement or counterpart copies, including all attachments, signatures, and initials appearing thereon, shall be valid and binding on GRANTOR for purposes of presentation of the Agreement to GRANTEE's governing board for approval, but that all such copies shall be replaced prior to close of escrow by a fully executed original which shall be delivered to and kept in the official records of GRANTEE.

6.19. **Approval of GRANTEE.** GRANTOR understands that this Agreement is subject to the approval of GRANTEE's Board or authorized designee and that this Agreement shall have no force or effect unless and until such approval has been obtained.

6.20. **Counterparts Signature.** This Agreement may be executed in counterparts, each of which shall be an original, but all counterparts shall constitute one agreement.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the day and year first above written.

GRANTEE:

NAPA COUNTY FLOOD CONTROL AND
WATER CONSERVATION DISTRICT, a
special district of the State of California

By: _____
SCOTT SEDGLEY, Chairperson
Board of Supervisors

GRANTOR:

ENZO ORCIUOLI, An Unmarried Man

By:  _____
ENZO ORCIUOLI

<p>APPROVED AS TO FORM Office of District Counsel</p> <p>By: <u>Shana A. Bagley</u> Deputy District Counsel</p> <p>Date: <u>February 21, 2024</u></p>	<p>APPROVED BY THE NAPA COUNTY FLOOD CONTROL AND WATER CONSERVATION DISTRICT</p> <p>Date: _____</p> <p>Processed By: _____</p> <p>_____ Deputy Clerk of the Board</p>	<p>ATTEST: NEHA HOSKINS Clerk of the Board</p> <p>By: _____</p>
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GRANTOR: Orciuoli
Project Name: Napa River Napa Creek Flood Protection Project

APN: 044-220-017

EXHIBIT A
LEGAL DESCRIPTION



ORDER NO: T0021153-006
UPDATED REPORT #: 1

EXHIBIT A

LEGAL DESCRIPTION

The land referred to in this report is situated in the City of Napa County of Napa, State of California, and is described as follows:

Commencing at a point on the southern line of the 56 foot strip of land conveyed to the City of Napa by deed recorded August 26, 1965 in [Book 729 of Official Records at page 630](#), Napa County Records, distant thereon south 89° 51' east 195 feet from the northeastern corner of Parcel Three as shown on the Map entitled, "Record of Survey Map of the Lands of Kenneth Rose, et al", filed September 26, 1962 in [Book 9 of Surveys at page 93](#), Napa County Records; running thence along the lines of the 56 foot strip of land above referred to (being also the southern line of North Bay Drive and the eastern line of Wall Street) south 89° 51' east 40.08 feet on a curve to the left with a radius of 76 feet through a central angle of 90° 09' an arc distance of 119.58 feet, and north 84.80 feet to the northern line of Parcel Four, as shown on the Record of Survey Map above referred to; thence south 89° 51' east 204.07 feet to the northeastern corner of said Parcel Four; thence south 22° west 330.16 feet to the southeastern corner of said Parcel Four; thence north 89° 51' west 196.67 feet to a point that bears south 89° 51' east 195 feet from the southeastern corner of Parcel Three above referred to; thence north 145.44 feet to the point of commencement.

APN: 044-220-017

GRANTOR: Orciuoli
Project Name: Napa River Napa Creek Flood Protection Project

APN: 044-220-017

EXHIBIT B
GRANT DEED

RECORDING REQUESTED BY:

Napa County Flood Control and Water
Conservation District

WHEN RECORDED MAIL TO:

Napa County Flood Control and Water
Conservation District
804 First Street
Napa, CA 94559

The undersigned grantee hereby declares this
instrument to be exempt from Recording Fees
(Govt. Code §§ 6103 and 27383) and
Documentary Transfer Tax (Revenue and
Taxation Code §11922). *Government
Agency Acquiring Title*

APN: 044-220-017

Space Above This Line for Recorder's Use

GRANT DEED

FOR VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

ENZO ORCIUOLI, AN UNMARRIED MAN

Hereby GRANTS TO


**NAPA COUNTY FLOOD CONTROL AND WATER CONSERVATION DISTRICT, a special district of
the State of California**

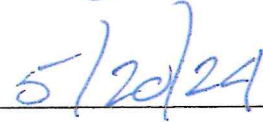
The following described real property in the City of Napa, County of Napa, State of California:

LEGAL DESCRIPTION AND MAP ATTACHED HERETO AS EXHIBITS "A" AND "B" AND MADE A PART HEREOF

GRANTOR:

ENZO ORCIUOLI, AN UNMARRIED MAN

By: 
Enzo Orciuoli

Date: 
5/20/24

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

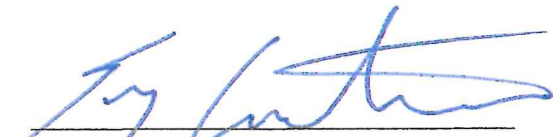
A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which the certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF NAPA

On this 20th day of MAY, 2024, before me, TY CADEMARTORI, a Notary Public in and for the State of California, personally appeared ENZO ORCIJOLI proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL the day and year first above written.



NOTARY PUBLIC

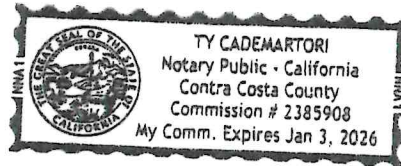


EXHIBIT A
Legal Description



ORDER NO: T0021153-006
UPDATED REPORT #: 1

EXHIBIT A

LEGAL DESCRIPTION

The land referred to in this report is situated in the City of Napa County of Napa, State of California, and is described as follows:

Commencing at a point on the southern line of the 56 foot strip of land conveyed to the City of Napa by deed recorded August 26, 1965 in [Book 729 of Official Records at page 630](#), Napa County Records, distant thereon south 89° 51' east 195 feet from the northeastern corner of Parcel Three as shown on the Map entitled, "Record of Survey Map of the Lands of Kenneth Rose, et al", filed September 26, 1962 in [Book 9 of Surveys at page 93](#), Napa County Records; running thence along the lines of the 56 foot strip of land above referred to (being also the southern line of North Bay Drive and the eastern line of Wall Street) south 89° 51' east 40.08 feet on a curve to the left with a radius of 76 feet through a central angle of 90° 09' an arc distance of 119.58 feet, and north 84.80 feet to the northern line of Parcel Four, as shown on the Record of Survey Map above referred to; thence south 89° 51' east 204.07 feet to the northeastern corner of said Parcel Four; thence south 22° west 330.16 feet to the southeastern corner of said Parcel Four; thence north 89° 51' west 196.67 feet to a point that bears south 89° 51' east 195 feet from the southeastern corner of Parcel Three above referred to; thence north 145.44 feet to the point of commencement.

APN: 044-220-017

CERTIFICATE OF ACCEPTANCE

GRANT DEED
(Portion of APN 044-220-017)

Pursuant to California Government Code section 27281, this is to certify that the interest in real property granted by the Grant Deed from ENZO ORCIUOLI, AN UNMARRIED MAN, to the NAPA FLOOD CONTROL AND WATER CONSERVATION DISTRICT ("District"), a special district of the State of California, is hereby accepted by its assignee as ordered by the District Board on July 26, 2022 and the District consents to the recordation thereof by its duly authorized officer.

Date: 5-29-24


RICHARD THOMASSER
District Manager

APPROVED AS TO FORM:
District Legal Counsel

By: Shana A. Bagley
Date: 04/20/2023

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which the certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF NAPA

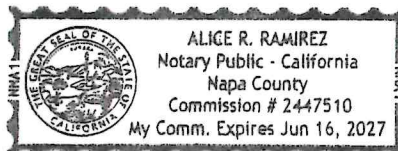
On this 29 day of May, 2024, before me, Alice R. Ramirez; a Notary Public in and for the State of California, personally appeared Richard M. Thomasser proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL the day and year first above written.

Alice R. Ramirez

NOTARY PUBLIC



GRANTOR: Orcioli
Project Name: Napa River Napa Creek Flood Protection Project

APN: 044-220-017

EXHIBIT C
PRELIMINARY TITLE REPORT



**First American Title
Company of Napa**

ORDER NO: T0021153-006
UPDATED REPORT #: 1

PRELIMINARY REPORT

First American Title Insurance Company

First American Title Company of Napa

California Department of Insurance License No. 2553-6

1700 Second Street, Suite 120, P.O. Box 388, Napa, CA 94559

Tel: (707) 254-4500 - Fax: (707) 492-5120

Property Address:

713 Silverado Trail
Napa, CA 94559

Assessor's Parcel Number:

044-220-017

Buyer/Borrower:

Enzo Orciuoli

Direct Title Inquiries to:

Kevin Dornbush

Email: KDornbush@FirstAmNapa.com

Seller/Owner:

Reference Number:

In response to the application for a policy of title insurance referenced herein, First American Title Insurance Company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a policy or policies of title insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that 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. Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

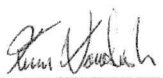
This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

The policy(s) of title insurance to be issued hereunder will be policy(s) of First American Title Insurance Company.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

Dated as of July 18, 2023 at 7:30 A.M.

By: 
Authorized Signatory



***First American Title
Company of Napa***

ORDER NO: **T0021153-006**
UPDATED REPORT #: **1**

The form of policy or policies of title insurance contemplated by this report is:

ALTA Owner's Policy (6/17/06) with Regional Exceptions (Standard Coverage)

A specific request should be made if another form or additional coverage is desired.

TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

ENZO ORCIUOLI, AN UNMARRIED MAN

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A FEE

THE LAND REFERRED TO IN THIS REPORT IS DESCRIBED AS FOLLOWS:

See Exhibit A attached hereto and made a part hereof.



**First American Title
Company of Napa**

ORDER NO: T0021153-006
UPDATED REPORT #: 1

EXHIBIT A

LEGAL DESCRIPTION

The land referred to in this report is situated in the City of Napa County of Napa, State of California, and is described as follows:

Commencing at a point on the southern line of the 56 foot strip of land conveyed to the City of Napa by deed recorded August 26, 1965 in Book 729 of Official Records at page 630, Napa County Records, distant thereon south 89° 51' east 195 feet from the northeastern corner of Parcel Three as shown on the Map entitled, "Record of Survey Map of the Lands of Kenneth Rose, et al", filed September 26, 1962 in Book 9 of Surveys, at page 93, Napa County Records; running thence along the lines of the 56 foot strip of land above referred to (being also the southern line of North Bay Drive and the eastern line of Wall Street) south 89° 51' east 40.08 feet on a curve to the left with a radius of 76 feet through a central angle of 90° 09' an arc distance of 119.58 feet, and north 84.80 feet to the northern line of Parcel Four, as shown on the Record of Survey Map above referred to; thence south 89° 51' east 204.07 feet to the northeastern corner of said Parcel Four; thence south 22° west 330.16 feet to the southeastern corner of said Parcel Four; thence north 89° 51' west 196.67 feet to a point that bears south 89° 51' east 195 feet from the southeastern corner of Parcel Three above referred to; thence north 145.44 feet to the point of commencement.

APN: 044-220-017



***First American Title
Company of Napa***

ORDER NO: **T0021153-006**
UPDATED REPORT #: **1**

AT THE DATE HEREOF, EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. General and special taxes and assessments for the fiscal year 2023-2024, a lien not yet due or payable.
2. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
3. Any claim that any portion of the land is below the ordinary high water mark where it was located prior to any artificial or avulsive changes in the location of the shoreline or riverbank.
4. Any rights, interests, or easements in favor of the public, which exist or are claimed to exist over any portion of said land covered by water, including a public right of access to the water.
5. Any claim that any portion of the land is or was formerly tidelands or submerged lands.
6. An easement for pipe lines for the transmission and distribution of water and incidental purposes, recorded January 31, 1883 as Book 39 of Deeds at page 100 of Official Records.
In Favor of : Napa City Water Company

The location of the easement cannot be determined from the public record.

7. Rights of parties in possession.

-END OF EXCEPTIONS-



**First American Title
Company of Napa**

ORDER NO: T0021153-006
UPDATED REPORT #: 1

Information Notes:

- a. The following taxes are shown for proration purposes only:
General and special taxes and assessments for the fiscal year 2022-2023
First Installment : \$1,071.55 Paid
Second Installment : \$1,071.55 Paid
Tax Rate Area : 2000
A. P. No. : 044-220-017
- b. The Assessor's Parcel Number(s), if any, contained in the legal description herein, are for quick identification purposes only, and are not a part of the actual legal descriptions.
- c. Any statement regarding the acreage of the herein described land contained within the legal description in this report is derived from the public record and is for recorded deed purposes only. The Policy of Title Insurance contemplated by this report provides no insurance with respect to acreage and no acreage statement will appear within the legal description of such policy.
- d. The County Recorder may charge an additional \$20.00 recording fee, if not provided with a "Preliminary Change of Ownership Report" Form, for each Deed to be recorded. The purchaser is responsible for completing and signing this form.
- e. Before an escrow can close, or funds placed in a Savings Account, the Seller must furnish a Taxpayer Identification Number to us so that we can file an IRS Form 1099S or its equivalent, with the Internal Revenue Service. This procedure is required by Section 6045 of the Internal Revenue Code.
- f. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company of the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

Lenders Supplemental Report:

- g. According to the public records, there has been no conveyance of the land within a period of two years prior to the date of this report, except as follows:

NONE

July 24, 2023
Mark

Encinas/kt



**First American Title
Company of Napa**

ORDER NO: T0021153-006
UPDATED REPORT #: 1

RESTRICTIVE COVENANT NOTIFICATION

The following statement is deemed attached as a coversheet to any declaration, governing document, or deed identified in the above exceptions:

If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Information for processing a "Restrictive Covenant Modification" form:

1. Print a complete copy of the document in question. Strike out what you believe to be unlawful restrictive language in the document.
2. Print and complete the "Restrictive Covenant Modification" ("RCM") form. Note that the signature on the form must be acknowledged by a notary public or other qualified officer.
3. Submit the completed RCM form and the document with your strike-outs to the County Clerk-Recorder's Office for the county where the property is located. No fee is required for this service.
4. The County Clerk-Recorder's Office will forward the RCM form and the document with your strike-outs to the Office of the County Counsel, who will determine whether the document contains any unlawful restrictions.
5. The Office of the County Counsel will return the RCM form and the document with your strike-outs to the County Clerk-Recorder's Office along with its determination. If approved, a Deputy County Counsel will sign the RCM, and the County Clerk-Recorder's Office will record, image and index it. If the Office of the County Counsel determines that the document does not contain an unlawful restriction, the County Clerk-Recorder's Office will not record the RCM.
6. The approved RCM will be returned to the submitter by mail.

The "Restrictive Covenant Modification" form is included.

[Restrictive Covenant Modification form](#)



***First American Title
Company of Napa***

ORDER NO: T0021153-006
UPDATED REPORT #: 1

WARNING:

The map attached, if any, may or may not be a survey of the land depicted hereon. First American disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

[CLICK HERE FOR MAP](#)



**First American Title
Company of Napa**

ORDER NO: T0021153-006
UPDATED REPORT #: 1

PRIVACY POLICY

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 parent company, The First American Corporation, 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 which 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 guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at www.firstam.com.

Type 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 for 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, 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.

ATTACHMENT ONE (Revised 06-03-11)**CALIFORNIA LAND TITLE ASSOCIATION
STANDARD COVERAGE POLICY – 1990****EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE - SCHEDULE B, PART I

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

1. Taxes or assessments which 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.
Proceedings by a public agency which 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.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (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, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material not shown by the public records.

CLTA HOMEOWNER'S POLICY OF TITLE INSURANCE (02-03-10)**ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE****EXCLUSIONS**

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of those portions of any law or government regulation concerning:
 - a. building;
 - b. zoning;
 - c. land use;
 - d. improvements on the Land;
 - e. land division; and
 - f. environmental protection.

This Exclusion does not limit the coverage described in Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23 or 27.

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not limit the coverage described in Covered Risk 14 or 15.
3. The right to take the Land by condemning it. This Exclusion does not limit the coverage described in Covered Risk 17.
4. Risks:
 - a. that are created, allowed, or agreed to by You, whether or not they are recorded in the Public Records;
 - b. that are Known to You at the Policy Date, but not to Us, unless they are recorded in the Public Records at the Policy Date;
 - c. that result in no loss to You; or
 - d. that first occur after the Policy Date - this does not limit the coverage described in Covered Risk 7, 8.e., 25, 26, 27 or 28.
5. Failure to pay value for Your Title.
6. Lack of a right:
 - a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
 - b. in streets, alleys, or waterways that touch the Land.
 This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
7. The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.

LIMITATIONS ON COVERED RISKS

Your insurance for the following Covered Risks is limited on the Owner's Coverage Statement as follows:

- For Covered Risk 16, 18, 19, and 21 Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

Covered Risk	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less)	\$5000.00

**AMERICAN LAND TITLE ASSOCIATION
RESIDENTIAL TITLE INSURANCE POLICY (6-1-87)**

EXCLUSIONS

In addition to the Exceptions in Schedule B, you are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes building and zoning ordinances and also laws and regulations concerning:

- * land use
- * improvements on the land
- * land division
- * environmental protection

This exclusion does not apply to violations or the enforcement of these matters which appear in the public records at Policy Date.

This exclusion does not limit the zoning coverage described in Items 12 and 13 of Covered Title Risks.

2. The right to take the land by condemning it, unless:
 - * a notice of exercising the right appears in the public records
 - * on the Policy Date
 - * the taking happened prior to the Policy Date and is binding on you if you bought the land without knowing of the taking
3. Title Risks:
 - * that are created, allowed, or agreed to by you
 - * that are known to you, but not to us, on the Policy Date – unless they appeared in the public records
 - * that result in no loss to you
 - * that first affect your title after the Policy Date – this does not limit the labor and material lien coverage in Item 8 of Covered Title Risks
4. Failure to pay value for your title.
5. Lack of a right:
 - * to any land outside the area specifically described and referred to in Item 3 of Schedule A

OR

* in streets, alleys, or waterways that touch your land

This exclusion does not limit the access coverage in Item 5 of Covered Title Risks.

**2006 ALTA LOAN POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
 - (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13 or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. (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.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (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, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

**2006 ALTA OWNER'S POLICY (06-17-06)
EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;

or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.

- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 9 and 10); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Title.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction vesting the Title as shown in Schedule A, is
 - (a) a fraudulent conveyance or fraudulent transfer; or
 - (b) a preferential transfer for any reason not stated in Covered Risk 9 of this policy.
5. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) that arise by reason of:

1. (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.
2. 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 persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and that are not shown by the Public Records.
5. (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, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material not shown by the Public Records.

ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (07-26-10) EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;

or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.

- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.

6. Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
8. The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
9. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.