

CLTA GUARANTEE FORM NO. 6 (06-05-14) CHAIN OF TITLE GUARANTEE

North American Title Insurance Company

Guarantee No.: 55913-20-00296

Amount of Liability: \$1,000.00

Date of Guarantee: September 24, 2019 at 12:00 AM

Fee: \$435.00

SCHEDULE A

1. Name of Assured: Erica B. Steiner (aka Erica Steiner), Trustee of the Erica B. Steiner Trust Agreement dated January 26, 1996
2. The Land referred to in this Guarantee is described as follows:

Real Property in the unincorporated area of the County of San Mateo, State of California, described as follows:

ALL OF LOTS 6 AND 7 AND A PORTION OF LOTS 1, 2, 3 AND 5, BLOCK 5, AS SHOWN ON THAT CERTAIN MAP ENTITLED "MAP OF SUBDIVISION OF BLOCK 10 MIRAMAR TERRACE, SAN MATEO COUNTY, CALIFORNIA", FILED IN THE OFFICE OF THE RECORDER OF THE COUNTY OF SAN MATEO COUNTY, STATE OF CALIFORNIA, ON AUGUST 5, 1907 IN BOOK 5 OF MAPS AT PAGE(S) 19, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHWESTERLY CORNER OF AFOREMENTIONED BLOCK, THENCE FROM SAID POINT OF BEGINNING, EASTERLY ALONG THE SOUTHERLY LINE OF SAID BLOCK 5, NORTH 65° 30' 00" EAST 58.78 FEET TO THE TRUE POINT OF BEGINNING, THENCE FROM SAID TRUE POINT OF BEGINNING CONTINUING ALONG SAID SOUTHERLY TINE, NORTH 65° 30' 00" EAST 194.64 FEET TO THE MOST EASTERLY CORNER OF SAID BLOCK 5; THENCE NORTHERLY AND WESTERLY ALONG THE NORTHERLY LINE OF BLOCK 5, NORTH 62° 09' 28" WEST 78.56 FEET (NORTH 63° 45' WEST 79.00 FEET PER MAP) TO AN ANGLE POINT IN THE BLOCK; THENCE CONTINUING WESTERLY ALONG SAID NORTHERLY LINE 89.15 FEET TO A POINT ON THE NORTHERLY LINE OF SAID BLOCK 5, SAID POINT BEING EASTERLY ALONG SAID NORTHERLY LINE 5.31 FEET FROM THE MOST NORTHERLY CORNER OF AFOREMENTIONED LOT 5; THENCE LEAVING THE NORTHERLY LINE OF BLOCK 5, SOUTH 8° 52' 32" WEST 120.01 FEET TO THE TRUE POINT OF BEGINNING. AS CREATED IN DOCUMENT ENTITLED APPROVAL OF LOT LINE ADJUSTMENT RECORDED OCTOBER 19, 1999 UNDER DOCUMENT NO. 99175196 OF OFFICIAL RECORDS OF SAN MATEO COUNTY.

APN: 048-076-140 JPN: 048-007-075-02-01

3. This Guarantee does not cover:
 - a. Taxes, assessments, and matters related thereto.
 - b. Instruments, proceedings, or other matters which do not specifically describe said Land.

4. ASSURANCES:

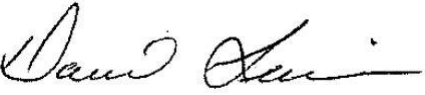
According to the Public Records as of the Date of Guarantee,

- a. Brad J. Lucas and Melanie Lucas, husband and wife as community property with right of survivorship purportedly acquired an estate or interest in the Land pursuant to a Grant Deed
- b. Matters affecting the interest described in Paragraph 4a recorded subsequent to April 29, 2015 are shown in Schedule B.

SCHEDULE A
(Continued)

NORTH AMERICAN TITLE COMPANY, INC.

North American Title Insurance Company
Emilio Fernandez
President

By: 
Authorized Officer or Agent



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SCHEDULE B

1. Grant Deed

Grantor:Kevin E. Ryan and Lisa S. Ryan, husband and wife as community property with right of survivorship

Grantee:Erica Steiner, Trustee of the Erica B. Steiner Trust Agreement dated January 26, 1996 and Sandra P. Mclver, Trustee of The Sandra P. Mclver Trust Agreement dated May 17, 1991, as tenants in common

Recorded April 29, 2015 as Instrument No. 2015-043005

2. Quitclaim Deed

Grantor:Sandra P. Mclver, Trustee of the Sandra P. Mclver Trust Agreement dated May 17, 1991

Grantee:Erica B. Steiner (aka Erica Steiner), Trustee of the Erica B. Steiner Trust Agreement dated January 26, 1996

Recorded June 12, 2015 as Instrument No. 2015-060811

3. Grant Deed

Grantor:Erica B. Steiner (aka Erica Steiner), Trustee of the Erica B. Steiner Trust Agreement dated January 26, 1996

Grantee:Brad J. Lucas and Melanie Lucas, husband and wife as community property with right of survivorship

Recorded March 18, 2020 as Instrument No. 2020-024263

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EXHIBIT A

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Privacy Policy

Rev. 03/01/2020

The States Title Family of Companies

FACTS		WHAT DOES THE STATES TITLE FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Transaction history and payment history • Purchase history and account balances 		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons the States Title Family of Companies ("ST") chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does ST share?	Can you limit this sharing?
For our everyday business purposes Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes To offer our products and services to you		Yes	No
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes Information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 1 (650) 419-3827		

Other important information

*California Residents – Effective January 1, 2020, the California Consumer Privacy Act allows California residents, upon a verifiable consumer request, to request that a business that collects consumers' personal information give consumers access, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information was shared. California residents also have the right to submit a request for deletion of information under certain circumstances. If a business does not produce the information or delete the consumer's personal information as requested, it must provide an explanation in terms of the exemptions and exceptions provided under the CCPA. To contact us with questions about our compliance with the CCPA, call 1 (650) 419-3827 or email info@statestitle.com.

Who we are	
Who is providing this notice?	The States Title Family of Companies (identified below), which offers title insurance and settlement services.
What we do	
How does ST protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.
How does ST collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for insurance; • Apply for financing; • Give us your contact information • Provide your mortgage information • Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include collection agencies, IT service providers, companies that perform marketing services on our behalf, and consumer reporting agencies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • ST doesn't jointly market.

The States Title Family of Companies consists of the following entities:

States Title Holding Inc.

States Title, Inc.

States Title Insurance Company

States Title Insurance Company of California

States Title Agency, Inc.

Spear Agency Acquisition Inc.

Title Agency Holdco, LLC.

North American Title Company

North American Title Company, Inc.

North American Title Company of Colorado

North American Title Insurance Company

North American Services, LLC

North American Title Agency, Inc.

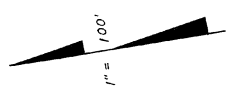
North American Title, LLC

North American Title Company, LLC

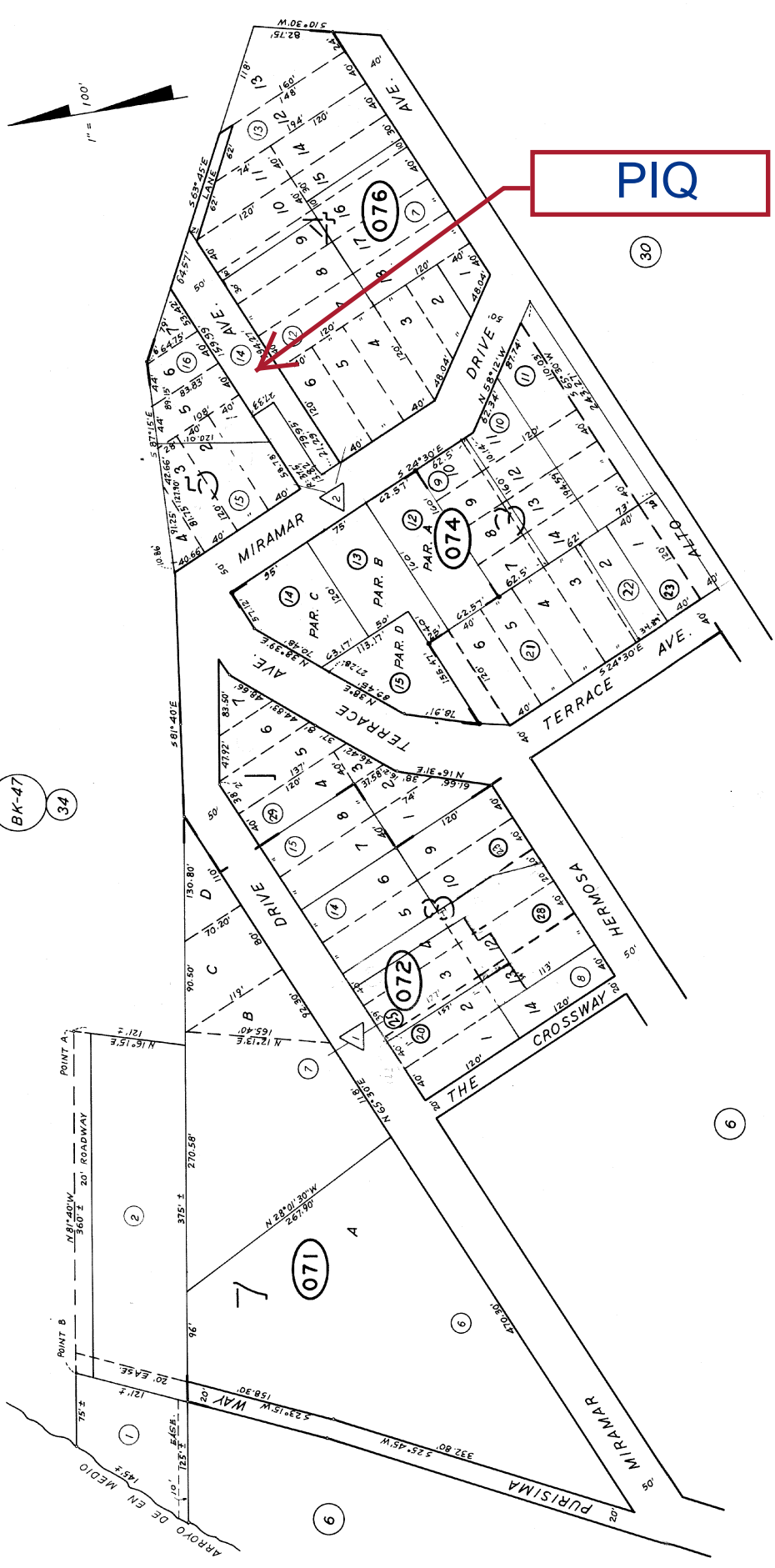
NASSA LLC

North American Asset Development, LLC

TAX CODE AREA - - - - -



BK-47
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PIQ

- △ PARCEL MAP VOL 66/97-98
- △ 1 MIRAMAR TERRACE RSM 4/12
- △ 2 SUB OF BLOCK 10 MIRAMAR TERRACE RSM 5/19