



*First American Title*

# Guarantee

CLTA Guarantee Form No. 28 -  
Condition of Title

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**5026900-6817670**

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE GUARANTEE CONDITIONS ATTACHED HERETO AND MADE A PART OF THIS GUARANTEE.

**FIRST AMERICAN TITLE INSURANCE COMPANY**

a Nebraska corporation, herein called the Company

**GUARANTEES**

against loss or damage not exceeding the Amount of Liability stated in Schedule A sustained by the Assured by reason of any incorrectness in the Assurances set forth in Schedule A

*First American Title Insurance Company*

Kenneth D. DeGiorgio, President

Greg L. Smith, Secretary

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## EXCLUSIONS FROM COVERAGE

Except as expressly provided by the assurances in Schedule A, the Company assumes no liability for loss or damage by reason of the following:

- (a) Defects, liens, encumbrances, adverse claims or other matters against the title to any property beyond the lines of the Land.
- (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the Public Records (1) that are created, suffered, assumed or agreed to by one or more of the Assureds; or, (2) that result in no loss to the Assured.
- (c) Defects, liens, encumbrances, adverse claims or other matters not shown by the Public Records.
- (d) The identity of any party shown or referred to in any of the schedules of this Guarantee.
- (e) The validity, legal effect or priority of any matter shown or referred to in any of the schedules of this Guarantee.
- (f) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the Public Records.
- (g) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the Public Records.

## GUARANTEE CONDITIONS

### 1. Definition of Terms.

The following terms when used in the Guarantee mean:

- a. the "Assured": the party or parties named as the Assured in Schedule A, or on a supplemental writing executed by the Company.
- b. "Land": the Land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "Land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- c. "Mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- d. "Public Records": those records established under California statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- e. "Date of Guarantee": the Date of Guarantee set forth in Schedule A.
- f. "Amount of Liability": the Amount of Liability as stated in Schedule A.

### 2. Notice of Claim to be Given by Assured.

The Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured of any assertion of facts, or claim of title or interest that is contrary to the assurances set forth in Schedule A and that might cause loss or damage for which the Company may be liable under this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice by the failure and then only to the extent of the prejudice.

### 3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

### 4. Company's Option to Defend or Prosecute Actions; Duty of Assured to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- a. The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in Paragraph 4 (b), or to do any other act which in its opinion may be necessary or desirable to establish the correctness of the assurances set forth in Schedule A or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- b. If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of the Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- c. Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
- d. In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, the Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by

## GUARANTEE CONDITIONS (Continued)

the Company, the Assured, at the Company's expense, shall give the Company all reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the correctness of the assurances set forth in Schedule A to prevent or reduce loss or damage to the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

### 5. Proof of Loss or Damage.

- a. In the event the Company is unable to determine the amount of loss or damage, the Company may, at its option, require as a condition of payment that the Assured furnish a signed proof of loss. The proof of loss must describe the defect, lien, encumbrance, or other matter that constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage.
- b. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this paragraph shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonable necessary information from third parties, as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

### 6. Options to Pay or Otherwise Settle Claims:

#### Termination of Liability.

**In case of a claim under this Guarantee, the Company shall have the following additional options:**

- a. To pay or tender payment of the Amount of Liability together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment or tender of payment and that the Company is obligated to pay.

- b. To pay or otherwise settle with the Assured any claim assured against under this Guarantee. In addition, the Company will pay any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment or tender of payment and that the Company is obligated to pay; or
- c. To pay or otherwise settle with other parties for the loss or damage provided for under this Guarantee, together with any costs, attorneys' fees, and expenses incurred by the Assured that were authorized by the Company up to the time of payment and that the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in 6 (a), (b) or (c) of this paragraph the Company's obligations to the Assured under this Guarantee for the claimed loss or damage, other than the payments required to be made, shall terminate, including any duty to continue any and all litigation initiated by the Company pursuant to Paragraph 4.

### 7. Limitation Liability.

- a. This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in Schedule A and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee.
- b. If the Company, or the Assured under the direction of the Company at the Company's expense, removes the alleged defect, lien, or encumbrance or cures any other matter assured against by this Guarantee in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.
- c. In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom.
- d. The Company shall not be liable for loss or damage to the Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

### 8. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the Amount of Liability under this Guarantee pro tanto.

### 9. Payment of Loss.

- a. No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.
- b. When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions, the loss or damage shall be payable within thirty (30) days thereafter.

## GUARANTEE CONDITIONS (Continued)

### 10. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

### 11. Arbitration.

Either the Company or the Assured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision, or to any other controversy or claim arising out of the transaction giving rise to this Guarantee. All arbitrable matters when the amount of liability is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. Arbitration pursuant to this Guarantee and under the Rules shall be binding upon the parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction.

### 12. Liability Limited to This Guarantee; Guarantee Entire Contract.

- a. This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.
- b. Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.
- c. No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

### 13. Severability.

In the event any provision of this Guarantee, in whole or in part, is held invalid or unenforceable under applicable law, the Guarantee shall be deemed not to include that provision or such part held to be invalid, but all other provisions shall remain in full force and effect.

### 14. Choice of Law; Forum.

- a. Choice of Law: The Assured acknowledges the Company has underwritten the risks covered by this Guarantee and determined the premium charged therefor in reliance upon the law affecting interests in real property and applicable to the interpretation, rights, remedies, or enforcement of Guarantees of the jurisdiction where the Land is located.

Therefore, the court or an arbitrator shall apply the law of the jurisdiction where the Land is located to determine the validity of claims that are adverse to the Assured and to interpret and enforce the terms of this Guarantee. In neither case shall the court or arbitrator apply its conflicts of law principles to determine the applicable law.

- b. Choice of Forum: Any litigation or other proceeding brought by the Assured against the Company must be filed only in a state or federal court within the United State of America or its territories having appropriate jurisdiction.

### 15. 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 Guarantee and shall be addressed to the Company at **First American Title Insurance Company, Attn: Claims National Intake Center, 5 First American Way, Santa Ana, California 92707. Phone: 888-632-1642 (claims.nic@firstam.com).**



*First American Title*

# Schedule A

## CLTA Guarantee Form No. 28 - Condition of Title

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**5026900-6817670**

File No.: 6817670

Guarantee No. 6817670

Amount of Liability: \$2,500.00

Date of Guarantee: April 08, 2022 at 7:30 A.M.

Fee: \$500.00

1. Name of Assured:

Paradise Recreation and Park District

2. The estate or interest in the Land which is covered by this Guarantee is:

Fee

3. The Land referred to in this Guarantee is described as follows:

Real property in the Town of Paradise, County of Butte, State of California, described as follows:

ALL THAT PORTION OF THE SOUTHWEST ONE-QUARTER OF THE NORTHEAST ONE-QUARTER OF SECTION 19, TOWNSHIP 22 NORTH, RANGE 4 EAST, MOUNT DIABLO MERIDIAN BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL I:

BEGINNING AT THE CENTER OF SECTION 19, TOWNSHIP 22 NORTH, RANGE 4 EAST, M.D.B. & M.; THENCE NORTH 0° 51' 12" WEST ALONG THE NORTH AND SOUTH CENTER LINE OF SAID SECTION 19, A DISTANCE OF 745 FEET TO A POINT IN THE SOUTH LINE OF THAT PARCEL OF LAND DESCRIBED IN DEED FROM ETHEL G. WALTON TO JAMES W. COLLINS ET UX, RECORDED SEPTEMBER 30, 1953 IN BOOK 690 OF BUTTE COUNTY OFFICIAL RECORDS, AT PAGE 233; THENCE WEST ALONG THE SOUTH LINE OF SAID COLLINS PARCEL 199.74 FEET TO THE SOUTHWEST CORNER OF SAID COLLINS PARCEL IN THE EAST LINE OF A 50 FOOT ROAD; THENCE ALONG SAID EAST LINE NORTH 11° 50' WEST 128.32 FEET AND NORTH 5° 12' 30" WEST 10.84 FEET TO THE TRUE POINT OF BEGINNING OF THE PARCEL TO BE DESCRIBED; THENCE FROM SAID TRUE POINT OF BEGINNING, LEAVING THE EAST LINE OF SAID ROAD, EASTERLY IN A DIRECT LINE TO A POINT IN THE EAST LINE OF SAID COLLINS PARCEL DISTANT NORTH 137.5 FEET FROM THE SOUTHEAST CORNER OF SAID COLLINS PARCEL; THENCE NORTH ALONG THE EAST LINE OF SAID COLLINS PARCEL 137.5 FEET TO THE NORTHEAST CORNER OF SAID COLLINS PARCEL; THENCE ALONG THE NORTH LINE OF SAID COLLINS PARCEL WEST 895.57 FEET TO THE NORTHWEST CORNER OF SAID COLLINS PARCEL, IN THE EAST LINE OF A 50 FOOT ROAD; THENCE ALONG THE WEST LINE OF SAID COLLINS PARCEL SOUTH 5° 12' 30" EAST 139.16 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL II:

COMMENCING AT A POINT BEING LOCATED IN THE NORTH-SOUTH CENTERLINE OF SAID SECTION

19, SAID POINT BEING LOCATED NORTH 00° 51' 12" WEST, 1020.00 FEET ALONG SAID CENTERLINE FROM THE CENTER ONE-QUARTER CORNER OF SAID SECTION, SAID POINT ALSO BEING LOCATED IN THE NORTHERLY LINE OF THAT CERTAIN PARCEL OF LAND AS DESCRIBED IN THAT CERTAIN DEED FILED FOR RECORD IN BOOK 640 AT PAGE 285 IN THE OFFICIAL RECORDS OF SAID COUNTY AND STATE; THENCE SOUTH 90° 00' 00" EAST, 207.09 FEET TO THE TRUE POINT OF BEGINNING, SAID POINT BEING MARKED BY A 3/4" IRON PIPE TAGGED LS 5616; THENCE NORTH 25° 00' 00" EAST, 153.59 FEET TO A 3/4" IRON PIPE TAGGED LS 5616; THENCE SOUTH 90° 00' 00" EAST, 210.00 FEET TO A 3/4" IRON PIPE TAGGED LS 5616; THENCE SOUTH 22° 03' 04" WEST, 85.23 FEET TO A 3/4" IRON PIPE TAGGED LS 5616; THENCE SOUTH 06° 09' 44" EAST, 60.55 FEET TO A 3/4" IRON PIPE TAGGED LS 5616, SAID IRON PIPE BEING LOCATED ON THE NORTHERLY LINE OF SAID PARCEL DESCRIBED IN OFFICIAL RECORD BOOK 640, PAGE 285; THENCE ALONG SAID NORTHERLY LINE NORTH 90° 00' 00" WEST, 249.41 FEET TO THE POINT OF BEGINNING.

THE PROPERTY DESCRIBED HEREIN IS ONE PARCEL UNDER ASSESSOR PARCEL NO. 054-250-054. THE PARCEL IS THE RESULT OF A BOUNDARY LINE MODIFICATION APPROVED BY THE TOWN OF PARADISE ON DECEMBER 5, 1991, AND IS DESCRIBED UNDER BUTTE COUNTY SERIAL NOS. 91-41751 AND 92-10972.

APN: 054-250-054

4. ASSURANCES:

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

- a. Title to the estate or interest in the Land is vested in:

Laura Miles, a single woman

- b. Title to the estate or interest is subject to defects, liens, or encumbrances shown in Schedule B which are not necessarily shown in the order of their priority.



*First American Title*

## Schedule B

### CLTA Guarantee Form No. 28 - Condition of Title

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**5026900-6817670**

File No.: 6817670

1. General and special taxes and assessments for the fiscal year 2022-2023, 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.

RE-CHECK SUPPLEMENTAL TAXES PRIOR TO THE CLOSE OF ESCROW.

3. The herein described land lies within the bounds of Paradise Irrigation District.

**Note:** For any amounts due, contact:

Paradise Irrigation District  
6332 Clark Road  
Paradise, CA 95969  
Phone: 530 877-4971

4. The herein described land lies within the bounds of Wastewater Design Assessment District, Town of Paradise, as contained in Document Recorded December 28, 1990, under Butte County Recorder's Serial No. 90-55251.

**Note:** For Assumption or Payoff Figures call Town of Paradise, two (2) weeks prior to close of escrow.

Fax #: (530) 877-5059

Amendment thereof Recorded July 16, 1991, under Butte County Recorder's Serial No. 91-28799.

5. An easement for irrigation ditches, drainage ditches, and pipelines and incidental purposes in the document recorded May 3, 1948 as Book 446, Page 458 and April 19, 1948, Book 450, Page 300 of Official Records.
6. Any facts, rights, interests or claims that may exist or arise by reason of matters, if any, disclosed by that certain Record of Survey filed May 21, 1992 in book 127, page 5 .
7. 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.
8. The lack of a right of access to and from the land.
9. The Vestee herein acquired Title by Document (s) Recorded February 14, 2018, Serial No. 2018-0005767.

10. Taxes for proration purposes only for the fiscal year 2022-2023.  
First Installment: \$458.08, PAID  
Second Installment: \$458.08, PAID  
Tax Rate Area: 005-001  
APN: 054-250-054

11. The Easement described below is for deed preparation only and cannot be insured by this Title Company.

PARCEL III:

A RIGHT OF WAY FOR ROAD PURPOSES OVER A 50 FOOT ROADWAY, KNOWN AS FEATHER RIVER PLACE, ITS WESTERN TERMINAL AT PENTZ ROAD, RUNNING EASTERLY TO THE CENTER OF SECTION 19, TOWNSHIP 22 NORTH, RANGE 4 EAST, M.D.B & M. AND EXTENDING IN A NORTHERLY DIRECTION AS SHOWN ON ASSESSOR'S MAP BOOK 54-25, AND TO ITS MOST NORTHERLY TERMINAL.

VP:md





Mid Valley Title & Escrow Company  
6848 Skyway Road, Ste D  
Paradise, CA 95969

### **Illegal Restrictive Covenants**

Please be advised that any provision contained in this document, or in a document that is attached, linked, or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.