



FIRST CENTENNIAL TITLE COMPANY OF NEVADA

1450 Ridgeview Dr, Ste 100, Reno, NV 89519

Phone: (775)689-8510 • Fax: 775-689-8520



COMMITMENT FOR TITLE INSURANCE

Issued By

First American Title Insurance Company

Today's Date:

September 15, 2026

Order No.: P-26058927-RQ

Escrow Officer: Rachel Quilici

Proposed Buyer/Borrower:

Property Address: 1720 Allen Street, Reno, NV 89509

Lender: TBD

Loan Amount: \$1.00

Sierra Sotheby's International - Kietzke

5301 Kietzke Lane, Ste. 200

Reno, NV 89511

First Centennial Title of Nevada

Lisa Quilici

Lisa Quilici, Authorized Signatory

Examined by Gerritt Schmidt



ALTA COMMITMENT FOR TITLE INSURANCE

Issued by

First American Title Insurance Company

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, First American Title Insurance Company, a Texas company (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

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

COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.

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- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
 - d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
 - e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
 - f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
 - g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
 - h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
 - i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
 - j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
2. If all of the Schedule B, Part I-Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - a. the Notice;
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I-Requirements; and
 - f. Schedule B, Part II-Exceptions; and
 - g. a counter-signature by the Company or its issuing agent that may be in electronic form.
 4. **COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I-Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I-Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II-Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

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7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.

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First American Title Insurance Company

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: First Centennial Title Company of Nevada
Issuing Office: 1450 Ridgeview Dr, Ste 100, Reno, NV 89519
Issuing Office's ALTA® Registry ID: 1022833
Loan ID No.:
Commitment No.: P-26058927-RQ-1
Issuing Office File No.: P-26058927-RQ
Property Address: 1720 Allen Street, Reno, NV 89509

SCHEDULE A

1. Commitment Date: August 21, 2026 at 08:00 AM
2. Policy to be issued:
 - a. ALTA Owner's Policy (2021)
Proposed Insured:
Proposed Amount of Insurance: TBD
The estate or interest to be insured: Fee Simple
 - b. ALTA Loan Policy (2021)
Proposed Insured: TBD
Proposed Amount of Insurance: TBD
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is:

Fee Simple
4. The Title is, at the Commitment Date, vested in:

Austin Olson and Susan E. Olson, husband and wife, as community property with rights of survivorship
5. The Land is described as follows:

SEE SCHEDULE C ATTACHED HERETO

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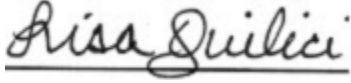
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SCHEDULE A

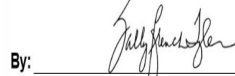
(Continued)

First Centennial Title of Nevada

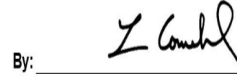


Lisa Quilici, Authorized Signatory
Examined by Gerritt Schmidt

FIRST AMERICAN TITLE INSURANCE COMPANY



By: _____
Sally F. Tyler, President



By: _____
Lisa W. Cornehl, Secretary

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SCHEDULE B, PART I Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. **PRIOR TO THE CLOSE OF ESCROW FIRST CENTENNIAL TITLE COMPANY WILL REQUIRE:**
 - a. An Owner's Declaration/Affidavit be completed and supplied for review prior to the issuance of any policy of title insurance.
 - b. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective March 1, 2026. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person, as defined in the RRE Rule, prior to closing.

NOTE: General and Special Taxes for proration purposes for the fiscal year 2026-2027 including any secured personal property and any district assessments, **are PAID IN FULL.**

Total Amount Taxed: \$2,958.94
Credit: \$1,666.11
Total Amount Paid: \$1,292.83
Assessor's Parcel No.: 010-141-02

Please contact the Washoe County Treasurer's Office at (775) 328-2510 to obtain current amounts due prior to the close of escrow.

NOTE: According to the public records there have been no conveyances of the property described in this Report within a period of 24 months prior to the date of this Report, except as follows: **None.**

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Commitment for Title Insurance (07-01-2021)
Schedule BI



P-26058927-RQ

SCHEDULE B, PART I

(Continued)

NOTE: Prior to close of escrow, First Centennial Title must be supplied with either a "Certificate of Compliance" or "Notice of Exemption" from the Washoe County District Health Department regarding wood burning stoves.

NOTE: Not entitled to Short Term Rate.

NOTE: This is preparatory to the issuance of an ALTA Loan Policy (2021) of Title Insurance. We have no knowledge of any fact which would preclude the issuance of said ALTA POLICY with Endorsements 9.10 and 22 attached.

There is located on said land a **Single Family Residence** designated as 1720 Allen Street, Reno, NV.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BI



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ALTA COMMITMENT FOR TITLE INSURANCE

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SCHEDULE B, PART II Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I - Requirements are met.
2. (a) 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.
(b) 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.
3. Any facts, rights, interests, or claims which are not shown by the Public Records but that could be ascertained by an inspection of the Land or which may be asserted by persons in possession of the Land.
4. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
6. (a) Unpatented mining claims; (b) reservations or exceptions in Patents or in Acts authorizing the issuance thereof; (c) water rights, or claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
7. Any lien or right to a lien for services, labor or material not shown by the Public Records.

Exceptions 1-7 will be omitted on extended coverage policies

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



P-26058927-RQ

SCHEDULE B, PART II

(Continued)

8. Any additional tax that may be levied against said land due to the supplemental tax roll, by reason of a change in ownership or completion of new construction thereon.
9. Any liens that may be created for Delinquent Sewer Charges by reason of said premises lying within the City of Reno/Sparks, the County of Washoe (Sewer). Contact the following for Sewer/Water, and/or Tax Assessment information: City of Reno Sewer at (775) 334-2095; City of Sparks Sewer at (775) 353-2360; County of Washoe Sewer at (775) 954-4601; Washoe County Treasurer at (775) 328-2510. Delinquent amounts may be added to and collected through the secured real property tax roll of the Washoe County Assessor's Office and included in the tax installments referenced above.

Any liens as created by the Central Truckee Meadows Remediation District, the Golden Valley Aquifer Recharge Program, or the North Spanish Springs Floodplain Detention Facility. Please fax demands to Washoe County Utilities at (775) 328-3699.

Any liens which may be or may become due the Sun Valley General Improvement District by reason of said land being within the boundaries of said District, and any use of the services provided thereby. Please contact the following number for specific amounts – (775)673-2220.

Any liens which may be or may become due the Incline Village General Improvement District by reason of said land being within the boundaries of said District, and any use of the services provided thereby. Please contact the following number for specific amounts – (775)832-1203.

10. Any unpaid charges for delinquent garbage fees, plus any interest and/or penalties, which would create a lien and attach to said premises, pursuant to Nevada Revised Statutes Section 444.520.
11. Except all water, claims or rights to water, in or under said land.
12. Covenants, conditions and restrictions, set forth in a Declaration of Restrictions, recorded July 18, 1937, in Book 198, Page 380, as Document No. 154214, Deed Records, Washoe County, Nevada; but omitting any covenants or restrictions, if any, but not limited to those based on race, color, religion, sex, sexual orientation, familial status, marital status, disability handicap, national origin, ancestry, or source of income as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
13. Covenants, conditions and restrictions, set forth in a Declaration of Restrictions, recorded February 16, 1948, in Book T, Page 192, as Document No. 160592, Liens and Miscellaneous Records, Washoe County, Nevada; but deleting restrictions, if any, based on race, color, religion, sex, handicap, familial status, or national origin are deleted unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Said covenants, conditions, and restrictions, have been modified by an instrument recorded September 3, 1980, in Book 1540, Page 425, as Document No. 691785, Washoe County, Nevada.

Said covenants, conditions, and restrictions, have been modified by an instrument recorded June 17, 1981, in Book 1641, Page 910, as Document No. 743978, Washoe County, Nevada.

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ALTA Commitment for Title Insurance (07-01-2021)
Schedule BII



P-26058927-RQ

SCHEDULE B, PART II

(Continued)

14. Easements, dedications, reservations, provisions, relinquishments, recitals, building set back lines, certificates, and any other matters as provided for or delineated on Subdivision Tract Map No. 402, recorded December 30, 1947, as Document No. 159202.

Reference is hereby made to said Plat for particulars. If one is not included herewith, one will be furnished upon request.

15. An easement as granted to Sierra Pacific Power Company and Bell Telephone Company of Nevada, to construct, operate and maintain electric power and communication lines and incidental purposes, by instrument recorded August 11, 1949, as Document No. 176065, Washoe County Records.
16. An easement as granted to Sierra Pacific Power Company and Bell Telephone Company of Nevada, to construct, operate and maintain electric power and communication lines and incidental purposes, by instrument recorded September 26, 1951, as Document No. 199559, Deed Records, Washoe County, Nevada.
17. A Deed of Trust to secure an original principal amount of \$620,000.00, and any other amounts as therein provided, recorded July 25, 2022, as Document Number 5320594, Official Records, Washoe County, Nevada.

Dated: July 19, 2022
Trustor: Austin Olson and Susan E. Olson, husband and wife, as community property
with rights of survivorship
Trustee: Old Republic National Title Insurance Company
Lender: Rocket Mortgage, LLC, a Limited Liability Company organized and existing
under the laws of the State of Michigan
Beneficiary: Mortgage Electronic Registration Systems, Inc., MERS is a separate corporation
that is acting solely as a nominee for Lender and Lender's successors and assigns.
MERS is the beneficiary under this Security Instrument.
MIN: 100039035076540748

NOTE: This loan appears to be registered with Mortgage Electronic Registration Systems, Inc. ("MERS"). Accordingly, the name, address and telephone number of the loan servicer should be obtained by calling the toll-free number 1-888-679-MERS, and referring to the Mortgage Identification Number ("MIN") shown above.

18. Any rights, interest or claims of parties in possession by reason of unrecorded leases, if any, that would be disclosed by an inquiry of the parties or by an inspection of said land, not disclosed by the public records.

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Schedule BII



P-26058927-RQ



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SCHEDULE C

The Land is described as follows:

Lot 2, in Block F of SIERRA VIEW SUBDIVISION, according to the map thereof, filed in the Office of the County Recorder of Washoe County, Nevada, recorded on December 30th, 1947, as Document No. 159202., Tract Map No. 402.

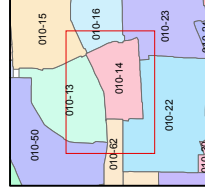
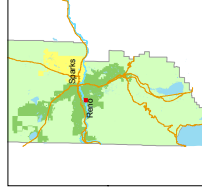
Assessor's Parcel No.: 010-141-02

STATE OF NEVADA
WASHOE COUNTY
ASSESSOR'S OFFICE
 Joshua G. Wilson, Assessor

1001 East Ninth Street
 Carson City, Nevada 89502
 (775) 328-2231



0 25 50 75 100
 Feet
 1 inch = 100 feet



created by: TWT 2/27/2013

last updated:

area previously shown on map(s)

NOTE: This map was prepared for the use of the Washoe County Assessor for assessment and mapping purposes only. It is not intended to be a survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

(#402) **SIERRA VIEW SUBDIVISION**

PORTION OF THE WEST 1/2 OF SECTION 15
 T19N - R19E

