

B.O.C.C. Regular

Agenda Item 11. f.

Meeting Date: 09/15/2026

Title: Resolution 26-114 to create 928M

Submitted For: Russell Burton, Comptroller

Submitted By: Russell Burton, Comptroller

TOPIC:

Resolution 26-114 to Create RSID 928M to Maintain Roads in Collier Ridge Sub

BACKGROUND:

Road RSID 928M for Collier Ridge Subdivision. 50 lots @ \$352.26/yr (each) subject to change.
(\$17,613 total)

RECOMMENDED ACTION:

Approve or Deny

Attachments

Res 26-114 to create 928M

YELLOWSTONE COUNTY BOARD OF COUNTY COMMISSIONERS

Resolution No. 26- 114

Resolution to Create Yellowstone County Rural Special Improvement District No. 928M

WHEREAS, pursuant to Sections 7-12-2101 through 7-12-2113 of the Montana Code Annotated, a board of county commissioners has the authority to create a rural special improvement district to maintain public improvements such as roads, dry hydrants and parks. Typically, to create a district, a board should pass a resolution of intent, set a public hearing, provide notice of the public hearing, receive protests, hold a public hearing, consider protests and pass a resolution that either creates or does not create the district.

WHEREAS, pursuant to Sections 7-12-2102(2)(a), 7-12-2105(4) and 7-12-2113(2)(d) of the Montana Code Annotated, when all the landowners in a proposed district consent to the creation of a district, the board does not have to hold a public hearing. The board can create a district with the passage of a resolution.

WHEREAS, the Yellowstone County Board of County Commissioners received a petition from AA Properties, LLC., the developer of Collier Ridge Subdivision in Yellowstone County to create a rural special improvement district to maintain the roads in Collier Ridge Subdivision. AA Properties, LLC owns all the land in the Subdivision. Attached as Exhibit 1 is the petition.

Below is a summary of the specifics of the District:

District Summary

District Name:	Yellowstone County Rural Special Improvement District No. 928M
District Location:	Parcels in Collier Ridge Subdivision
District Parcels:	50 parcels
District Activities:	Maintain roads in Collier Ridge Subdivision
District Costs:	\$352.26 Estimated Cost per lot per year for 50 lots, Subject to Change
District Assessment Method:	Per Parcel/Lot
District Assessment:	\$17,613 Annual District Assessment, Subject to Change
District Duration:	Indefinite

Attached as Exhibit 1 is the petition for the district including the details of the District such as name, location, map, parcels, property owners, activities, costs, assessment method, assessment and engineer. The costs for the District and the assessment for the District will likely increase over time. The Board can annually adjust the assessment.

WHEREAS, the Yellowstone County Board of County Commissioners received a petition to create a rural special improvement district to maintain the roads in Collier Ridge Subdivision. The Board reviewed the petition. The petition appears legally sufficient. The Board believes it would be in the best interest of the public to create the District. All the landowners in the Subdivision consented to the creation of the District. Because all the landowners consent to the creation of the District, the Board does not have to hold a public hearing to create the District.

NOW THEREFORE, BE IT RESOLVED,

The Yellowstone County Board of County Commissioners creates Rural Special Improvement District No. 928M to maintain the roads in Collier Ridge Subdivision. The specifics of the District are contained in the petition attached to this Resolution. The Board's assessment for the District will appear on the property owners 2027 tax statement.

Resolution No. 26- 114

Resolution to Create Yellowstone County Rural Special Improvement District No. 928M

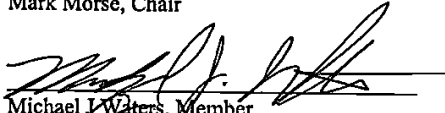
1 of 2

Passed and Adopted on the 15th day of September 2026.

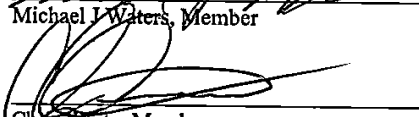
BOARD OF COUNTY COMMISSIONERS
YELLOWSTONE COUNTY, MONTANA



Mark Morse, Chair

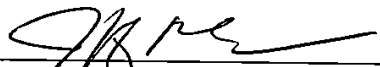


Michael J. Waters, Member



Chris White, Member

ATTEST:



Jeff Martin, Clerk and Recorder

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

COVER SHEET

TO: YELLOWSTONE COUNTY BOARD OF COMMISSIONERS

This petition is respectfully submitted this _____ day of _____, 2026 .

Petitioner/Initiator (and/or) Contact Person:

NAME: Ashli Hammler, president at AA Properties, LLC
ADDRESS: 33630 County Road 103
Savage, MT 59626
PHONE NO: 406-671-0468

I swear that all of the information presented in this petition is true and correct and the landowner's signatures (Section F) are the original true and consenting landowners.

Ashli Hammler 9/1/26
Petitioner's Signature Date

LIST ALL ADDITIONAL ATTACHMENTS:

- The Final Plat of Collier Ridge Subdivision, to be recorded on property referenced within RSID petition to be used as a Section 'A' Map.
- Location map of the property mentioned within this RSID petition to be used as a Section 'A' Map.
- Subdivision Guarantee to be used as Section 'G' ownership report.

Exhibit 1

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION A
MAPS OF RURAL SPECIAL IMPROVEMENT DISTRICT BOUNDARY (ATTACHED)

SECTION 'A'

Exhibit 1

SUBJECT
PROPERTY

North Horizon Ridge Road

Collier Ridge
Subdivision

Sunstone Street

South Horizon Ridge Road

Collier Road

Basin Creek Road



1,000 ft

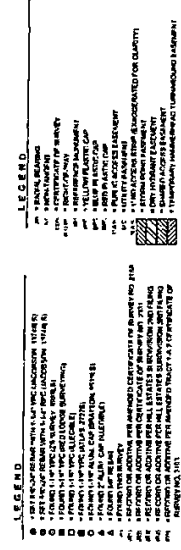
-108.523 45.701 Degrees



COLLIER RIDGE SUBDIVISION



COLLIER RIDGE SUBDIVISION

Z OF SECTION 4, T.02S., R.26E., P.M.I.
W1/2 SEC 24 T.02S. R.26E. P.M.I.

CURVE TABLE			
CURVE ID	ANGLE/LENGTH	RADIUS	DELTA
C04	11.14	145.00	2.7511°
C05	16.96	100.00	3.0811°
C06	89.96	145.00	26.471°
C07	88.96	100.00	19.331°
C08	11.47	250.00	1.8577°
C09	55.44	100.00	12.761°
C10	32.44	145.00	8.262°
C11	115.18	250.00	17.260°
C12	74.67	100.00	13.801°
C13	11.68	300.00	1.9302°

COUNT TABLE			
CHROM. C	ARC LENGTH	MAJOR	CELL #
CH1	264.81	16.7277	16
CH2	8.30	16.00	17
CH3	20.80	16.00	18
CH4	18.00	16.00	19
CH5	87.90	16.00	20
CH6	164.1	8.0727	21
CH7	164.1	30.00	22
CH8	18.10	17.00	23
CH9	210.00	32.00	24
CH10	224.80	227.00	25
CH11	162.90	16.00	26
CH12	119.00	16.00	27
CH13	131.00	16.00	28
CH14	8.00	86.00	29
CH15	111.00	80.00	30
CH16	130.00	130.00	31

COWS YEAR 2			
COW NO.	AGE (MONTHS)	ANOVAR	DATA
C1A	141.00	500.00	37.0000
C1B	20.00	716.00	47.0000
C2A	61.00	570.00	22.0000
C2B	31.00	270.00	2.0000
C3A	164.00	410.00	16.0000
C3B	162.00	165.00	8.0000
C4A	177.00	105.00	7.0000
C4B	161.00	670.00	16.0000
C5A	69.00	470.00	4.0000
C5B	69.00	650.00	21.0000
C6A	105.00	400.00	2.0000
C6B	105.00	570.00	2.0000
C7A	71.00	500.00	7.0000
C7B	49.00	470.00	2.0000
C8A	105.00	10.00	1.0000
C8B	105.00	10.00	1.0000
C9A	105.00	10.00	1.0000
C9B	105.00	10.00	1.0000

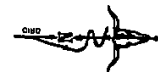
COWPE TABLE				
COWPE ID	AMY (G/WHIT)	AMY (%)	AMY (%)	CV (%)
C1	68.4	92.9	98.0	6.32%
C2	84.9	94.9	97.9	2.14%
C3	72.4	92.4	96.4	2.14%
C4	72.4	92.4	96.4	2.14%
C5	72.4	92.4	96.4	2.14%
C6	72.4	92.4	96.4	2.14%
C7	72.4	92.4	96.4	2.14%
C8	72.4	92.4	96.4	2.14%
C9	72.4	92.4	96.4	2.14%
C10	72.4	92.4	96.4	2.14%
C11	72.4	92.4	96.4	2.14%
C12	72.4	92.4	96.4	2.14%
C13	72.4	92.4	96.4	2.14%
C14	72.4	92.4	96.4	2.14%
C15	72.4	92.4	96.4	2.14%
C16	72.4	92.4	96.4	2.14%
C17	72.4	92.4	96.4	2.14%
C18	72.4	92.4	96.4	2.14%

[illegible]

IMEG
 100-460-2600
 FAX 460-273-5224
 100 N. MAIN ST. STE. 111
 WEST HARTFORD, CT 06101

COLLIER RIDGE SUBDIVISION

LOCATED IN THE E1/2 OF NW1/4 OF SECTION 5, T.02S., R.26E., AND THE E1/2 OF SECTION 4, T.02S., R.26E., P.M.M., YELLOWSTONE COUNTY, MONTANA



BASIS OF BEARING:
CERTAIN IN THE MOUNTAIN. TOP AND
CROSSING POINTS DISTANCES

THE UNIVERSITY OF CHICAGO



NEW YORK
ALUMINUM LIFT
 FOR MR. JERRY COE Q178 9113
 604-234-1100 FAX 604-234-1274
 604-234-1100 FAX 604-234-1274

SHEET 4 OF 6
COLLIER RIDGE SUBDIVISION
A SUBDIVISION OF YELLOWSTONE COUNTY

[illegible]

CLIMATE TABLE			
DWELLING	AREA (m ²)	RAIQUIS	DELTA
C01	37.41	105.88	8.7000E+01
C02	30.41	105.88	8.7000E+01
C03	30.41	105.88	8.7000E+01
C04	30.41	105.88	8.7000E+01
C05	30.41	105.88	8.7000E+01
C06	30.41	105.88	8.7000E+01
C07	30.41	105.88	8.7000E+01
C08	30.41	105.88	8.7000E+01
C09	30.41	105.88	8.7000E+01
C10	30.41	105.88	8.7000E+01
C11	30.41	105.88	8.7000E+01
C12	30.41	105.88	8.7000E+01
C13	30.41	105.88	8.7000E+01
C14	30.41	105.88	8.7000E+01
C15	30.41	105.88	8.7000E+01
C16	30.41	105.88	8.7000E+01
C17	30.41	105.88	8.7000E+01
C18	30.41	105.88	8.7000E+01
C19	30.41	105.88	8.7000E+01
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C21	30.41	105.88	8.7000E+01
C22	30.41	105.88	8.7000E+01
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C86	30.41	105.88	8.7000E+01
C87	30.41	105.88	8.7000E+01
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C89	30.41	105.88	8.7000E+01
C90	30.41	105.88	8.7000E+01
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C96	30.41	105.88	8.7000E+01
C97	30.41	105.88	8.7000E+01
C98	30.41	105.88	8.7000E+01
C99	30.41	105.88	8.7000E+01
C100	30.41	105.88	8.7000E+01

CONV. NO.	ACROSS/1000	REMARKS	25.1.16
C24	11.78	14.11	5.78137
C25	14.10	9.600	5.49817
C26	8.79	4.410	38.12748
C27	96.96	17.00	18.75790
C28	11.47	37.010	1.32750
C29	23.18	117.20	19.15027
C30	3.618	3.618	17.64671
C31	11.998	270.00	17.79007
C32	112.47	425.00	17.79007
C33	111.94	376.00	17.79007
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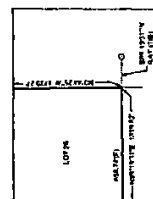
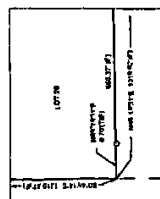
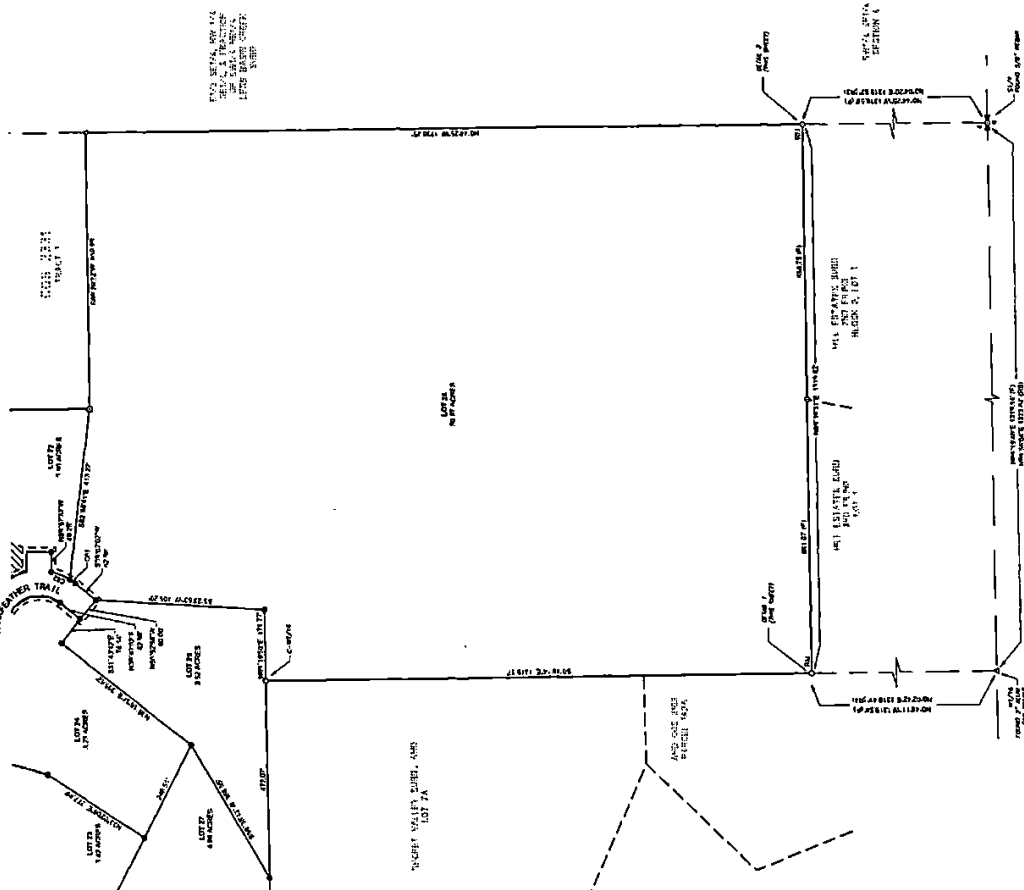
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Exhibit 1



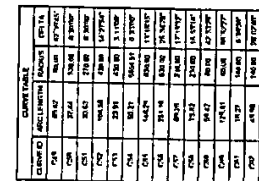
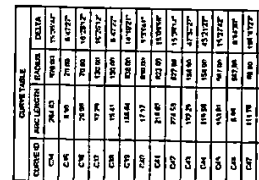
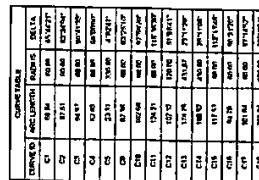
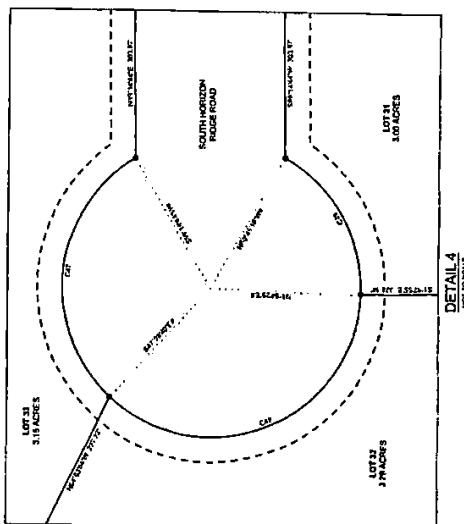
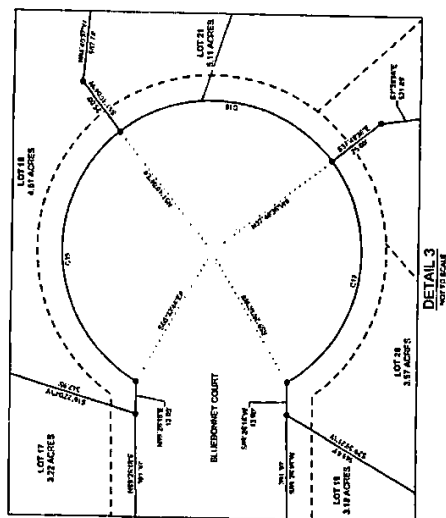
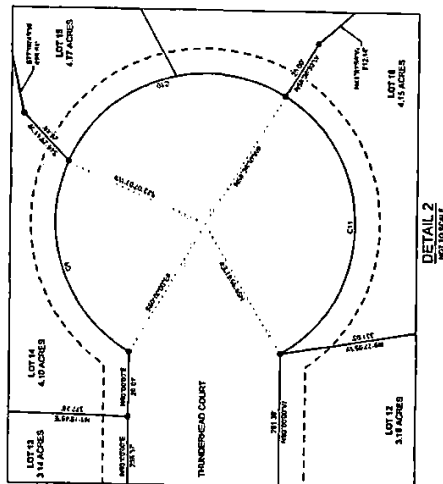
LOCATED IN THE E1/2 OF NW1/4 OF SECTION 5, T.02S., R.26E., AND THE E1/2 OF SECTION 4, T.02S., R.26E. P.M.M., YELLOWSTONE COUNTY, MONTANA



SHEET 5 OF 6
COLLIER RIDGE SUBDIVISION
A SUBDIVISION OF YELLOWSTONE COUNTY

COLLIER RIDGE SUBDIVISION

LOCATED IN THE E1/2 OF NW1/4 OF SECTION 5, T.02S., R.26E., AND THE E1/2 OF SECTION 4, T.02S., R.26E., P.M.M., YELLOWSTONE COUNTY, MONTANA



BASIS OF BEARING:
EAST PLAINS MONTANA - 2008 JAN

[illegible]

- [illegible]

THE UNIVERSITY OF MICHIGAN
CHANDLER THEORY

AVAILABILITY:
Where to Purchase:

• **WILL YOU PLEASE CALL**
• **FOR THE FOLLOWING**
• **FOR THE FOLLOWING**

- YELLOW PLASTIC CAP
- WHITE PLASTIC CAP
- BLUE PLASTIC CAP

- **BEHOLD THE LAMB**
- **ON THE LAMB**
- **ON THE LAMB**

• NEW ACTRESS BRINGS IT BACK

- NEW! 2007-2008 BIRMINGHAM BUSINESS
- ESTABLISHED POWER & INFLUENCE
- FIRST INFORMATION FOR BUSINESS

- GRY HYDRANT EASEMENT
- GROUND ACCESS EASEMENT

SHEET 8 OF 8

COLLER RIDGE SUBDIVISION
A SUBDIVISION OF YELLOWSTONE COUNTY



INEG
CORPORATE

[illegible]

7/19/2014 11:39 AM

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION B
LEGAL DESCRIPTIONS

o

PROPERTY LEGAL DESCRIPTIONS

THE EAST ONE-HALF OF THE NORTHEAST ONE QUARTER (E1/2NE1/4) OF
SECTION 4, TOGETHER WITH THE NORTHWEST ONE-QUARTER (NW1/4) AND
NORTHEAST ONE-QUARTER OF THE SOUTHEAST ONE-QUARTER (NE1/4SE1/4)
OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 26 EAST, PRINCIPAL MERIDIAN
MONTANA, DEED NUMBER 4046066⁶ FILED IN THE OFFICE OF THE
YELLOWSTONE COUNTY CLERK AND RECORDER

-All roads within boundary of Collier Bridge Sub.

Exhibit 1

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

**SECTION C
ESTIMATED ANNUAL MAINTENANCE COST**

FALL MAINTENANCE:

ACTIVITY	ESTIMATED COST
Weed spraying/mowing of roadside ditches	\$ 675
	\$

WINTER MAINTENANCE:

ACTIVITY	ESTIMATED COST
Snow Removal	\$ 1,785
	\$

SPRING MAINTENANCE:

ACTIVITY	ESTIMATED COST
	\$
	\$

SUMMER MAINTENANCE:

ACTIVITY	ESTIMATED COST
Chip seal (assumes every 8 years)	\$
(.05 * 24) width of road * 12,627 ft	\$ 15,153/yr

TOTAL ESTIMATED ANNUAL MAINTENANCE COST:

$$\frac{\$17,613}{50 \text{ lots}} = \$352.26 \text{ per lot}$$

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION D
METHOD OF ASSESSMENT

CHOOSE A METHOD OF ASSESSMENT:

☐	Square Footage
☒	Equal Amount
☐	Front Footage
☐	Other (Describe)

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION E
PROPOSED RURAL SPECIAL IMPROVEMENT DISTRICT
RECOMMENDATIONS FOR AD HOC COMMITTEE

NAME	TELEPHONE NUMBER
1. <u>Ashli Hammler, AA Properties, LLC.</u> (Chairman) Printed Name <u>Ashli Hammler</u> Signature	<u>406-671-0468</u>
2. _____ Printed Name _____ Signature	_____
3. _____ Printed Name _____ Signature	_____
4. _____ Printed Name _____ Signature	_____
5. _____ Printed Name _____ Signature	_____



Exhibit 1

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION F

**CONSENT OF PROPERTY OWNERS IN
PROPOSED RURAL SPECIAL IMPROVEMENT DISTRICT**

WE, THE UNDERSIGNED property owners, hereby provide the following information for consideration in the possible creation of an RSID. It is our understanding that if support exists for the RSID, information will be provided to the County and a public hearing scheduled regarding the creation of this district. Following the public hearing, the County Commissioners shall take action on whether or not to create the district. Should the County Commissioners create the district, WE, as property owners, understand that we shall bear the costs of the district as formally approved by the County Commissioners.

PROPERTY LEGAL DESCRIPTION	OWNER (PRINTED NAME)	OWNER SIGNATURE	IN FAVOR	OPPOSED
THE EAST ONE-HALF OF THE NORTHEAST ONE-QUARTER (E1/2NE1/4) OF SECTION 4, TOGETHER WITH THE NORTHWEST ONE-QUARTER (NW1/4) AND NORTHEAST ONE-QUARTER OF THE SOUTHEAST ONE-QUARTER (NE1/4SE1/4) OF SECTION 5, TOWNSHIP 2 SOUTH, RANGE 26 EAST, PRINCIPAL MERIDIAN MONTANA, DEED NUMBER 4344264 FILED IN THE OFFICE OF THE YELLOWSTONE COUNTY CLERK AND RECORDER	Ashli Hammler; AA Properties, LLC		X	

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

SECTION F

(Continued)

CONSENT OF PROPERTY OWNERS IN PROPOSED RURAL SPECIAL IMPROVEMENT DISTRICT

WE, THE UNDERSIGNED property owners, hereby provide the following information for consideration in the possible creation of an RSID. It is our understanding that if support exists for the RSID, information will be provided to the County and a public hearing scheduled regarding the creation of this district. Following the public hearing, the County Commissioners shall take action on whether or not to create the district. Should the County Commissioners create the district, WE, as property owners, understand that we shall bear the costs of the district as formally approved by the County Commissioners.

PROPERTY LEGAL DESCRIPTION	OWNER (PRINTED NAME)	OWNER SIGNATURE	IN FAVOR	OPPOSED

Exhibit 1

PETITION TO ESTABLISH A RURAL SPECIAL IMPROVEMENT DISTRICT (RSID)

**SECTION G
OWNERSHIP REPORT (ATTACHED)**

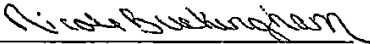


ISSUED BY
STEWART TITLE GUARANTY COMPANY
A CORPORATION, HEREIN CALLED THE COMPANY

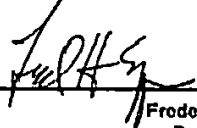
SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND OTHER PROVISIONS OF THE CONDITIONS AND STIPULATIONS HERETO ANNEXED AND MADE A PART OF THIS GUARANTEE, AND SUBJECT TO THE FURTHER EXCLUSION AND LIMITATION THAT NO GUARANTEE IS GIVEN NOR LIABILITY ASSUMED WITH RESPECT TO THE IDENTITY OF ANY PARTY NAMED OR REFERRED TO IN SCHEDULE A OR WITH RESPECT TO THE VALIDITY, LEGAL EFFECT OR PRIORITY OF ANY MATTER SHOWN THEREIN.

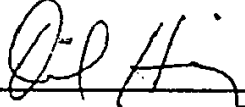
GUARANTEES

the Assured named in Schedule A against actual monetary loss or damage not exceeding the liability amount stated in Schedule A which the Assured shall sustain by reason of any incorrectness in the assurances set forth in Schedule A.


Authorized Countersignature
Stewart Title Company
223 Shiloh Road Ste 10
Billings, MT 59106




Frederick H. Eppinger
President and CEO


David Hisoy
Secretary

For coverage information or assistance resolving a complaint, call (800) 729-1902 or visit www.stewart.com. To make a claim, furnish written notice in accordance with Section 3 of the Conditions.

Exhibit 1

GUARANTEE CONDITIONS AND STIPULATIONS

1. **Definition of Terms** – The following terms when used in this Guarantee mean:
 - (a) "the Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
 - (b) "land": the land described or referred to in Schedule (A)(C) or in Part 2, 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)(C) or in Part 2, 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": records established under state 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": the effective date;
2. **Exclusions from Coverage of this Guarantee** – The Company assumes no liability for loss or damage by reason of the following:
 - (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) (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 by (1), (2) or (3) are shown by the public records.
 - (c) Assurances to title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A)(C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways on which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any other structure or improvement; or any rights or easements therein unless such property, rights or easements are expressly and specifically set forth in said description.
 - (d) (1) Defects, liens, encumbrances, or adverse claims against the title, if assurances are provided as to such title, and as limited by such assurances. (2) Defects, liens, encumbrances, adverse claims or other matters (a) whether or not shown by the public records, and which are created, suffered, assumed or agreed to by one or more of the Assureds; (b) which result in no loss to the Assured; or (c) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of assurances provided.
3. **Notice of Claims to be Given by Assured Claimant** – An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of 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 the rights of any Assured under this Guarantee unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.
4. **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.
5. **Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate** – Even though the Company has no duty to defend or prosecute as set forth in Paragraph 4 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 (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, 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 option as stated in Paragraph 5(a) the Company shall have the right to select counsel of its choice (subject to the right of such 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, an 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 the Company, an 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 title to the estate or interest as stated herein, or to establish the lien rights of 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.

Exhibit 1

- 6. Proof of Loss or Damage** – In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such Assured under the Guarantee shall terminate. 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 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 Section 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 reasonably 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.
- 7. 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 or to Purchase the Indebtedness.**
The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.
Such Purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of the indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.
Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its option under Paragraph 5, and the Guarantee shall be surrendered to the Company for cancellation.
- (b) **To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.**
To Pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.
Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 5.
- 8. Determination and Extent of Liability** – 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 this Guarantee and only to the extent herein described, and subject to the exclusions stated in Paragraph 2. The liability of the Company under this Guarantee to the Assured shall not exceed the least of:
- (a) the amount of liability stated in Schedule A;
- (b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 7 of these Conditions and Stipulations or as reduced under Section 10 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or
- (c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.
- 9. Limitation of Liability** --
- (a) If the Company establishes the title or 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.
- (b) 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, adverse to the title, as stated herein.

Exhibit 1

- (c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.
- 10. Reduction of Liability or Termination of Liability** – All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to paragraph 5 shall reduce the amount of liability pro tanto.
- 11. 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 and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.
- 12. 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.
- 13. Arbitration** – Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. 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 provisions or other obligation. All arbitrable matters when the Amount of Liability is \$1,000,000 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 \$1,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgement upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof. The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules. A copy of the Rules may be obtained from the Company upon request.
- 14. 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.
- 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 P.O. Box 2029, Houston, Texas 77252-2029.

**SUBDIVISION GUARANTEE
SCHEDULE A**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File Number: 2842737

Guarantee No.: G-2222-101319

Date of Guarantee: January 27, 2026 at 5:00 P.M.

Liability: \$1,000.00

Premium: \$500.00

A. Assured:

IMEG

B. Assurances:

1. Description of the land:

SEE EXHIBIT "A" ATTACHED HERETO

2. Name of Proposed Subdivision Plat or Condominium Map:

Collier Ridge Subdivision

3. That the only hereafter named parties appear to have an interest showing in the public records affecting the land necessitating their execution of the name proposed plat or map area as follows:

AA Properties, LLC, a Montana Limited Liability Company

Yellowstone County Montana Treasurer

Exhibit 1

**SUBDIVISION GUARANTEE
EXHIBIT "A"
LEGAL DESCRIPTION**

ISSUED BY
STEWART TITLE GUARANTY COMPANY

File Number: 2842737

Guarantee No.: G-2222-101319

Township 2 South, Range 26 East, P.M.M.

Section 4: NW1/4, less Certificate of Survey No. 2156 and 2331;
NE1/4SW1/4

Section 5: E1/2NE1/4

Exhibit 1

SUBDIVISION GUARANTEE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Order Number: 2842737

Guarantee No.: G-2222-101319

SUBJECT TO:

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 Public Record. No liability is assumed for errors, omissions or changes of assessed valuations or amount of taxes assessed by any state, county, city or federal taxing or assessing authority.
2. Any facts, rights, interest or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are 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. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law 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, claims or title to water; ditch rights; (d) minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel and other hydrocarbons in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities related thereto, whether or not the matters excepted under (a), (b), (c) or (d) are shown by the Public Records. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
7. Any service, installation or connection charge for any and all utilities, including, but not limited to sewer, gas, water or electricity.
8. County road rights-of-way, not recorded and indexed as a conveyance of record in the office of the Clerk and Recorder pursuant to Title 70, Chapter 21, M.C.A., including, but not limited to any right of the Public and the County of Yellowstone to use and occupy those certain roads and trails.
9. General and special taxes and assessments for the year 2026, which are a lien, not yet computed or payable.
General and special taxes and assessments for the year 2025, first half due November 30, 2025 and PAID in the amount of \$153.67. Second half due May 31, 2026 and payable in the amount of \$ 163.65. Tax Code No. D03242.

Exhibit 1

SUBDIVISION GUARANTEE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

(NOTE: 2024 Taxes PAID in the amount of \$95.41.)

General and special taxes and assessments for the year 2025, first half due November 30, 2025 and PAID in the amount of \$130.28. Second half due May 31, 2026 and payable in the amount of \$130.27. Tax Code No. D03243.

NOTE: 2024 Taxes PAID in the amount of 53.83.)

10. Right of Way Agreement granted to Husky Pipeline Company recorded November 28, 1960, in Book 712, page 176, under Document No. 652235.

Assignment to Nielson Enterprises, Inc. recorded June 20, 1961, in Book 723, under Document No. 664501.

Assignment to Husky Pipeline Company recorded November 28, 1967, in Book 870, under Document No. 810135.

Bill of Sale and Assignment to Montana Power Company recorded February 16, 1995, under Document No. 1773818.

11. Easement granted to The Mountain States Telephone and Telegraph Company, recorded June 24, 1986, in Book 1292, under Document No. 1398800.
12. Easement for ingress and egress contained in Warranty Deed executed by and between Richard A. Weldon and Monica M. Weldon, as grantors and John V. Michaud and Frances Jean Michaud, as grantees, recorded March 22, 1983, in Book 1245, page 2584, under Document No. 1258517.
13. Private Roadway Easement for ingress and egress executed by and between Richard A. Weldon and Monica M. Weldon, as grantors and Collin Gregory Lardy and Marcella Marie Lardy, as granters, recorded December 20, 1985, in Book 1284, page 4155, under Document No. 1376112.
14. Easement granted by Beartooth, Incorporated, recorded August 24, 2006, under Document No. 3330117.

15. Rights of parties in possession of the subject property by reason of unrecorded leases, if any.

NOTE: Chain of Title

As an accommodation and not part of this commitment, no liability is assumed by noting the following conveyance describing all or part of the subject property by which the Vestees have acquired title:

Warranty Deed recorded May 1, 2023 under Document No. 4046066.

NOTE: Public Records Search

We have examined the Judgment and Income Tax Lien records in the office of the Clerk and Recorder and the Clerk of Court for Yellowstone County, Montana and find no judgments or liens affecting the real property herein, or the proposed Buyers, other than as excepted in Schedule 1.

Exhibit 1

SUBDIVISION GUARANTEE

ISSUED BY
STEWART TITLE GUARANTY COMPANY

Survey/Plat, when recorded, must be in compliance with the provisions of the Montana Subdivision and Platting Act, 1973, (Sections 76-3-101 M.C.A. through 76-3-614 M.C.A.) and the regulations adopted pursuant thereto.

Easements, conditions and restrictions as disclosed or to be disclosed on proposed Survey/Plat to be recorded prior to or as part of this transaction.

STEWART INFORMATION SERVICES CORPORATION GRAMM-LEACH BLILEY PRIVACY NOTICE

This Stewart Information Services Corporation Privacy Notice ("Notice") explains how we and our affiliates and majority-owned subsidiary companies (collectively, "Stewart," "our," or "we") collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of your information. Pursuant to Title V of the Gramm-Leach Bliley Act ("GLBA") and other Federal and state laws and regulations applicable to financial institutions, consumers have the right to limit some, but not all sharing of their personal information. Please read this Notice carefully to understand how Stewart uses your personal information.

The types of personal information Stewart collects, and shares depends on the product or service you have requested.

Stewart may collect the following categories of personal and financial information from you throughout your transaction:

1. **Identifiers:** Real name, alias, online IP address if accessing company websites, email address, account name, unique online identifier, or other similar identifiers.
2. **Demographic Information:** Marital status, gender, date of birth.
3. **Personal Information and Personal Financial Information:** Full name, signature, social security number, address, driver's license number, passport number, telephone number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, credit reports, or any other information necessary to complete the transaction.

Stewart may collect personal information about you from:

1. Publicly available information from government records.
2. Information we receive directly from you or your agent(s), such as your lender or real estate broker.
3. Information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Stewart may use your personal information for the following purposes:

1. To provide products and services to you in connection with a transaction.
2. To improve our products and services.
3. To communicate with you about our affiliates', and others' products and services, jointly or independently.

Stewart may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason for which the information is provided.
- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your account with Stewart.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To prevent and/or process claims.
- To assist third party vendors/service providers who complete transactions or perform services on Stewart's behalf pursuant to valid service agreements.
- As necessary and appropriate to protect the rights, property or safety of Stewart, our customers, or others.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology-based assets and the process.
- To respond to law enforcement or regulator requests as required by applicable law, court order, or governmental regulations.
- Auditing, compliance, and federal and state laws, rules, and regulations.
- Performing analytics, including maintaining or servicing accounts, providing customer service, processing, or fulfilling orders and transactions, including customer information, processing payments.
- To evaluate, strategize, reorganize, restructure, or other sale or transfer of some or all of our assets, including as part of bankruptcy, liquidation, or similar proceeding, in which personal information is an asset being transferred.

Exhibit 1

Stewart will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent throughout the course of your transaction (for example, your realtor, broker, or a lender). Stewart may disclose your personal information to non-affiliated third-party service providers and vendors to render services to complete your transaction.

We share your personal information with the following categories of third parties:

- Non-affiliated third-party service providers and vendors we contract with to render specific services (For example, search companies, mobile notification companies providing credit/debit card processing, billing, shipping, repair, customer service; auditing, marketing).
- To enable law enforcement to investigate criminal activity, fraud, material misrepresentation, or nondisclosure.
- Stewart's business partners and other companies.
- Parties involved in legal proceedings as required by law.
- Financial institutions, credit rating bureaus and trade associations, taxing authorities, if required in the transaction.
- Federal and state courts, law enforcement and other government entities to law enforcement or authorities in connection with an investigation or in response to a subpoena or court order.

The law does not require our authorization or consent and does not allow you to restrict the disclosures described above. Additionally, we may share your information with third parties for whom you have given us authorization or consent to make such disclosure. We do not share your Personal Information or browsing information with non-affiliated third parties, except as required or permitted.

Right to Limit Use of Personal Information

You have the right to limit the use of your personal information among our affiliates to directly market to you. To opt-out of sharing your information with our affiliates for marketing, you may send an "opt out" request to OptOut@stewart.com, or contact us through other available means. We will honor your "Do Not Sell or Share" information in this Notice. We do not share your Personal Information with nonaffiliates for third-party marketing without your consent.

How Stewart Protects Your Personal Information

Stewart maintains appropriate technical, administrative safeguards and policies to protect your personal information.

Contact Information

If you have specific comments about this Notice, the ways in which Stewart collects and uses your information described herein, or your choice regarding such use, please do not hesitate to contact us at:

Phone: (800) 258-5100

Email: Privacy@stewart.com

Postal Address: Stewart Title Insurance Corporation
Attn: Privacy Officer of Compliance and Regulatory Officer
1460 Post Oak Blvd., Ste. 100, MC #14-1
Houston, TX 77057

STEWART INFORMATION SERVICES CORPORATION PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Stewart Information Services Corporation and its affiliates and majority-owned subsidiary companies (collectively, "Stewart," "our," or "we") respect and are committed to protecting your privacy. Pursuant to the California Consumer Privacy Act of 2018 ("CCPA") and the California Privacy Rights Act of 2020 ("CPRA"), we are providing this Privacy Notice ("CCPA Notice"). This CCPA Notice explains how we collect, use, and disclose personal information, when and to whom we disclose such information, and the rights you, as a California resident have regarding your Personal Information. This CCPA Notice supplements the information contained in Stewart's existing privacy notice and applies solely to all visitors, users, consumers, and others who reside in the State of California or are considered California Residents as defined in the CCPA ("consumers" or "you"). All terms defined in the CCPA & CPRA have the same meaning when used in this Notice.

Personal and Sensitive Personal Information Stewart Collects

Stewart has collected the following categories of personal and sensitive personal information from consumers within the last twelve (12) months:

A. Identifiers. A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A name, signature, Social Security number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank and loan numbers, credit card number, debit card number, or any other financial information.

C. Protected classification characteristics under California or federal law. Age, race, color, ancestry, national origin, citizenship, marital status, sex (including gender), gender identity, gender expression, or veteran or military status.

D. Commercial information. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

E. Internet or other electronic activity. Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

F. Geolocation data.

Stewart obtains the majority of personal and sensitive information listed above from the following categories of sources:

- Directly and indirectly from partners, third parties, or their agents (For example, realtors, lenders, attorneys, brokers, etc.)
- Directly and indirectly from users on Stewart's website or other applications.
- From third parties that share data with Stewart in connection with the services we provide.

Use of Personal and Sensitive Personal Information

Stewart may use or disclose your personal or sensitive information we collect for one or more of the following purposes:

- a. To fulfill specific transaction for which the information is provided.
- b. To provide the information, and deliver our website, products, and services.
- c. To create and maintain our internal security protocol with Stewart.
- d. To process and manage our business, transactions, and payments and prevent transactional fraud.
- e. To provide our services.
- f. To assist in our service providers to complete transactions or perform services on Stewart's behalf pursuant to valid service provider.
- g. As necessary to protect the property or safety of Stewart, our customers, or others.
- h. To provide our services and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- i. To personalize your experience and deliver content and product and service offerings relevant to your interests, including targeted offers and advertisements, third parties, and via email or text message (with your consent, where required by law).
- j. To be able to use, develop, and improve our products and services, databases and other technology-based assets, and business.
- k. To respond to government or regulatory requests as required by applicable law, court order, or governmental regulations.
- l. Auditing, reporting, and compliance with applicable regulations.
- m. Performing internal maintenance and administrative purposes, including providing customer service, processing, or fulfilling orders and transactions, advertising or marketing services or other similar services.
- n. To evaluate our business, develop our business, or for other purposes, including organization, dissolution, or other sale or transfer of some or all our assets, whether or not such a sale or transfer is part of a liquidation or similar proceeding, in which personal information held by us is among the assets.

Exhibit 1

Stewart will not collect additional categories of personal or sensitive information or use the personal or sensitive information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information to Affiliated Companies and Nonaffiliated Third Parties

Stewart does not sell your personal information to nonaffiliated third parties. Stewart may share your information with those you have designated as your agent to conduct the course of your transaction (for example, a realtor, broker, or a lender).

We share your personal information with the following categories of third parties:

- Service providers and vendors we contract with to render specific services (For example, search companies, mobile notaries, and companies providing debt card processing, billing, shipping, repair, customer service, auditing, marketing, etc.)
 - Affiliated companies
 - Parties in litigation and attorneys, as required by law.
 - Financial institutions, rating bureaus, and trade associations.
 - Federal, state, and local government agencies, law enforcement, and other government entities
- In the preceding list, the Stewart business reports the following categories of personal information:

Category: Financial Information
Category: Customer Records and Personal Information categories
Category: Contact Information
Category: Identification Information
Category: Social Media Information
Category: Other Information

- A. **Your Consumer Rights Under the CCPA and CPRA**
The CCPA and CPRA give consumers (individuals as defined in the CCPA) with specific rights regarding their personal information. This section explains your rights.

- Access to Your Personal Information and Data Portability Rights**
You have the right to request that Stewart disclose to you information about our collection and use of your personal information over the past 12 months. If you make a request, Stewart will disclose to you:
 - The categories of personal information collected about you.
 - The sources from which the personal information was collected about you.
 - Stewart's business purpose for collecting that personal information.
 - The categories of third parties to whom we disclosed that personal information.
 - The categories of personal information that you can request to be provided to you (also called a data portability request).
 - If Stewart has disclosed your personal information to third parties, a list identifying the personal information categories that each category of recipient received.
- Deletion of Your Personal Information**
You have the right to request that Stewart delete (and direct our service providers to delete) your personal information that we collected from you and retained, subject to certain exceptions. Once we receive your request, we will delete your personal information, except to the extent it is necessary for us or our service providers to:
 - Complete a transaction, provide a good or service that you requested, take actions to protect our business relationship with you, or otherwise perform our contract with you.
 - Detect, investigate, or prevent a security incident, fraudulent, or illegal activity, or prosecute those responsible for such activities.
 - Defend against legal claims.
 - Exercise our legal rights or defend against legal claims.
 - Comply with a legal obligation (e.g., Cal. Penal Code § 1546 seq.).
 - Engage in scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and professional standards, provided that deleting the information is impossible or seriously impairs the research's achievement, if you have consented to the collection, use, or disclosure of your personal information for the research.
 - Enable our service providers to perform their contract with us.
 - Comply with a legal obligation.
 - Maintain or repair our network or system, or for other technical purposes that are compatible with the context in which you provided it.
- Opt-Out of the Sale of Your Personal Information**
Stewart does not sell your personal information. The term "sale" is defined under the CCPA and CPRA. Stewart only shares your personal information with those you have designated as your agent.
- Correction of Your Personal Information**
You have the right to request that Stewart correct or update information maintained about you.

Exhibit 1

v. Limit the Use of Sensitive Personal Information

You have the right to limit how your sensitive personal information, as defined in the CCPA and CPRA is disclosed or shared with third parties.

Exercising Your Rights Under CCPA and CPRA

If you have questions or comments about this notice, the ways in which Stewart collects and uses your information described herein, your choices and rights regarding such use, or wish to exercise your rights under California law, please submit a verifiable consumer request to us by the available means provided below:

1. Emailing us at PrivacyOut@stewart.com; or
2. Visiting <https://www.stewart.com/en/quick-links/ccpa-request.html>

Only you, or someone else authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child, if applicable.

To designate an authorized agent, please contact Stewart through one of the methods mentioned above.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative;
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Stewart cannot respond to your request or provide you with your personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable request may require you to create an account with Stewart.

Response Timing

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional 45 days), we will inform you of the reason and the anticipated timing.

A written response may be provided by email or by first-class mail, at your option.

Any disclosures we provide to you will only cover the time period preceding the verifiable consumer request's receipt. The response we provide will also explain the reason if we cannot or do not intend to take the action requested.

Stewart does not intend to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that your request is excessive, repetitive, or manifestly unfounded, we may not take any action. If we make that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

Stewart will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny goods or services to you;
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties;
- Provide you different quality or quantity of goods or services;
- Suggest or require you to purchase additional goods or services or a different level or quality of goods or services.

Record Retention

Your personal information is retained by Stewart for as long as is necessary for the business purpose for which it is collected and processed. We will retain your personal information for a longer period of time if required by law or if we have a good faith belief that retention is necessary to comply with applicable laws, regulations, and legal processes (such as responding to subpoenas, legal claims, or regulatory inquiries, to resolve disputes, and comply with legal or regulatory recordkeeping requirements).

Changes to This Notice

Stewart reserves the right to modify this notice at its discretion at any time. When we make changes to this CCPA Notice, we will post the updated Notice on this page.

Link to Privacy Policy

<https://www.stewart.com/en/privacy-policy>

Contact Information

For more information, please contact our Privacy Officer at PrivacyOut@stewart.com or call 1-800-368-7273.