

## Tentative Parcel Map

Washoe County Code (WCC) Chapter 110, Article 606, Tentative Parcel Map, prescribes the requirements for and waiver of, parcel maps. A parcel map shall be required for all subdivisions, merger, and re-subdivision of existing lots, and common-interest communities consisting of four (4) or fewer units. The Parcel Map Review Committee shall approve, conditionally approve, or deny the tentative parcel map within sixty (60) days of the date that the application is determined to be complete. See WCC 110.606, for further information.

### Development Application Submittal Requirements

**This sheet must accompany the original application and be signed by the Professional Land Surveyor.**

1. **Fees:** See Master Fee Schedule. **Bring payment with your application to Community Services Department (CSD). Make check payable to Washoe County.** There may also be a fee due to the Engineering Department for Technical Plan Check.
2. **Development Application:** A completed Washoe County Development Application form.
3. **Owner Affidavit:** The Owner Affidavit must be signed and notarized by all owners of the property subject to the application request.
4. **Proof of Property Tax Payment:** The applicant must provide a written statement from the Washoe County Treasurer's Office indicating all property taxes for the current quarter of the fiscal year on the land have been paid.
5. **Application Materials:** The completed Tentative Parcel Map Application materials.
6. **Title Report:** A preliminary title report, with an effective date of no more than one hundred twenty (120) days of the submittal date, by a title company which provides the following information:
  - Name and address of property owners.
  - Legal description of property.
  - Description of all easements and/or deed restrictions.
  - Description of all liens against property.
  - Any covenants, conditions and restrictions (CC&Rs) that apply.

**Submit Title Report with "Original Packet" only. You may be requested to provide additional copies, but do not include Title Report in other copies of the packet.**


7. **Development Plan Specifications:** (If the requirement is "Not Applicable," please check the box preceding the requirement.)
  - a. Map to be drawn using engineering scales (e.g. scale 1" = 100', 1" = 200', or 1" = 500' unless a prior approval is granted by the County Surveyor) showing all streets and ingress/egress to the property and must meet NRS standards as specified in NRS 278.466.
  - b. Property boundary lines, distances and bearings.
  - c. Contours at five (5) foot intervals or two (2) foot intervals where, in the opinion of the County Engineer, topography is a major factor in the development.
  - d. The cross sections of all right-of-ways, streets, alleys or private access ways within the proposed development, proposed name and approximate grade of each, and approximate radius of all curves and diameter of each cul-de-sac.
  - e. The width and approximate location of all existing or proposed easements, whether public or private, for roads, drainage, sewers, irrigation, or public utility purposes.
  - f. If any portion of the land within the boundary of the development is subject to inundation or storm water overflow, as shown on the adopted Federal Emergency Management Agency's Flood Boundary and Floodway Maps, that fact and the land so affected shall be clearly

shown on the map by a prominent note on each sheet, as well as width and direction of flow of each water course within the boundaries of the development.

- g. The location and outline to scale of each existing building or structure that is not to be moved in the development.
  - h. Existing roads, trails or rights-of-way within the development shall be designated on the map.
  - i. Vicinity map showing the proposed development in relation to the surrounding area.
  - j. Date, north arrow, scale, and number of each sheet in relation to the total number of sheets.
  - k. Location of snow storage areas sufficient to handle snow removed from public and private streets, if applicable.
  - l. All known areas of potential hazard including, but not limited to, earth slide areas, avalanche areas or otherwise hazardous slopes, shall be clearly designated on the map. Additionally, active fault lines (post-Holocene) shall be delineated on the map.
8. **Street Names:** A completed "Request to Reserve New Street Name(s)" form (included in application packet). Please print all street names on the Tentative Map. Note whether they are existing or proposed.
9. **Packets:** Four (4) packets and a flash drive – any digital documents need to have a resolution of 300 dpi. One (1) packet must be labeled "Original" and contain a signed and notarized Owner Affidavit. Each packet shall include an 8.5" x 11" reduction of any large format sheets included in the application. These materials must be readable. Labeling on these reproductions should be no smaller than 8 point on the 8½ x 11" display. Each packet shall include: one (1) 8.5" x 11" reduction of any applicable site plan, development plan, and/or application map. Large format sheets should be included in a slide pocket(s). Any specialized reports identified above shall be included as attachments or appendices and be annotated as such.

- Notes:
- (i) Application and map submittals must comply with all specific criteria as established in the Washoe County Development Code and/or the Nevada Revised Statutes.
  - (ii) Based on the specific nature of the development request, Washoe County reserves the right to specify additional submittal packets, additional information and/or specialized studies to clarify the potential impacts and potential conditions of development to minimize or mitigate impacts resulting from the project. No application shall be processed until the information necessary to review and evaluate the proposed project is deemed complete by the Director of Planning and Building.
  - (iii) All oversized maps and plans must be folded to a 9" x 12" size.

I hereby certify, to the best of my knowledge,, all information contained in this application is correct and meets all Washoe County Development Code requirements.

  
Professional Land Surveyor

## Washoe County Development Application

Your entire application is a public record. If you have a concern about releasing personal information, please contact Planning and Building staff at 775.328.6100.

<b>Project Information</b>		Staff Assigned Case No.: _____	
Project Name: <b>Parcel Map Michael &amp; Kendall Bocks</b>			
Project Description: A tentative parcel map for Washoe County A.P.N. 150-212-003 to split one 2.20 acre parcel into two parcels, the smallest being 43,593 sf.			
Project Address: 4955 Mount Rose Highway			
Project Area (acres or square feet): 2.20 acres			
Project Location (with point of reference to major cross streets <b>AND</b> area locator): <b>Mount Rose Highway &amp; 440'+/- west of Fawn Lane</b>			
Assessor's Parcel No.(s):	Parcel Acreage:	Assessor's Parcel No.(s):	Parcel Acreage:
150-212-03	2.20 Ac.		
Indicate any previous Washoe County approvals associated with this application: Case No.(s). Unknown			
<b>Applicant Information (attach additional sheets if necessary)</b>			
<b>Property Owner:</b>		<b>Professional Consultant:</b>	
Name: Michael P. Bocks		Name: Lumos & Associates, Inc.	
Address: 4955 Mount Rose Highway		Address: 9222 Prototype Drive	
Reno, NV	Zip: 89511	Reno, NV	Zip: 89521
Phone:	Fax:	Phone: 775.827.6111	Fax:
Email:		Email: jgomez@lumosinc.com	
Cell:	Other:	Cell:	Other:
Contact Person:		Contact Person: John Gomez	
<b>Applicant/Developer:</b>		<b>Other Persons to be Contacted:</b>	
Name: Michael Bocks		Name: Dina Schnurbusch	
Address: 4955 Mount Rose Highway		Address: 9222 Prototype Drive	
Reno, NV	Zip: 89511	Reno, NV	Zip: 89521
Phone:	Fax:	Phone: 775.827.6111	Fax:
Email:		Email: Dschnurbusch@lumosinc.com	
Cell:	Other:	Cell:	Other:
Contact Person:		Contact Person:	
<b>For Office Use Only</b>			
Date Received:	Initial:	Planning Area:	
County Commission District:		Master Plan Designation(s):	
CAB(s):		Regulatory Zoning(s):	

## Tentative Parcel Map Application Supplemental Information

(All required information may be separately attached)

1. What is the location (address or distance and direction from nearest intersection)?

Mount Rose Highway & 440'+/- west of Fawn Lane

- a. Please list the following:

APN of Parcel	Land Use Designation	Existing Acres
150-212-03	Single Family Residence	2.20 Ac.

2. Please describe the existing conditions, structures, and uses located at the site:

Single Family Residence with two accessory buildings

3. What are the proposed lot standards?

	Parcel 1	Parcel 2	Parcel 3	Parcel 4
Proposed Minimum Lot Area	52,307 sf	45,593 sf		
Proposed Minimum Lot Width	189	145		

4. For parcel with split zoning what is the acreage/square footage of each zoning in the new parcels?

	Parcel 1	Parcel 2	Parcel 3	Parcel 4
Proposed Zoning Area				
Proposed Zoning Area				

5. Was the parcel or lot that is proposed for division created (recorded) within the last 5 years? (If yes, public review of the parcel map will be required. See Planning and Building staff for additional materials that are required to be submitted.)

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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6. Utilities:

a. Sewer Service	
b. Electrical Service/Generator	
c. Water Service	Well

7. Please describe the source of the water facilities necessary to serve the proposed tentative parcel map:

- a. Water System Type:

<input checked="" type="checkbox"/> Individual wells		
<input type="checkbox"/> Private water	Provider:	
<input type="checkbox"/> Public water	Provider:	

b. Available:

<input checked="" type="checkbox"/> Now	<input type="checkbox"/> 1-3 years	<input type="checkbox"/> 3-5 years	<input type="checkbox"/> 5+ years
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c. Washoe County Capital Improvements Program project?

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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8. What sewer services are necessary to accommodate the proposed tentative parcel map?

a. Sewage System Type:

<input checked="" type="checkbox"/> Individual septic		
<input type="checkbox"/> Public system	Provider:	

b. Available:

<input checked="" type="checkbox"/> Now	<input type="checkbox"/> 1-3 years	<input type="checkbox"/> 3-5 years	<input checked="" type="checkbox"/> 5+ years
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c. Washoe County Capital Improvements Program project?

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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9. For most uses, the Washoe County Code, Chapter 110, Article 422, Water and Sewer Resource Requirements, requires the dedication of water rights to Washoe County when creating new parcels. Please indicate the type and quantity of water rights you have available should dedication be required:

a. Permit #		acre-feet per year	
b. Certificate #		acre-feet per year	
c. Surface Claim #		acre-feet per year	
d. Other, #		acre-feet per year	

a. Title of those rights (as filed with the State Engineer in the Division of Water Resources of the Department of Conservation and Natural Resources):

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10. Does the property contain wetlands? (If yes, please attach a preliminary delineation map and describe the impact the proposal will have on the wetlands. Impacts to the wetlands may require a permit issued from the U.S. Army Corps of Engineers.)

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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11. Does property contain slopes or hillsides in excess of 15 percent and/or significant ridgelines? (If yes, and this is the second parcel map dividing this property, Article 424, Hillside Development of the Washoe County Development Code will apply.)

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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12. Does property contain geologic hazards such as active faults; hillside or mountainous areas; is it subject to avalanches, landslides, or flash floods; is it near a water body, stream, Significant Hydrologic Resource as defined in Article 418, or riparian area such as the Truckee River, and/or an area of groundwater recharge

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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13. Does the tentative parcel map involve common open space as defined in Article 408 of the Washoe County Development Code? (If so, please identify all proposed non-residential uses and all the open space parcels.)?

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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14. If private roads are proposed, will the community be gated? If so, is a public trail system easement provided through the subdivision?

There is an existing gate
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15. Are there any applicable policies of the adopted area plan in which the project is located that require compliance? If so, which policies and how does the project comply.

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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16. Are there any applicable area plan modifiers in the Development Code in which the project is located that require compliance? If so, which modifiers and how does the project comply?

n/a
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17. Is the project subject to Article 418, Significant Hydrologic Resources? If yes, please address Special Review Considerations within Section 110.418.30 in a separate attachment.

<input type="checkbox"/> Yes	<input type="checkbox"/> No	If yes, include a separate set of attachments and maps.
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## Grading

**Please complete the following additional questions if the project anticipates grading that involves: (1) Disturbed area exceeding twenty-five thousand (25,000) square feet not covered by streets, buildings and landscaping; (2) More than one thousand (1,000) cubic yards of earth to be imported and placed as fill in a special flood hazard area; (3) More than five thousand (5,000) cubic yards of earth to be imported and placed as fill; (4) More than one thousand (1,000) cubic yards to be excavated, whether or not the earth will be exported from the property; or (5) If a permanent earthen structure will be established over four and one-half (4.5) feet high. If your project exceeds any of the above criteria, you shall either provide a preliminary grading and roadway design plan for review OR if these criteria are exceeded with the final construction drawings and not disclosed at the Tentative Parcel Map Application, you shall be required to apply for a special use permit for grading and you will be delayed up to three months, if approved.**

18. How many cubic yards of material are you proposing to excavate on site?

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# Property Owner Affidavit

**Applicant Name:** Michael P. Bocks

The receipt of this application at the time of submittal does not guarantee the application complies with all requirements of the Washoe County Development Code, the Washoe County Master Plan or the applicable area plan, the applicable regulatory zoning, or that the application is deemed complete and will be processed.

STATE OF NEVADA     )  
  )  
COUNTY OF WASHOE    )

I, Kendall L. Bocks  
(please print name)

being duly sworn, depose and say that I am the owner\* of the property or properties involved in this application as listed below and that the foregoing statements and answers herein contained and the information herewith submitted are in all respects complete, true, and correct to the best of my knowledge and belief. I understand that no assurance or guarantee can be given by members of Planning and Building.

**(A separate Affidavit must be provided by each property owner named in the title report.)**

Assessor Parcel Number(s): 150-212-03

Printed Name Kendall L. Bocks

Signed Kendall Bocks

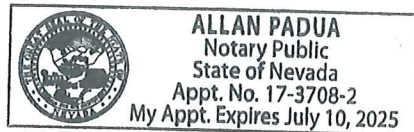
Address 4955 Mt-Rose Hwy Reno, NV  
89511

[Signature]  
(Notary Stamp)

Subscribed and sworn to before me this  
24 day of April, 2022.

Washoe County, Nevada  
Notary Public in and for said county and state

My commission expires: July 10, 2025



\*Owner refers to the following: (Please mark appropriate box.)

- Owner
- Corporate Officer/Partner (Provide copy of record document indicating authority to sign.)
- Power of Attorney (Provide copy of Power of Attorney.)
- Owner Agent (Provide notarized letter from property owner giving legal authority to agent.)
- Property Agent (Provide copy of record document indicating authority to sign.)
- Letter from Government Agency with Stewardship



# Property Owner Affidavit

**Applicant Name:** Michael P. Bocks

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STATE OF NEVADA     )  
  )  
COUNTY OF WASHOE    )

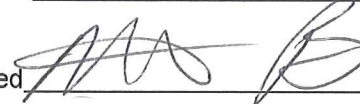
I, ~~Spencer W. Bocks~~ Michael P. Bocks <sup>MB</sup>  
(please print name)

being duly sworn, depose and say that I am the owner\* of the property or properties involved in this application as listed below and that the foregoing statements and answers herein contained and the information herewith submitted are in all respects complete, true, and correct to the best of my knowledge and belief. I understand that no assurance or guarantee can be given by members of Planning and Building.

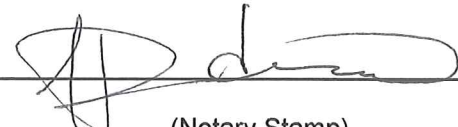
**(A separate Affidavit must be provided by each property owner named in the title report.)**

Assessor Parcel Number(s): 150-212-03

Printed Name Michael P. Bocks

Signed 

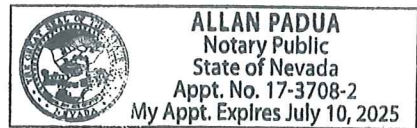
Address 4955 Mt. Rose Hwy Reno, NV  
89517

  
(Notary Stamp)

Subscribed and sworn to before me this  
29 day of April, 2022.

Washoe County, NV  
Notary Public in and for said county and state

My commission expires: July 10, 2025



\*Owner refers to the following: (Please mark appropriate box.)

- Owner
- Corporate Officer/Partner (Provide copy of record document indicating authority to sign.)
- Power of Attorney (Provide copy of Power of Attorney.)
- Owner Agent (Provide notarized letter from property owner giving legal authority to agent.)
- Property Agent (Provide copy of record document indicating authority to sign.)
- Letter from Government Agency with Stewardship



# Property Owner Affidavit

**Applicant Name:** Michael P. Bocks

The receipt of this application at the time of submittal does not guarantee the application complies with all requirements of the Washoe County Development Code, the Washoe County Master Plan or the applicable area plan, the applicable regulatory zoning, or that the application is deemed complete and will be processed.

STATE OF NEVADA     )  
                                  )  
COUNTY OF WASHOE    )

I, ~~MICHAEL P. BOCKS~~ Spencer W. Bocks <sup>SR</sup>  
(please print name)

being duly sworn, depose and say that I am the owner\* of the property or properties involved in this application as listed below and that the foregoing statements and answers herein contained and the information herewith submitted are in all respects complete, true, and correct to the best of my knowledge and belief. I understand that no assurance or guarantee can be given by members of Planning and Building.

**(A separate Affidavit must be provided by each property owner named in the title report.)**

Assessor Parcel Number(s): 150-212-03

Printed Name Spencer W. Bocks

Signed *Spencer W. Bocks*

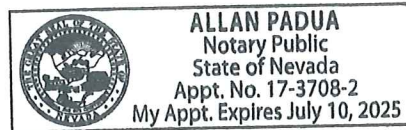
Address 2355 Warrior Lane. Reno, NV  
89523

*[Signature]*  
(Notary Stamp)

Subscribed and sworn to before me this 29 day of April, 2022.

Washoe County, Nevada  
Notary Public in and for said county and state

My commission expires: July 10, 2025



\*Owner refers to the following: (Please mark appropriate box.)

- Owner
- Corporate Officer/Partner (Provide copy of record document indicating authority to sign.)
- Power of Attorney (Provide copy of Power of Attorney.)
- Owner Agent (Provide notarized letter from property owner giving legal authority to agent.)
- Property Agent (Provide copy of record document indicating authority to sign.)
- Letter from Government Agency with Stewardship

**OWNER'S CERTIFICATE**

THIS IS TO CERTIFY THAT THE UNDERSIGNED, MICHAEL BOCKS & KENDALL BOCKS AND SPENSER W. BOCKS, ARE THE OWNERS OF THE TRACT OF LAND REPRESENTED ON THIS PLAT AND HAS CONSENTED TO THE PREPARATION AND RECORDATION OF THIS PLAT AND THAT THE SAME IS EXECUTED IN COMPLIANCE WITH AND SUBJECT TO THE PROVISIONS OF N.R.S. CHAPTER 278 AND 116, AND THAT HEREBY GRANTS TO ALL PUBLIC UTILITIES PERMANENT EASEMENTS SHOWN, TOGETHER WITH THE RIGHT OF ACCESS THERETO FOREVER.

\_\_\_\_\_  
MICHAEL P. BOCKS DATE  
OWNER

\_\_\_\_\_  
KENDALL L. BOCKS DATE  
OWNER

\_\_\_\_\_  
SPENSER W. BOCKS DATE  
TRUSTEE, SPENSER W. BOCKS LIVING TRUST

STATE OF \_\_\_\_\_ }  
COUNTY OF \_\_\_\_\_ } SS:

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, IN THE YEAR 2022, BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED MICHAEL P. BOCKS, PERSONALLY KNOWN BY ME TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE ABOVE INSTRUMENT WHO ACKNOWLEDGED THAT HE EXECUTED THE SAME IN HIS AUTHORIZED CAPACITY AND THAT BY HIS SIGNATURE ON THE INSTRUMENT, THE PERSON, OR THE ENTITY ON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL:

\_\_\_\_\_

STATE OF \_\_\_\_\_ }  
COUNTY OF \_\_\_\_\_ } SS:

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, IN THE YEAR 2022, BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED KENDALL L. BOCKS, PERSONALLY KNOWN BY ME TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE ABOVE INSTRUMENT WHO ACKNOWLEDGED THAT SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY AND THAT BY HER SIGNATURE ON THE INSTRUMENT, THE PERSON, OR THE ENTITY ON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL:

\_\_\_\_\_

STATE OF \_\_\_\_\_ }  
COUNTY OF \_\_\_\_\_ } SS:

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, IN THE YEAR 2022, BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED SPENSER W. BOCKS, PERSONALLY KNOWN BY ME TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE ABOVE INSTRUMENT WHO ACKNOWLEDGED THAT HE EXECUTED THE SAME IN HIS AUTHORIZED CAPACITY AND THAT BY HIS SIGNATURE ON THE INSTRUMENT, THE PERSON, OR THE ENTITY ON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL:

\_\_\_\_\_

**TITLE COMPANY CERTIFICATE**

THE UNDERSIGNED HEREBY CERTIFIES THAT THIS PLAT HAS BEEN EXAMINED AND THAT MICHAEL & KENDALL BOCKS AND SPENSER W. BOCKS, OWNERS OF RECORD INTEREST IN THE LAND DELINEATED HEREON AND THAT THEY ARE THE ONLY OWNERS OF THE RECORD OF SAID LAND; THAT NO ONE HOLDS OF RECORD A SECURITY INTEREST IN THE LANDS EXCEPT AS SHOWN BELOW; THAT THERE ARE NO LIENS OF RECORD AGAINST THE LAND DELINEATED HEREON, OR ANY PART THEREOF FOR DELINQUENT STATE, COUNTY, MUNICIPAL, FEDERAL, OR LOCAL TAXES OR ASSESSMENTS COLLECTED AS TAXES OR SPECIAL ASSESSMENTS, AND THAT A GUARANTEE DATED \_\_\_\_\_, 2022, FOR THE BENEFIT OF WASHOE COUNTY, STATE OF NEVADA, HAS BEEN ISSUED WITH REGARD TO ALL OF THE ABOVE.

SIGNATURE TITLE

BY: \_\_\_\_\_

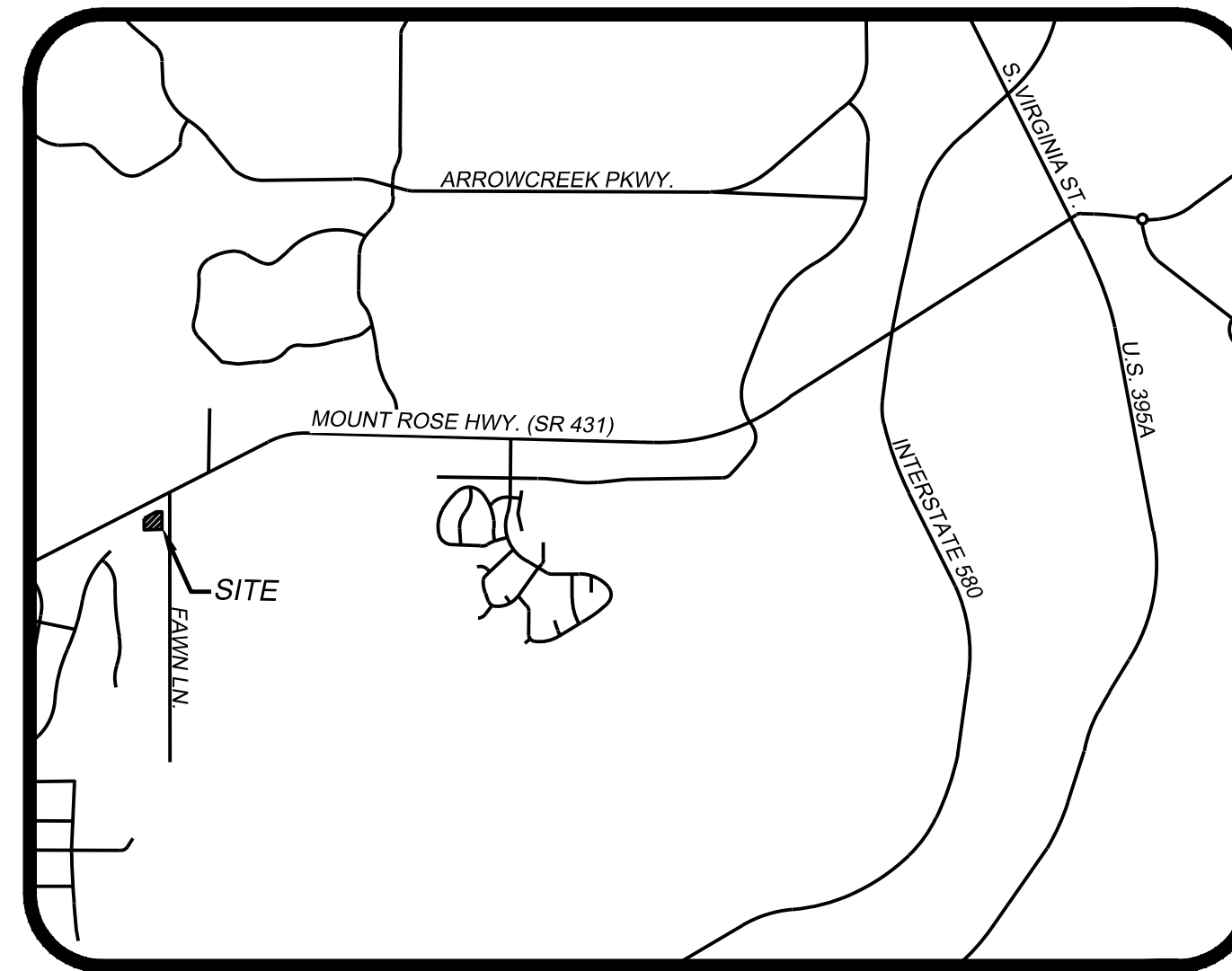
NAME / TITLE (PRINT)

**SECURITY INTEREST HOLDERS CERTIFICATE**

THIS IS TO CERTIFY THAT THE UNDERSIGNED, \_\_\_\_\_, AS TRUSTEE OF THE SPENSER W. BOCKS LIVING TRUST, RECORDED AS FILE NO. 4787035 ON FEBRUARY 12, 2018 IN THE OFFICIAL RECORDS OF WASHOE COUNTY, NEVADA CONSENTS TO THE PREPARATION AND RECORDATION OF THIS PLAT.

BY: \_\_\_\_\_

NAME/TITLE(PRINT): \_\_\_\_\_



**VICINITY MAP**  
NOT TO SCALE

**UTILITY COMPANY CERTIFICATES**

THE UTILITY EASEMENTS SHOWN ON THIS PLAT HAVE BEEN CHECKED, ACCEPTED, APPROVED, REMISED, RELEASED, FOREVER RELINQUISHED OR RELOCATED BY THE UNDERSIGNED CABLE TV, PUBIC UTILITY COMPANIES AND TRUCKEE MEADOWS WATER AUTHORITY.

\_\_\_\_\_  
SIERRA PACIFIC POWER COMPANY DBA NV ENERGY DATE

BY: \_\_\_\_\_

ITS: \_\_\_\_\_

\_\_\_\_\_  
TRUCKEE MEADOWS WATER AUTHORITY DATE

BY: \_\_\_\_\_

ITS: \_\_\_\_\_

\_\_\_\_\_  
CHARTER COMMUNICATIONS DATE

BY: \_\_\_\_\_

ITS: \_\_\_\_\_

\_\_\_\_\_  
NEVADA BELL TELEPHONE COMPANY DBA AT&T NEVADA DATE

BY: \_\_\_\_\_

ITS: \_\_\_\_\_

**SURVEYOR'S CERTIFICATE**

I, JOHN A. GOMEZ, A PROFESSIONAL LAND SURVEYOR LICENSED IN THE STATE OF NEVADA, AS AGENT FOR LUMOS AND ASSOCIATES, INC., CERTIFY THAT:

- 1) THIS PLAT REPRESENTS THE RESULTS OF A SURVEY CONDUCTED UNDER MY DIRECT SUPERVISION AT THE INSTANCE OF MICHAEL BOCKS & KENDALL BOCKS.
- 2) THE LANDS SURVEYED LIE WITHIN THE NW 1/4 OF SECTION 36, T.18 N., R.19 E., M.D.M., AND THE SURVEY WAS COMPLETED ON OCTOBER 5, 2021.
- 3) THIS PLAT COMPLIES WITH THE APPLICABLE STATE STATUTES AND ANY LOCAL ORDINANCES IN EFFECT ON THE DATE THAT THE GOVERNING BODY GAVE ITS FINAL APPROVAL.
- 4) THE MONUMENTS DEPICTED ON THE PLAT ARE OF THE CHARTER SHOWN, OCCUPY THE POSITIONS INDICATED AND ARE OF SUFFICIENT NUMBER AND DURABILITY.

\_\_\_\_\_  
JOHN A. GOMEZ, P.L.S.  
NEVADA CERTIFICATE No. 20123

**DISTRICT BOARD HEALTH CERTIFICATE**

THIS MAP IS APPROVED BY THE WASHOE COUNTY DISTRICT BOARD OF HEALTH. THIS APPROVAL CONCERNS SEWAGE DISPOSAL, WATER POLLUTION, WATER QUALITY AND WATER SUPPLY FACILITIES. THIS MAP HAS BEEN FOUND TO MEET ALL APPLICABLE REQUIREMENTS AND PROVISIONS OF THE ENVIRONMENTAL HEALTH SERVICES DIVISION OF THE WASHOE COUNTY HEALTH DISTRICT.

BY: \_\_\_\_\_ DATE: \_\_\_\_\_  
FOR THE DISTRICT BOARD OF HEALTH

**WATER AND SEWER RESOURCE REQUIREMENTS**

THIS PROJECT/DEVELOPMENT DEPICTED ON THIS MAP IS IN CONFORMANCE WITH THE PROVISIONS OF ARTICLE 422 OF WASHOE COUNTY CHAPTER 110 (DEVELOPMENT CODE)

WASHOE COUNTY COMMUNITY SERVICES DEPARTMENT

DATE: \_\_\_\_\_

**WASHOE COUNTY PLANNING AND BUILDING DIRECTOR'S CERTIFICATE**

THE FINAL PARCEL MAP, CASE NO. \_\_\_\_\_, MEETS ALL APPLICABLE STATUTES, ORDINANCE AND CODE PROVISIONS, IS IN SUBSTANTIAL CONFORMANCE WITH THE TENTATIVE MAP AND ITS CONDITIONS, WHICH ARE INCORPORATED HEREIN BY THIS REFERENCE, AND THOSE CONDITIONS HAVE BEEN SATISFIED FOR RECORDATION OF THIS MAP.

THIS FINAL PARCEL MAP IS ACCEPTED FOR RECORDATION THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_ BY THE DIRECTOR OF PLANNING AND BUILDING OF WASHOE COUNTY, NEVADA IN ACCORDANCE WITH N.R.S. 278.471 THROUGH 278.4725

BY: MOJRA HAUENSTEIN  
TITLE: DIRECTOR, PLANNING AND BUILDING

**TAX CERTIFICATE**

THE UNDERSIGNED HEREBY CERTIFIES THAT ALL PROPERTY TAXES ON THE LAND SHOWN HEREON FOR THE FISCAL YEAR HAVE BEEN PAID AND THAT THE FULL AMOUNT OF ANY DEFERRED PROPERTY TAXES FOR THE CONVERSION OF THE PROPERTY FROM AGRICULTURAL USE HAS BEEN PAID PURSUANT TO N.R.S. 361A.265.

A.P.N. 150-212-03

WASHOE COUNTY TREASURER

BY: \_\_\_\_\_ DATE: \_\_\_\_\_  
NAME: \_\_\_\_\_  
DEPUTY TREASURER

FILED No. \_\_\_\_\_

FEE: \_\_\_\_\_

FILE FOR RECORD AT THE REQUEST OF LUMOS & ASSOCIATES, INC.

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2022, AT \_\_\_\_\_ MINUTES PAST \_\_\_\_\_

O'CLOCK \_\_\_\_\_ M., OFFICIAL RECORDS OF WASHOE COUNTY, NEVADA.

KALIE M. WORK  
COUNTY RECORDER

BY: \_\_\_\_\_  
DEPUTY

**PARCEL MAP**

FOR

**MICHAEL & KENDALL BOCKS**

A SUBDIVISION OF THAT CERTAIN PARCEL OF LAND DESCRIBED IN DOCUMENT NO. 4786791 SITUATE WITHIN A PORTION OF THE NW 1/4 OF SECTION 36 TOWNSHIP 18 NORTH, RANGE 19 EAST, M.D.M.

WASHOE COUNTY

STATE OF NEVADA



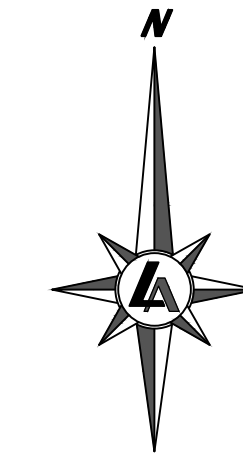
9222 PROTOTYPE DRIVE  
RENO, NEVADA 89521  
TEL (775) 827-6111  
LUMOSINC.COM

Drawn By : JAG  
Sheet : 1 of 2  
Job No. : 10529.000 Drawing  
No. : 1000529SURVEY

FOUND 2.5" GLO CAP MON  
T18N R19E  
S26-S25-S35-S36  
1944

FOUND 3.5" ALUM. CAP MON  
T18N R19E  
W. 1/16 S35 S36  
P.L.S. 9475

MOUNT ROSE HIGHWAY - S.R.434  
NEVADA DEPT. OF TRANSPORTATION

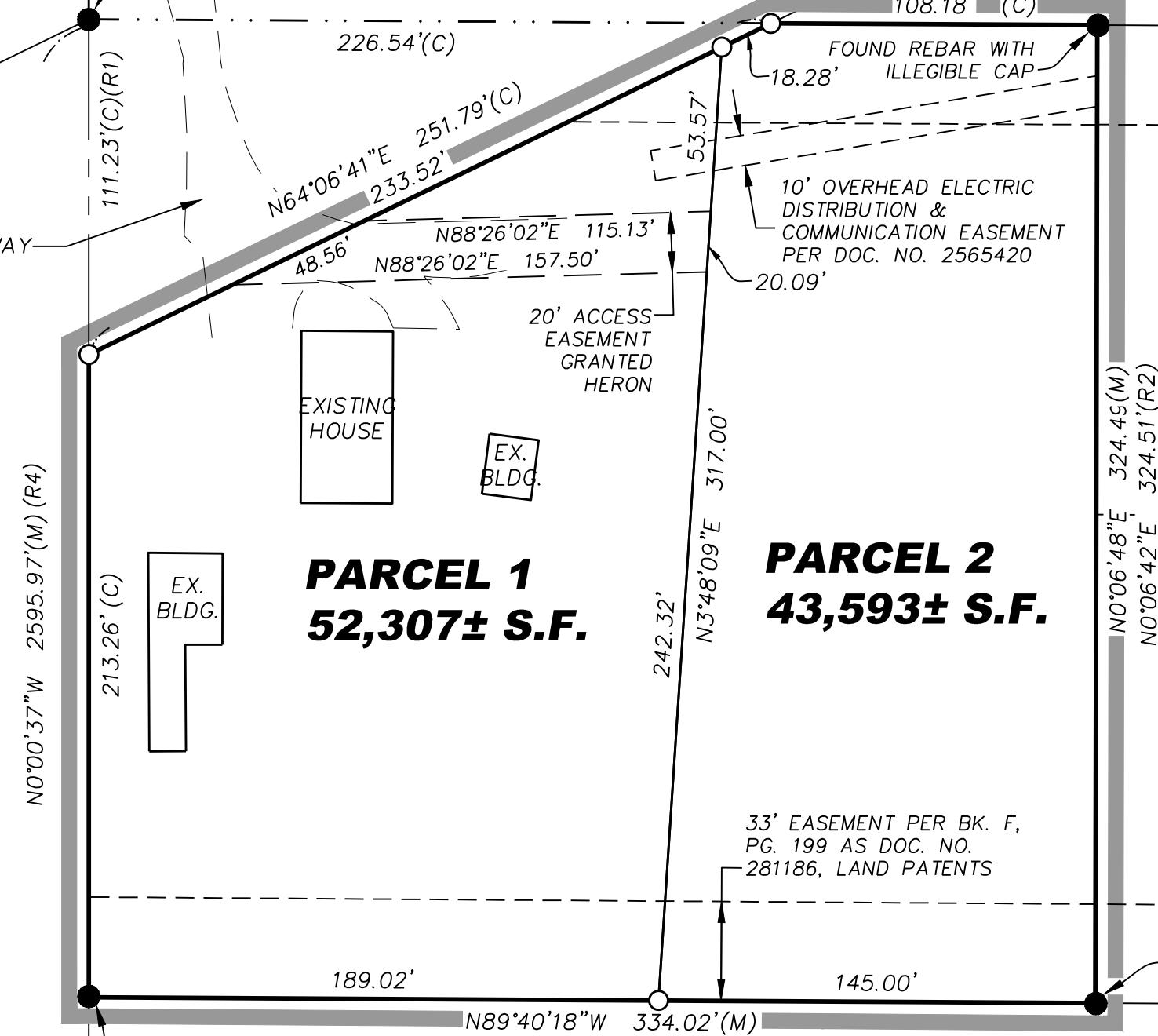


50' 25' 0 50' 100'  
SCALE: 1" = 50'

FOUND 3.5" ALUM. CAP MON  
US DEPT. OF AGRICULTURE  
T18N R19E N-N 1/64 S35 S36  
P.L.S. 9475 - 2010

FOUND 3.5" ALUM. CAP MON  
R.M. 33.00 NW NW 1/64

EXISTING DRIVEWAY



**PARCEL 1**  
52,307± S.F.

**PARCEL 2**  
43,593± S.F.

DAVID J. LAMBRY  
PARCEL 1 - P.M. NO. 3634

DAVID R. CHLOVIN ET AL  
PARCEL 2 - P.M. NO. 3634

DAVID R. CHLOVIN ET AL  
DEED DOCUMENT NO. 4467857

FAWN LANE

**LEGEND**

- ADJOINING PROPERTY LINE
- - - EXISTING EASEMENT AS NOTED
- . - . - EASEMENT TO BE GRANTED HEREWITH
- SECTION LINE
- PROJECT BOUNDARY
- STREET RIGHT OF WAY
- FOUND MONUMENT AS NOTED
- SET 5/8" REBAR AND CAP, PLS 20123
- (M) MEASURED COURSE AND DISTANCE
- (R1) RECORD COURSE AND DISTANCE PER REFERENCED DOCUMENT
- (C) CALCULATED COURSE AND DISTANCE
- ✚ FOUND SECTION CORNER AS NOTED
- DIMENSION POINT, NOTHISN FOUND OR SET

**REFERENCES**

- (R1) NEVADA DEPARTMENT OF TRANSPORTATION RIGHT OF WAY PLANS, FEBURARY 1991, PROJECT NO. FH-RS43141, E.A. NO. 71531
- (R2) PARCEL MAP NO. 3634, RECORDED MARCH 31, 2000 AS FILE NO. 2435422
- (R3) TRACT MAP NO. 4273, RECORDED OCTOBER 30, 2003 AS FILE NO. 2947205
- (R4) RECORD OF SURVEY NO. 5329, RECORDED APRIL 25, 2011 AS FILE NO. 3996243
- (R6) DEED DOCUMENT NO. 4786791, RECORDED FEBURARY 2, 2018

ALL IN THE OFFICIAL RECORDS OF WASHOE COUNTY, STATE OF NEVADA, EXCEPT FOR (R1)

FOUND 3.5" ALUM. CAP MON  
US DEPT. OF AGRICULTURE  
EAST 1/4 S35 S36  
P.L.S. 9475 - 2010

**PARCEL MAP**

FOR  
**MICHAEL & KENDALL BOCKS**

A SUBDIVISION OF THAT CERTAIN PARCEL OF LAND  
DESCRIBED IN DOCUMENT NO. 4786791  
SITUATE WITHIN A PORTION OF THE NW 1/4 OF SECTION 36  
TOWNSHIP 18 NORTH, RANGE 19 EAST, M.D.M.

WASHOE COUNTY

STATE OF NEVADA



9222 PROTOTYPE DRIVE  
RENO, NEVADA 89521  
TEL (775) 827-6111

Drawn By : JAG  
Sheet : 2 of 2  
Job No. : 10529.000 Drawing  
No. : 1000529SURVEY



Signature Title Company  
5365 Reno Corporate Drive Suite 100  
Reno, NV 89511  
Phone:(775) 236-7200

Signature Title Company  
5365 Reno Corporate Drive Suite 100  
Reno, NV 89511

Date Prepared: September 17, 2021

### PRELIMINARY REPORT

WFG Order Number: **1979203NV-A-STC**  
Agent File Number:

**Seller(s): Michael Bocks and Kendall L. Bocks**  
**Buyer(s): TBD TBD**

**Property: 4955 Mount Rose Highway, Reno, NV 89511**

**WFG National Title Insurance Company**, is prepared to issue a title insurance policy, as of the effective date and in the form and amount shown on Schedule A, subject to the conditions, stipulations and exclusions from coverage appearing in the policy form and subject to the exceptions shown on Schedule B. This report is preliminary to the issuance of a policy of title insurance issued by **WFG National Title Insurance Company**, and shall become null and void unless a policy is issued and the full premium paid.

The printed Exceptions and Exclusions from the coverage of said Policy or Policies are set forth in Exhibit One attached. Copies of the Policy forms should be read. They are available from the office which issued this report. Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit One of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

This report is for the exclusive use of the person to whom it is addressed. Title insurance is conditioned on recordation of satisfactory instruments that establish the interests of the parties to be insured; until such recordation, the Company may cancel or revise this report for any reason.

Signature Title Company

Authorized Signature

## SCHEDULE A

1. The effective date of this preliminary title report is **8:00 A.M. on August 6, 2021.**

2. The policies and endorsements to be insured and the related charges are:

<b>ALTA® HomeOwner's Policy (12-02-13)</b>	<b>Amount:</b>	<b>TBD</b>
<b>Proposed Insured:</b>	<b>Lender to Follow</b>	

<b>ALTA® Ext Loan Policy (06-17-06)</b>	<b>Amount:</b>	<b>TBD</b>
<b>Proposed Insured:</b>	<b>Lender to Follow</b>	

3. The estate or interest in the land hereinafter described or referred to covered by this report is:

**Fee Simple**

4. Title to said estate or interest at the date hereof is vested in:

**Michael P. Bocks and Kendall L. Bocks, husband and wife and Spencer W. Bocks, as Trustee of the Spencer W. Bocks Living Trust, UTD January 15, 2018 all as joint tenants with the right of survivorship**

[view image](#)

5. The land referred to in this report is situated in the County of Washoe, State of Nevada and is described as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF WASHOE, STATE OF NEVADA, AND IS DESCRIBED AS FOLLOWS:

THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION 36, TOWNSHIP 18 NORTH, RANGE 19 EAST, M.D.B.&M.

EXCEPTING ANY PORTION LYING WITHIN THE RIGHT OF WAY OF STATE HWY 431 (MT. ROSE HWY)

SITUATE IN THE COUNTY OF WASHOE, STATE OF NEVADA.

THIS BEING THE SAME PROPERTY CONVEYED TO MICHAEL P. BOCKS AND KENDALL L. BOCKS, HUSBAND AND WIFE AND SPENCER W. BOCKS AS TRUSTEE OF THE SPENCER W. BOCKS LIVING TRUST, UTD JANUARY 15, 2018 ALL AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM RAYMOND K. RUGG AND ILANA K. RUGG, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP DATED FEBRUARY 7, 2018 AND RECORDED FEBRUARY 9, 2018 UNDER 4786791 OF THE WASHOE COUNTY, NV RECORDER'S OFFICE.

**Assessor's Parcel No.:** 150-212-03



## SCHEDULE B

### GENERAL EXCEPTIONS

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or 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. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water; whether or not the aforementioned matters excepted are shown by the public records.
6. Any lien, or right to a lien, for services, labor, material or equipment heretofore or hereafter furnished, imposed by law and not shown by the public records.

NOTE: If the ALTA Homeowners Policy and/or an ALTA Extended Loan Policy is requested by the insured, the Exceptions listed above as 1 through 6 will not be shown.

7. General and Special State, County and/or City Property Taxes for the fiscal year 2021, as follows:

Assessor's Parcel No.:	150-212-03
District Number:	4000
Total:	\$2,127.39
First Installment:	\$533.35, due August 16, 2021, Paid
Second Installment:	\$531.35, due October 4, 2021, Due
Third Installment:	\$531.35, due January 3, 2022, Due
Fourth Installment:	\$531.34, due March 7, 2022, Due
Land Value:	\$52,888.00
Improvement Value:	\$23,075.00

8. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 361.260 of the Nevada Revised Statutes.
9. Any possible delinquent or outstanding municipal city liens or assessments for contract service provided to said land by reason of being located within the incorporated boundaries of Reno, Nevada, which is subjects the same to its city charter and mandatory rules and regulations.
10. Any unpaid charges due the Washoe County Sewer & Water District. Specific amounts may be obtained by calling the Washoe County Water Resources, Utility Services Division, (775) 954-4601.

11. Deed of Trust and the terms and conditions thereof:  
Grantor: Michael P. Bocks and Kendall L. Bocks  
Trustee: ACME Title and Escrow Services  
Lender/Beneficiary: The Spencer W. Bocks, as Trustee of the Spencer W. Bocks Living Trust, UTD January 15, 2018  
Original Amount: \$100,000.00  
Dated: February 6, 2018  
Recorded: February 12, 2018  
Recording No.: [4787035](#), of Official Records
12. Furnish a copy of Trust Agreement, Indenture or Declaration of Trust of the Spencer W. Bocks Living Trust, UTD January 15, 2018, together with any amendments, modifications or revocations. In the event there have been no amendments, modifications, or revocations, the Company will require satisfactory evidence to that effect. At the time the Company is furnished these items, the Company may make additional requirements or exceptions.
13. Declaration of Homestead, recorded February 21, 2018, as Document No. 4789749, of Official Records.
14. A search of the names against the below parties has been made and the search disclosed no other matters than the items shown herein.

Michael Bocks and Kendall L. Bocks

Michael P. Bocks and Kendall L. Bocks, husband and wife and Spencer W. Bocks as Trustee of the Spencer W. Bocks Living Trust, UTD January 15, 2018 all as joint tenants with the right of survivorship

15. Rights of way for any existing roads and alleys, ditches, pipes and pipe lines, transmission lines, poles, trails and fences which would be disclosed by an accurate survey.
16. The rights and provisions of the General Highway Act for improvements, repairs and landscaping to the public highway located along the boundary of subject property
17. Reservations and provisions as contained in Patent from United States of America, recorded November 21, 1957, in Book F, Page 199, as Document No. 21186, of Official Records.
18. An easement for public utilities and incidental purposes, recorded June 20, 2001, as Document No. 2565420, of Official Records.

#### **END OF SCHEDULE B**

#### **NOTES AND REQUIREMENTS**

NOTE: There is located on said land a Single Family Residence purportedly known as

4955 Mount Rose Highway, Reno, NV 89511

NOTE: The following instrument(s), affecting said property, is (are) the last instrument(s) conveying subject property filed for record within 24 months of the effective date of this commitment:

None of Record

#### **END OF NOTES AND REQUIREMENTS**

**Exhibit One (Rev. 06-15-14)**  
**CLTA STANDARD COVERAGE POLICY—1990 (4-8-14)**  
**EXCLUSIONS FROM COVERAGE**

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

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

**EXCEPTIONS FROM COVERAGE—SCHEDULE B, PART I**

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

- 1) Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
- 2) Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land which may be asserted by persons in possession thereof.
- 3) Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
- 4) Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
- 5) a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
- 6) Any lien or right to a lien for services, labor or material not shown by the public records.

**CLTA/ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (12-02-13)**  
**EXCLUSIONS**

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

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

- e) land division; and
- f) environmental protection

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

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

This Exclusion does not limit the coverage described in Covered Risk 11 or 21.
- 7) The transfer of the Title to You is invalid as a preferential transfer or as a fraudulent transfer or conveyance under federal bankruptcy, state insolvency, or similar creditors' rights laws.
- 8) Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
- 9) Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.

### LIMITATIONS ON COVERED RISKS

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

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

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

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$10,000.00
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000.00
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000.00
Covered Risk 21:	1% of Policy Amount Shown in Schedule A of \$2,500 (whichever is less)	\$ 5,000.00

### 2006 ALTA LOAN POLICY (06/17/06) EXCLUSIONS FROM COVERAGE

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

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

or the effect of any violation of these laws, ordinances or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
- 2) Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
- 3) Defects, liens, encumbrances, adverse claims or other matters:
  - a) created, suffered, assumed or agreed to by the Insured Claimant;

- b) not Known to the Company, not recorded in the public records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an insured under this policy;
  - c) resulting in no loss or damage to the Insured Claimant;
  - d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11,13, or 14); or
  - e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
- 4) Unenforceability of the lien of the Insured Mortgage because of the inability or failure of the Insured to comply with applicable doing-business laws of the state in which the land is situated.
  - 5) Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth in lending law.
  - 6) Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
    - a) a fraudulent conveyance or fraudulent transfer, or
    - b) a preferential transfer for any reason not stated in covered Risk 13(b) of this policy..
  - 7) Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under covered Risk 11(b).

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

### **EXCEPTIONS FROM COVERAGE**

Except as provided in Schedule B - Part II, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

#### **PART 1**

- 1)
  - a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records;
  - b) Proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2) Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- 3) Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- 4) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
- 5) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records
- 6) Any lien or right to a lien for services, labor or material not shown by the Public Records.

#### **PART II**

In addition to the matters set forth in Part I of this Schedule, the Title is subject to the following matters, and the Company insures against loss or damage sustained in the event that they are not subordinate to the lien of the Insured Mortgage:

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

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

- 1)
  - a) Any law, ordinance or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting or relating to
    - (i) the occupancy, use, or enjoyment of the Land;
    - (ii) the character, dimensions or location of any improvement erected on the Land;
    - (iii) the subdivision of land; or
    - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
  - b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.

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

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

### **EXCEPTIONS FROM COVERAGE**

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

- 1) a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records;
- b) Proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2) Any facts, rights, interests or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
- 3) Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
- 4) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
- 5) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the Public Records.
- 6) Any lien or right to a lien for services, labor or material not shown by the Public Records.
- 7) Variable exceptions such as taxes, easements, CC&R's, etc. shown here.

### **ALTA EXPANDED COVERAGE RESIDENTIAL LOAN POLICY (12-02-13) EXCLUSIONS FROM COVERAGE**

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

- 1) a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
  - (i) the occupancy, use, or enjoyment of the Land;
  - (ii) the character, dimensions, or location of any improvement erected on the Land;
  - (iii) the subdivision of land; or
  - (iv) environmental protection;
 or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 5, 6, 13(c), 13(d), 14 or 16.
- 2) Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
- 3) Defects, liens, encumbrances, adverse claims, or other matters
  - a) created, suffered, assumed, or agreed to by the Insured Claimant;



- b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
  - c) resulting in no loss or damage to the Insured Claimant;
  - d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 16, 17, 18, 19, 20, 21, 22, 23, 24, 27 or 28); or
  - e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
- 4) Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
  - 5) Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury, or any consumer credit protection or truth-in-lending law. This Exclusion does not modify or limit the coverage provided in Covered Risk 26.
  - 6) Any claim of invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage as to Advances or modifications made after the Insured has Knowledge that the vestee shown in Schedule A is no longer the owner of the estate or interest covered by this policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11.
  - 7) Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching subsequent to Date of Policy. This Exclusion does not modify or limit the coverage provided in Covered Risk 11(b) or 25.
  - 8) The failure of the residential structure, or any portion of it, to have been constructed before, on or after Date of Policy in accordance with applicable building codes. This Exclusion does not modify or limit the coverage provided in Covered Risk 5 or 6.
  - 9) Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
    - a) a fraudulent conveyance or fraudulent transfer, or
    - b) a preferential transfer for any reason not stated in Covered Risk 27(b) of this policy.
  - 10) Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
  - 11) Negligence by a person or an Entity exercising a right to extract or develop minerals, water, or any other substances.