

¹AGENDA
OCEANSIDE DEVELOPER'S CONFERENCE

Wednesday, August 21, 2019, 9:30 a.m.
City Hall South, 1st Floor, Guajome Room

1. 9:30 - 10:30 a.m. Proposed two-story, 81,000 SF senior assisted living and memory care facility with 95 units and 120 beds, on a 2.9-acre site located on vacant land just east of Lighthouse Christian Church (4700 Mesa Drive)

Zoning: CL (Limited Commercial)
Land Use: General Commercial
Neighborhood Area: Guajome
Assessor Parcel Number: 161-511-19
Contact Person: Josh Haskins
Email: josh@sagecrestllc.com

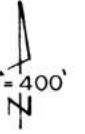
2. 10:30 - 11:30 a.m. Proposed mixed-use development to include 48 three-story attached townhomes and a battery storage facility

Zoning: CL (Limited Commercial)
Land Use: General Commercial
Neighborhood Area: Loma Alta
Assessor Parcel Number: 160-290-68
Contact Person: Josh Haskins
Email: josh@sagecrestllc.com

Attachments:

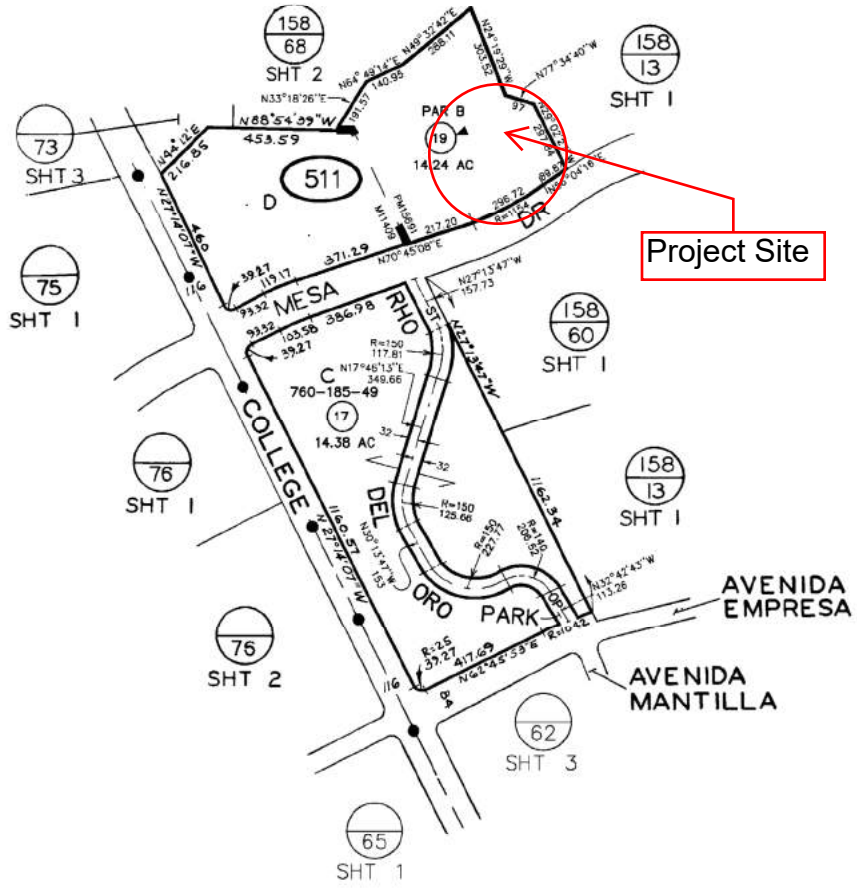
1. Parcel Map
2. Project Description Letter
3. Conceptual Site Plans
4. Vicinity/Regional Maps

¹ *The Developer's Conference provides an informal forum for prospective applicants to receive preliminary input from City staff on conceptual plans that may or may not ultimately evolve into formal application submittals. These conferences do not constitute public meetings; consequently, conference attendance by the public is at the discretion of the prospective applicant. Interested parties may contact the prospective applicant, whose contact information is included on the conference agenda. Questions and comments can also be addressed to Planning Division staff.*



158-130
161-020
-021
-510

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.



Project Site

11/02/17 MGC

CHANGES				
BLK	OLD	NEW	YR	CUT
511	89 114	20-24	89	1533
	74 21	04 62	89	255
	10 30	04 62	89	256
	13 24	04 63	89	257
	03 04	25 64	89	265
	03 04	04 65	89	265
	18 25	04 66	90	4673
	25	04 74	93	10
	01	04 75	94	18
	2	04 76	94	61
	17	SAME ST OP	99	4745
511	18 & 130-50	19	02	2170
	16	SAME ST OP	08	408
	16	PE 65 STATE GRANT	18	27

02/17
CVM
2-17-89
SAN DIEGO COUNTY
ASSESSOR'S MAP
BOOK 161 PAGE 51 SHT 1 OF 2

August 2, 2019

Planning Division

Attn: Jonathan Borrego, Development Services Director

City of Oceanside

300 N Coast Highway

Oceanside, CA 92054

Subject: Application for 95 Senior Assisted Living Units on a 2.9 acre site in Oceanside (APN: 161-511-19-00)

Dear Mr. Borrego:

North County Community Partners, LLC in partnership with Sunrise Senior Living is pleased to submit our Developer's Conference application for the above referenced project to the City of Oceanside for its review and consideration. The Project will consist of a 95 unit, 120 bed, 81,000 square foot Senior Assisted Living and Memory Care Facility, loading and drop off areas, trash storage, and 46 open parking spaces. The Project characteristics are described in more detail later in this letter.

The Project Site is 2.9 acres (126,324 SF) and is located on vacant land east of Lighthouse Christian Church (4700 Mesa Drive; APN: 161-511-19-00). In addition to the church, the project site is located west of residential uses and north of Mesa Drive and the YMCA. The Project Site is designated as General Commercial by the Oceanside General Plan and is zoned CL (Commercial Limited).

The Sunrise Model

Sunrise communities are integrated care-based residential facilities, focused on providing housing and care to seniors in need of assistance, including assistance with activities of daily living ("ADLs"). Beginning with a single community in 1981, there are now more than 315 Sunrise communities throughout the U.S., Canada and the United Kingdom offering varying levels of care and services. Each community maintains the mission laid out by Sunrise founders Paul and Terry Klaassen more than 35 years ago: to champion quality of life for all seniors.

The proposed Project will provide 24-hour non-medical care for elderly persons in need of personal services, supervision, protection, or assistance essential for sustaining the ADLs. Upon initial entrance into a Sunrise community, a resident care director will create an Individualized Service Plan (ISP) that personalizes each resident's assisted living care needs. Services provided

include personalized elderly care, supportive 24-hour assistance with ADLs, Alzheimer's and memory care (as necessary), food and restaurant quality dining, housekeeping and laundry, transportation, programs and activities for daily physical fitness, creative, social, learning and spiritual opportunities and medication coordination.

Project Location and Description

Location and Existing Setting

The Project Site is located on the northeast corner of College Boulevard and Mesa Drive (2400 Mesa Drive). There is an existing Church on the parcel. The Church will continue to operate at its current location and the proposed project will be built on vacant land not used by the church and a portion of the church parking lot to the east of the church building. The church parking spaces incorporated into the proposed project will be replaced on the western portion of the church property (as shown on attached exhibit).

Project Characteristics

The Project proposes to include both assisted living and memory care units for a total of 95 senior assisted living units/120 beds and 81,000 square feet of floor area. The suites/units will include studio, one, and two bedrooms (shared unit), a living area, bathroom and a small refrigerator with sink. The rooms will not contain kitchens or cooking facilities. The Project will also include richly appointed common areas such as a grand foyer, parlor, bistro, private dining room and facility kitchen, as well as general dining, activity and staff rooms.

Design/Architecture

The Project will have a suburban residential design compatible with its surroundings and site topography. The building will be two-stories in order to blend in with the surrounding community.

Landscaping and Open Space

As demonstrated in the Site Plan, the landscape design is an integral part of the senior living environment. Thoughtfully designed landscape takes advantage of expansive views to the north. The outdoor recreation areas encourage residents and guests to use the outdoor areas and experience a variety of plant material, color, texture and form, while allowing them to experience natural systems at work. Planting will consist of native, drought tolerant, and adaptive trees, shrubs and groundcovers.

Site Access, Parking, and Loading

Existing and proposed vehicular access to the Project Site is provided via two driveways from Mesa Drive. This access would provide guest and staff parking as well as loading and unloading zones.

All Project parking and loading activity would be conducted onsite. The Municipal Code requires 1 parking space per 3 beds for “Residential Care” project. The proposed project will provide 46 parking spaces, 6 more than would be required by the Municipal Code.

As required by the Municipal Code, two loading zones with 12’ x 35’ x 14’ clearance would be provided. One loading zone is located at the entry and one is located at the rear of the building.

Operations

Staffing for the Project consists of administrative, sales, operations, and maintenance staff spread over three shifts.

Project Entitlements

The following outlines the anticipated entitlements requested:

1. **Conditional Use Permit** – to permit an assisted living facility (“Residential Care”). The Project Site has a Commercial Limited zoning designation, which has a FAR of 1.0. For our 2.9-acre site, this equates to 126,324 sf of building area (2.9 ac. x 43,560 sf/ac). The proposed project would therefore have a FAR of 0.64.
2. **Development Plan Review.** Per the City’s Municipal Code, projects in “C” Districts on sites of two acres or more involving new construction, all additions of more than 2,500 square feet of floor area on sites of two acres or more, and any exterior alterations to existing buildings or building complexes greater than or equal to 10,000 square feet of floor area shall be reviewed by the Planning Commission.
3. **Lot Line Adjustment.** The parcel (APN: 161-511-19-00) consists of two legal lots. Therefore, a Lot Line Adjustment will be required to separate the existing church use and the proposed Senior Assisted Living project.
4. **Class 32 CEQA Exemption.** Section 15332 of the CEQA Guidelines allows Lead Agencies to exempt In-Fill Development projects from CEQA. As part of the formal application, we will prepare a Class 32 Categorical Exemption required for the City to make this determination.

Due Diligence

We are in the beginning stages of assessing the project’s feasibility and would appreciate the city’s feedback on city requirements, policies, regulations, standards, dedications/improvements and/or infrastructure deficiencies etc., that could influence the success of the project.

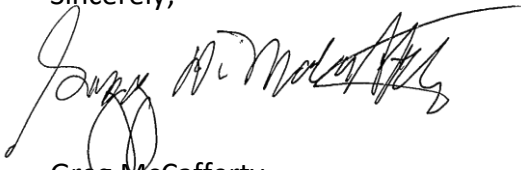
Submittal Package

Listed below is a summary of the items included in the submittal package:

1. Conceptual Site Plan
2. Regional Map
3. Vicinity Map
4. Church Parking Exhibit
5. Preliminary Title Report

Should you have any questions regarding this Preliminary Application, please feel free to contact me at (714) 606-7208 or greg@sagecrestllc.com.

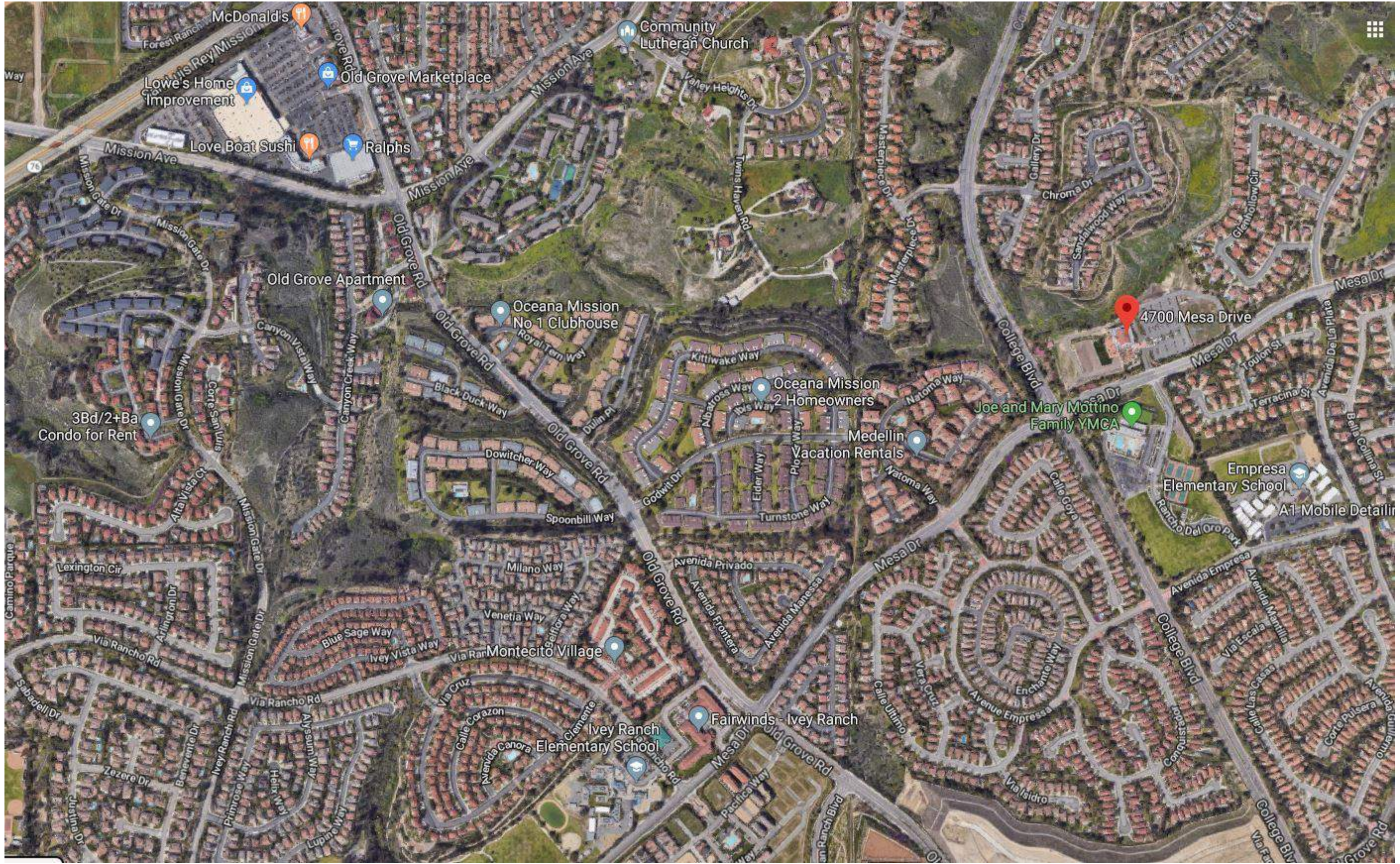
Sincerely,

A handwritten signature in black ink, appearing to read "Greg McCafferty", with a stylized flourish extending from the end.

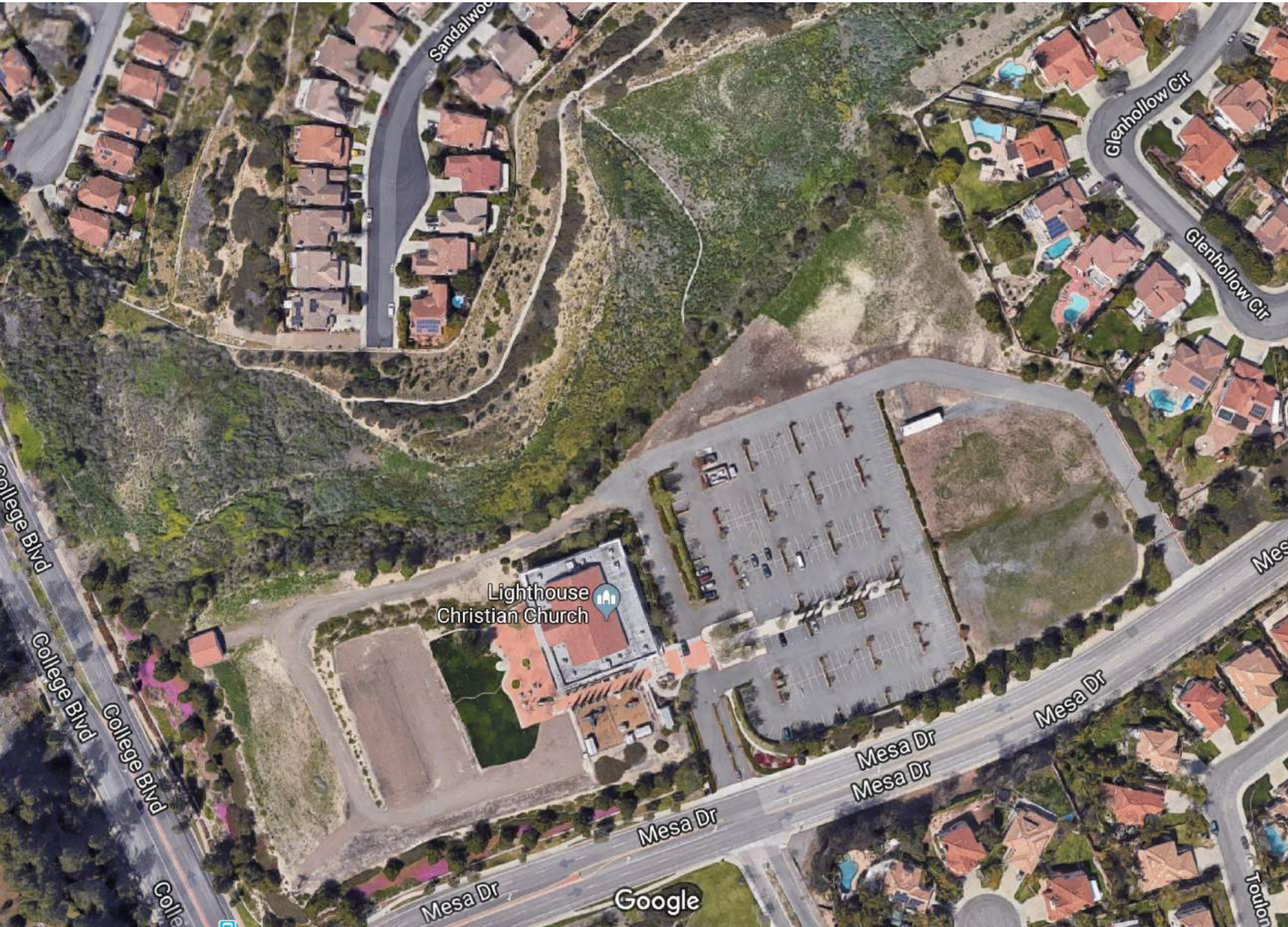
Greg McCafferty

North County Community Partners, LLC

Regional Map – 4700 Mesa Dr.



Vicinity Map – 4700 Mesa Dr.

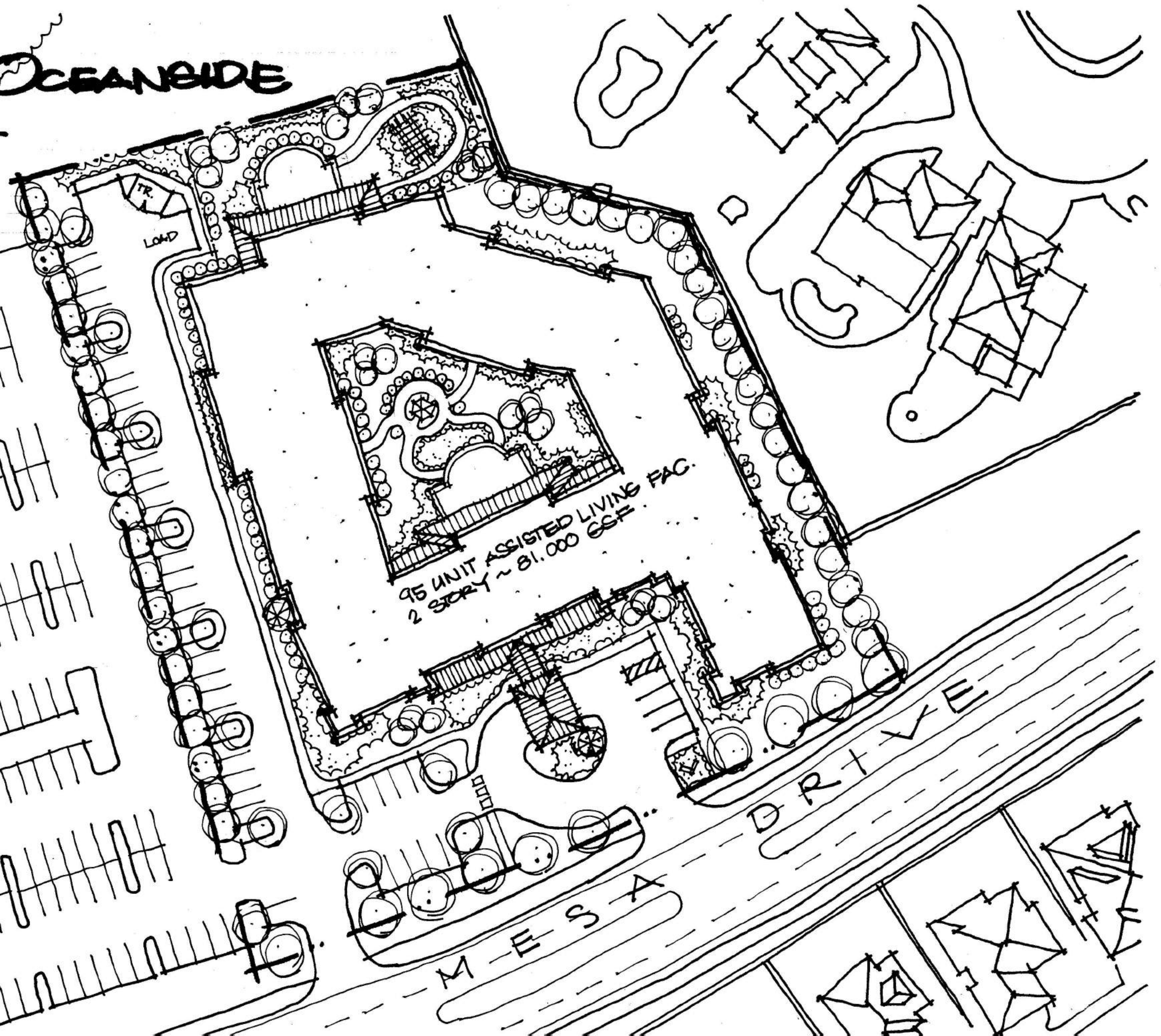
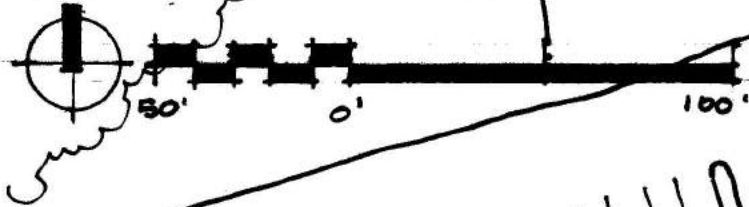


Project Boundary Map – 4700 E. Mesa Dr.



SUNRISE OF OCEANSIDE CALIFORNIA

PROPOSED SITE PLAN
5.24.19 1:50 HV



Church Parking Exhibit



07

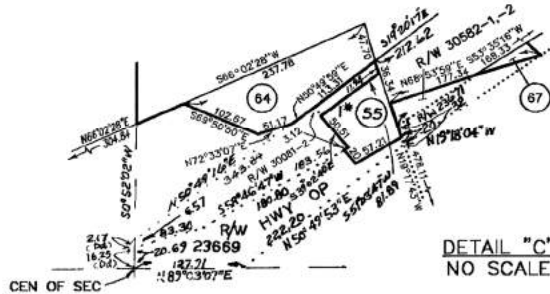
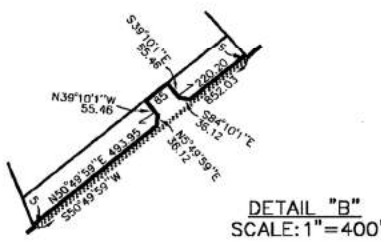
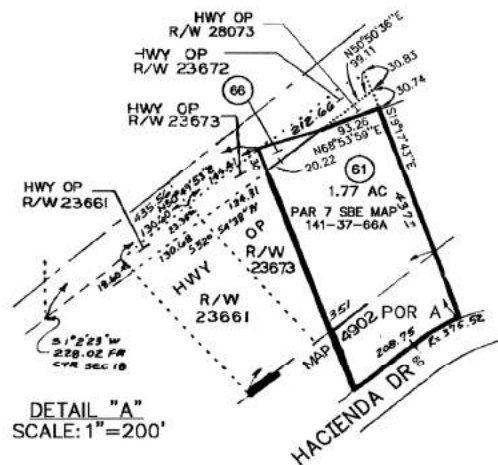
160-29
SHT 1 OF 2
1"=400'
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10/17/2014 CS

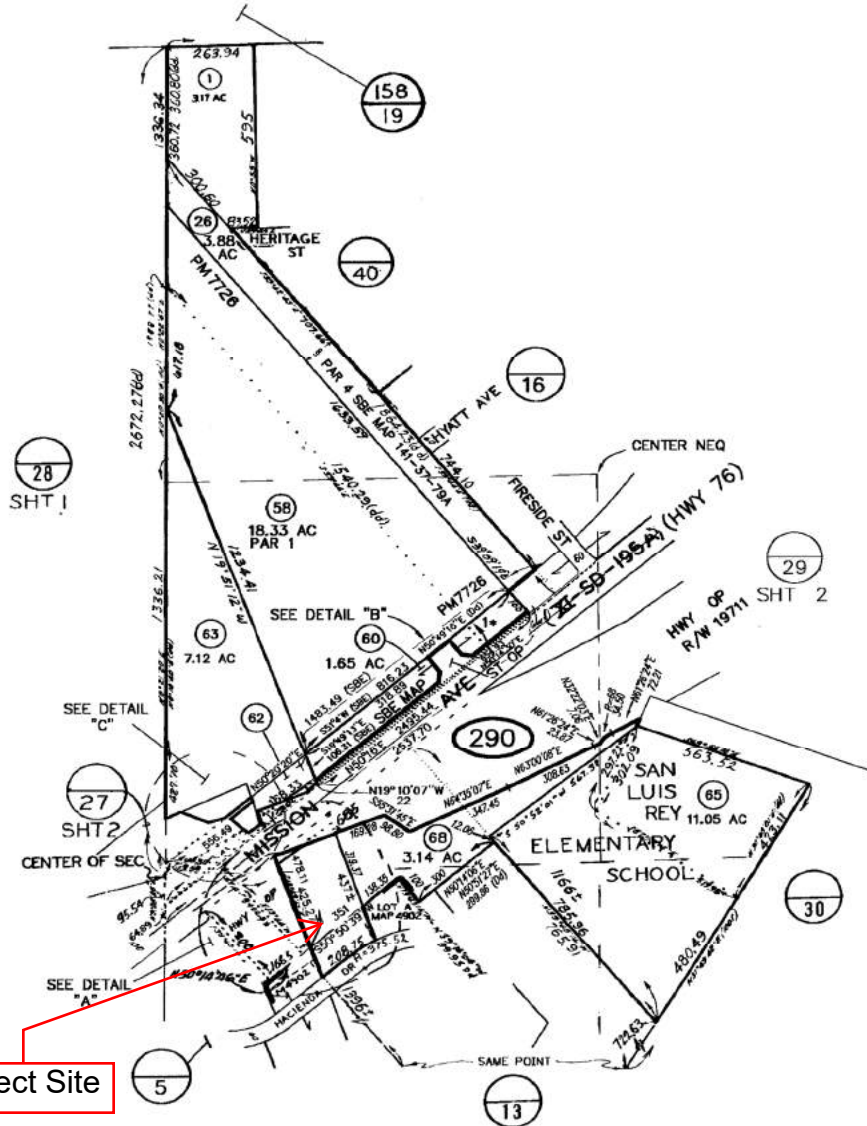
CHANGES				
BLK	OLD	NEW	YR	CUT
290	1213, 25	44145	79	2207
	321 PAR 306-11	46	80	2754
	43-1	47	81	2946
	91-47	AS	83	5041
	29	221-81	87	1747
	38, 34, 40	102157	87	10026
	42160	17111-07	87	1552
	10124	10, 311	93	1363
	1101, 02	11, 1	93	1073
	23	SAME	94	4603
	50151	HWY OP	94	1179
	52	SAME	94	4784
	14152	53-56	94	2038
	15 & 16	57 & 58	96	1281
	48149	58	96	1282
	56	KILL HWY OP	97	1269
	45	59	97	1271
	54	60 & 61	97	1748
	23	61 & HWY OP	97	1637
	57	62 & HWY OP	98	1853
	59	63&64	99	1710
	20&21	65	06	1224
	PICKUP	66	10	1301
	PICKUP	67	10	1302
	68	68	15	10002
	68	68	15	10000
	PICKUP	68	15	1170

1* POR PAR 3 SBE MAP 804-37-6A

160-29



Project Site



THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.

MAP 4902 - SAN LUIS REY ESTATES UNIT NO 9- LOT A
SEC 18-T11S-R4W - POR E 1/2
ROS 3211,9047,16513,17920

August 8, 2019

Planning Division
Attn: Jonathan Borrego, Development Services Director
City of Oceanside
300 N Coast Highway
Oceanside, CA 92054

Subject: Application for Mixed-Use Project on a 3.14 acre site in Oceanside (APN: 160-290-68-00)

Dear Mr. Borrego:

North County Community Partners II, LLC in partnership with The Olson Company is pleased to submit our Developer's Conference application for the above referenced project to the City of Oceanside for its review and consideration. It is a mixed-use project consisting of 48 single-family attached homes (townhomes) and an approximately 10,000 sf battery storage facility, along with associated parking and landscape areas. The Project characteristics are described in more detail later in this letter.

Project Location and Description

Location and Existing Setting

The Project Site is 3.14 acres and is located on vacant land south of Highway 76, north of existing residential, and northwest of San Luis Rey Elementary School (APN: 161-290-68-00). The Project Site is designated as General Commercial by the Oceanside General Plan and is zoned CL (Commercial Limited).

Project Characteristics

The Project proposes a mix of uses to include both a residential component (48 attached townhomes, 15.3 du/acre) as well as a battery storage facility. The 3-story townhomes will range from 2-4 bedrooms and will each have a two-car garage (approximately 25% of the townhomes will have tandem garages). There are also 30 open parking spaces, for a total of 126 parking spaces. The Project will feature an architectural design that will blend well with the surrounding community.

The battery storage portion of the project will be located adjacent to Highway 76, within close proximity to the existing transmission lines. The battery storage project will consist of a single building and will have a compatible design as the proposed townhomes.

Site Access, Parking, and Loading

Proposed vehicular access to the Project Site will be provided via 27' wide access easement (existing access easement granted by Caltrans) from Mission Avenue. By providing access off Mission Avenue, the project will not add additional traffic to the existing neighborhoods to the south of the project site.

Project Entitlements

The following outlines the anticipated entitlements requested:

1. **Mixed Use Development Plan.** Per the City's Municipal Code, a Mixed-Use project is allowed in "CL" Districts. A "Mixed Use Development Plan" will be submitted that describes the project's land uses and development standards.
2. **Conditional Use Permit.** To permit a mixed-use project consisting of 48 townhomes and a battery storage facility.
3. **Development Plan Review.** Per the City's Municipal Code, projects in "C" Districts on sites of two acres or more involving new construction, all additions of more than 2,500 square feet of floor area on sites of two acres or more, and any exterior alterations to existing buildings or building complexes greater than or equal to 10,000 square feet of floor area shall be reviewed by the Planning Commission.
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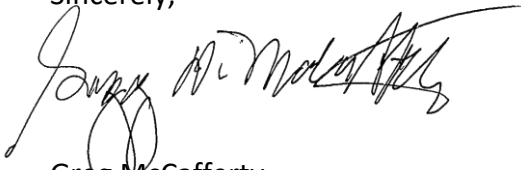
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2. Regional Map
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Should you have any questions regarding this Preliminary Application, please feel free to contact me at (714) 606-7208 or greg@sagecrestllc.com.

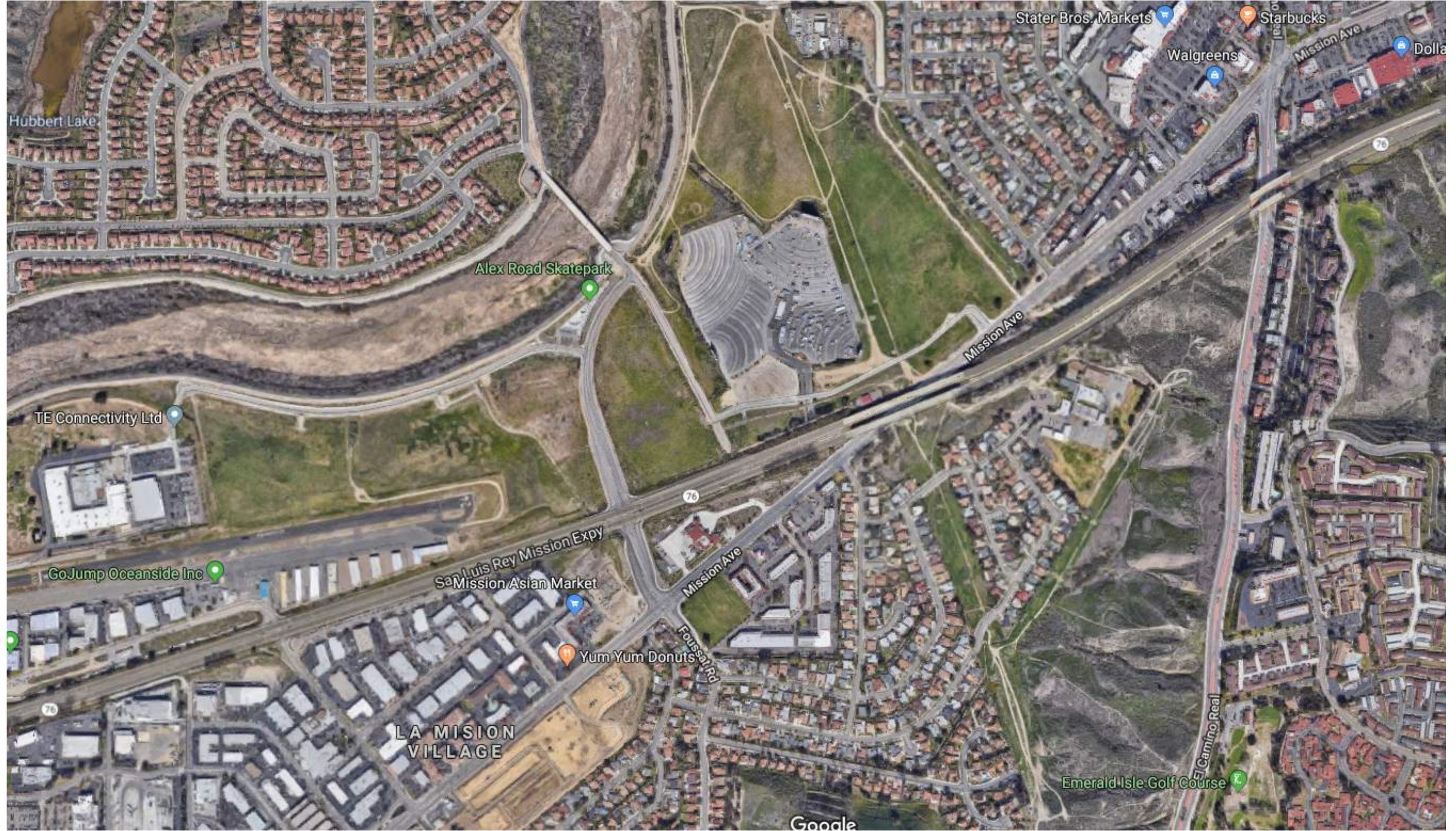
Sincerely,

A handwritten signature in black ink, appearing to read "Greg McCafferty", written in a cursive style.

Greg McCafferty

North County Community Partners II, LLC

Regional Map – Mission Ave. Mixed Use Project



Vicinity Map – Mission Ave. Mixed Use Project



Project Boundary Map – Mission Ave. Mixed Use Project



Parcels

Apn 1602906800

[Zoom to](#)



First American Title

First American Title Company
1250 Corona Pointe Court, Suite 200
Corona, CA 92879

Customer Reference:

Order Number: OSA-5886642 (29)

Title Officer: Hugo Tello
Phone: (951)256-5883
Fax No.: (866)782-3439
E-Mail: htello@firstam.com

Escrow Officer: Jeanne Gould
Phone: (949)885-2405
Fax No.: (714)913-6372
E-Mail: jagould@firstam.com
Buyer: North County Community Partners II, LLC
Owner: Jones & Union, LLC
Property: APN 160-290-6800
Oceanside, CA

PRELIMINARY REPORT

In response to the above referenced application for a policy of title insurance, this company hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said Policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Exhibit A attached. *The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties.* Limitations on Covered Risks applicable to the CLTA and ALTA Homeowner's Policies of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit A. 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 A 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.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated as of February 28, 2019 at 7:30 A.M.

The form of Policy of title insurance contemplated by this report is:

To Be Determined

A specific request should be made if another form or additional coverage is desired.

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

JONES & UNION, LLC

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

A fee as to Parcel(s) 1, an easement as to Parcel(s) 2.

The Land referred to herein is described as follows:

(See attached Legal Description)

At the date hereof exceptions to coverage in addition to the printed Exceptions and Exclusions in said policy form would be as follows:

1. General and special taxes and assessments for the fiscal year 2019-2020, a lien not yet due or payable.
2. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.
3. The terms and provisions contained in the document entitled "Common Use Agreement" recorded February 26, 2010 as Instrument No. [2010-0097049](#) of Official Records.
4. Abutter's rights of ingress and egress to or from State Road SR-76 have been relinquished in the document recorded September 19, 2014 as Instrument No. [2014-0406534](#) of Official Records.
5. Any easements and/or servitudes affecting easement parcel(s) 2 herein described.
6. Rights of the public in and to that portion of the land lying within any Road, Street, Alley or Highway.
7. Water rights, claims or title to water, whether or not shown by the public records.
8. Rights of parties in possession.

Prior to the issuance of any policy of title insurance, the Company will require:

9. With respect to Jones & Union, LLC, a limited liability company:
 - a. A copy of its operating agreement and any amendments thereto;
 - b. If it is a California limited liability company, that a certified copy of its articles of organization (LLC-1) and any certificate of correction (LLC-11), certificate of amendment (LLC-2), or restatement of articles of organization (LLC-10) be recorded in the public records;
 - c. If it is a foreign limited liability company, that a certified copy of its application for registration (LLC-5) be recorded in the public records;
 - d. With respect to any deed, deed of trust, lease, subordination agreement or other document or instrument executed by such limited liability company and presented for recordation by the Company or upon which the Company is asked to rely, that such document or instrument be executed in accordance with one of the following, as appropriate:
 - (i) If the limited liability company properly operates through officers appointed or elected pursuant to the terms of a written operating agreement, such document must be executed by at least two duly elected or appointed officers, as follows: the chairman of the board, the president or any vice president, and any secretary, assistant secretary, the chief financial officer or any assistant treasurer;
 - (ii) If the limited liability company properly operates through a manager or managers identified in the articles of organization and/or duly elected pursuant to the terms of a written operating agreement, such document must be executed by at least two such managers or by one manager if the limited liability company properly operates with the existence of only one manager.
 - e. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require

INFORMATIONAL NOTES

Note: The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.

1. General and special taxes and assessments for the fiscal year 2018-2019.

First Installment:	\$2,051.45, PAID
Penalty:	\$0.00
Second Installment:	\$2,051.45, PAID
Penalty:	\$0.00
Tax Rate Area:	07004
A. P. No.:	160-290-68-00

2. The property covered by this report is vacant land.
3. According to the public records, there has been no conveyance of the land within a period of twenty four months prior to the date of this report, except as follows:

A document recorded November 29, 2017 as Instrument No. [2017-0554285](#) of Official Records
From: Cedar Investments, a California Limited Liability Company
To: Jones & Union, LLC

4. We find no outstanding voluntary liens of record affecting subject property. Disclosure should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any possible security interest in the subject property.

The map attached, if any, may or may not be a survey of the land depicted hereon. First American expressly disclaims any liability for loss or damage which may result from reliance on this map except to the extent coverage for such loss or damage is expressly provided by the terms and provisions of the title insurance policy, if any, to which this map is attached.

LEGAL DESCRIPTION

Real property in the City of Oceanside, County of San Diego, State of California, described as follows:

PARCEL 1:

THAT PORTION OF THE EAST HALF OF SECTION 18, TOWNSHIP 11 SOUTH, RANGE 4 WEST, SAN BERNARDINO MERIDIAN, IN THE CITY OF OCEANSIDE, COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO OFFICIAL PLAT THEREOF, BEING A PORTION OF PARCEL 1A AS CONVEYED TO THE STATE OF CALIFORNIA IN THAT FINAL ORDER OF CONDEMNATION RECORDED MARCH 26, 1970 AS DOCUMENT NO. [70-53236](#) OF OFFICIAL RECORDS, ON FILE IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, LYING SOUTHERLY AND SOUTHEASTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE INTERSECTION OF THE WESTERLY LINE OF SAID PARCEL 1A AND COURSE (327) OF THAT PARCEL DESCRIBED ON PAGE 28 OF 29 OF DOCUMENT RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY MARCH 2, 2000 AS DOCUMENT NO. [2000-0106756](#) OF OFFICIAL RECORDS, SAID INTERSECTION BEING DISTANT SOUTH 68°53'59" WEST, 169.28 FEET FROM THE NORTHEASTERLY TERMINUS OF SAID COURSE (327);

THENCE EASTERLY, SOUTHEASTERLY AND NORTHEASTERLY ALONG SAID PARCEL DESCRIBED ON PAGES 27 AND 28 OF 29 THE FOLLOWING NUMBERED COURSES:

- (1) ALONG SAID COURSE (327) NORTH 68°53'59" EAST, 169.28 FEET;
- (2) SOUTH 55°31'45" EAST, 98.80 FEET;
- (3) NORTH 64°35'07" EAST, 347.45 FEET;
- (4) NORTH 63°00'08" EAST, 308.63 FEET;
- (5) NORTH 61°26'24" EAST, 23.87 FEET;
- (6) NORTH 32°22'03" EAST, 7.06 FEET TO THE BEGINNING OF A TANGENT CURVE CONCAVE SOUTHEASTERLY HAVING A RADIUS OF 68.00 FEET;
- (7) NORTHEASTERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 29°04'21", AN ARC DISTANCE OF 34.50 FEET;
- (8) TANGENT TO SAID CURVE NORTH 61°26'24" EAST, 72.21 FEET TO ITS INTERSECTION WITH THE SOUTHEASTERLY LINE OF SAID PARCEL 1A DESCRIBED AS "S.24°54'42"W., 578.81 FEET" AND THE POINT OF TERMINUS.

SAID LAND IS SHOWN AS PARCEL 19711-01-01 ON THE DIRECTOR'S DEED TO GREEN LIGHT ENERGY CORPORATION RECORDED SEPTEMBER 19, 2014 AS INSTRUMENT NO. [2014-0406534](#) OF OFFICIAL RECORDS.

PARCEL 2:

A 27 FOOT WIDE EASEMENT FOR INGRESS AND EGRESS UPON, OVER AND ACROSS THE FOLLOWING DESCRIBED AREA, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTH SIDE OF PARCEL 19711-01-01, AS DESCRIBED ABOVE, WHICH BEARS NORTH 68°53'34" EAST, 16.50 FEET FROM THE NORTHWESTERLY CORNER OF PARCEL 19711-01-01; THENCE NORTH 19°17'43" WEST A DISTANCE OF 67.01 FEET TO THE SOUTHERLY RIGHT OF WAY FOR MISSION AVENUE, AND BEING THE POINT OF TERMINUS.

THE SIDELINES OF SAID EASEMENT SHALL BE SHORTENED OR EXTENDED TO CLOSE UPON THE

SOUTHERLY RIGHT OF WAY LINE OF MISSION AVENUE.

SAID LAND IS SHOWN AS PARCEL 19711-01-02 ON THE DIRECTOR'S DEED TO GREEN LIGHT ENERGY CORPORATION RECORDED SEPTEMBER 19, 2014 AS INSTRUMENT NO. [2014-0406534](#) OF OFFICIAL RECORDS.

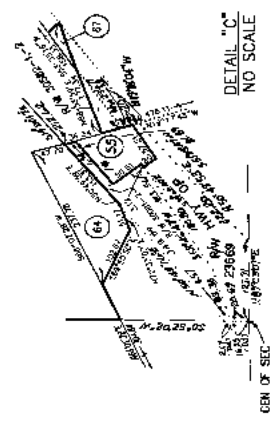
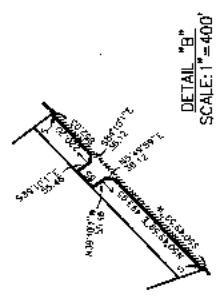
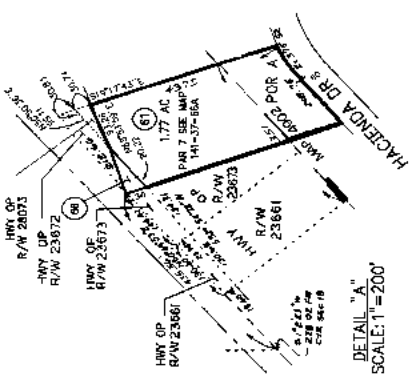
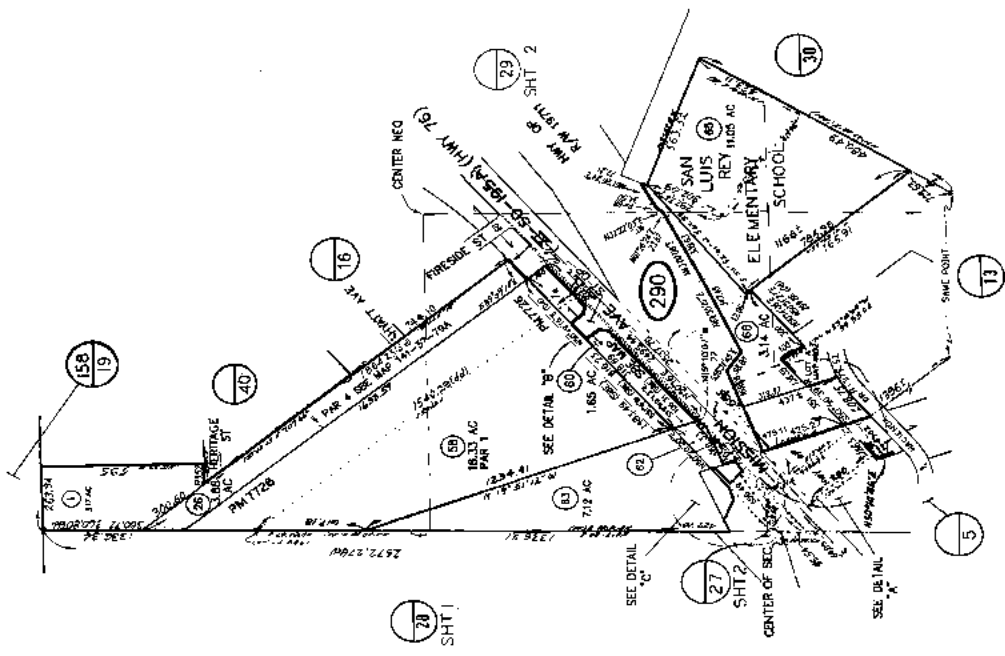
APN: 160-290-68-00

160-29
SHT 1 OF 2
1" = 400'
N

10/17/2014 CS

CHANGES	
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210	17125 4445179 2207
	307 46 180 2754
	454 47 81 23446
	9147 72 63 5247
	30 81 23 1747
	3456 100 57 10226
	44 40149 27 1542
	4144 10 19 1163
	46 23 6 931027
	23 100 51 14023
	49751 101174 1729
	SC 100 24 5704
	4432 53 54 2038
	45 5 5 1291
	48144 58 56 2282
	56 100 57 10226
	45 5 5 1291
	54 81 23 1747
	23 100 51 14023
	67 81 23 1747
	10 100 51 14023
	20421 65 10 1301
	PICKUP 67 10 1302
	100 100 51 14023
	100 100 51 14023
	PUMP 46 13 128

1- FOR PAR 3 SEE MAP 904-37-8A



THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.

160-29
07
SAN DIEGO COUNTY
ASSESSOR'S OFFICE
BOOK 180 PAGE 28 SHT 1 OF 2

MAP 4902 - SAN LUIS REY ESTATES UNIT NO 9- LOT A
SEC 18-T11S-R4W - POR E 1/2
RCS 3211.9047.16513.17920

NOTICE

Section 12413.1 of the California Insurance Code, effective January 1, 1990, requires that any title insurance company, underwritten title company, or controlled escrow company handling funds in an escrow or sub-escrow capacity, wait a specified number of days after depositing funds, before recording any documents in connection with the transaction or disbursing funds. This statute allows for funds deposited by wire transfer to be disbursed the same day as deposit. In the case of cashier's checks or certified checks, funds may be disbursed the next day after deposit. In order to avoid unnecessary delays of three to seven days, or more, please use wire transfer, cashier's checks, or certified checks whenever possible.

EXHIBIT A
LIST OF PRINTED EXCEPTIONS AND EXCLUSIONS (BY POLICY TYPE)

CLTA STANDARD COVERAGE POLICY – 1990
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 or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, 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 are recorded 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
Covered Risk 18:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 19:	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
Covered Risk 21:	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$5,000

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 that 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.

(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 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.
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, [t[or T]his policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees or expenses, that arise by reason of:

[PART I

[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:

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 that 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.

(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 or 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, that arise by reason of: [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:

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 (07-26-10)

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 that 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.



Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet. In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site. There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive. FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.