OLD REPUBLIC TITLE COMPANY

500 Wall Street
Chico, CA 95928
(530) 894-2612 Fax: (530) 894-0713

PRELIMINARY REPORT

Our Order Number 3211000726-TU

WILLOW AND BIRCH REALTY
121 W 4th Avenue
Chico, CA 95926

Attention: HEATHER COOPER

When Replying Please Contact:

Tracie Ularte
tularte@ortc.com
(530) 894-2612

Property Address:

315 West 20th Street, Chico, CA 95928

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE COMPANY, as issuing Agent of Old Republic National Title Insurance 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 I 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 Homeowner's Policy of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit I. 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 I 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 April 20, 2026, at 8:00 AM

OLD REPUBLIC TITLE COMPANY
For Exceptions Shown or Referred to, See Attached

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

ALTA Homeowner's Policy of Title Insurance - 2021; AND ALTA Loan Policy of Title Insurance - 2021. A specific request should be made if another form or additional coverage is desired.

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

Fee

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

Nikole Pryor-Anderson, a single woman

The land referred to in this Report is situated in the County of Butte, City of Chico, State of California, and is described as follows:

Lots 1 and 2 in Block 8, as shown on that certain map entitled, “Barber First Addition to the City of Chico, Butte County, California”, which map was recorded in the office of the Recorder of the County of Butte, State of California, on September 8, 1903, in Book 4 of Maps, at page(s) 56.

Excepting therefrom said Lot 2 that certain parcel of land described in the Deed from Boyington E. Adams, et ux, to Oliver E. Perry, et ux, dated August 1, 1951, and recorded August 7, 1951, in Book 590, page 258, Official Records, and more particularly described as follows:

A portion of Lot 2 in Block 8, as shown on that certain map entitled, “Barber First Addition to City of Chico, Butte County, California”, which map was recorded in the office of the Recorder of the County of Butte, State of California, on September 8, 1903, in Book 4 of Maps, at page(s) 56, and more particularly described as follows:

Beginning at the most Southerly corner of said Lot 2 and running thence Northwesterly along the Alley line and the Southeasterly line of said Lot 2, a distance of 13.0 feet; thence Northeasterly and parallel with the Southeast line of said Lot 2, a distance of 40.0 feet; thence Southeasterly and parallel with the Southwest line of said Lot 2, a distance of 13.0 feet to the Southeast line of said Lot 2; thence along said line, Southwesterly 40.0 feet to the point of beginning.

APN: 005-271-002-000

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

1. Taxes and assessments, general and special, for the fiscal year 2026 - 2027, a lien, but not yet due or payable.

2. Taxes and assessments, general and special, for the fiscal year 2025 - 2026, as follows:

Assessor's Parcel No	:	005-271-002	
Code No.	:	002364	
1st Installment	:	$643.83	Marked Paid
2nd Installment	:	$643.83	Marked Paid
Land Value	:	$69,151.00	
Imp. Value	:	$44,556.00	
Exemption	:	$7,000.00	Homeowners

3. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.

4. The herein described property lying within the proposed boundaries of a Community Facilities District, as follows:

District No	:	2014-1
For	:	Clean Energy Program
Disclosed By	:	Assessment Map
Recorded	:	November 10, 2015 in Book 10 of Assessment Maps, Page 54

Further information may be obtained by contacting:
County of Butte

5. Water rights, claims or title to water, whether or not shown by the public records.

6. Deed of Trust to secure an indebtedness of the amount stated below and any other amounts payable under the terms thereof,

Amount	:	$165,000.00
Trustor/Borrower	:	Gregory Roy Anderson and Bonnie Anderson, Husband and Wife as Joint Tenants
Trustee	:	Fidelity National Title Company
Beneficiary/Lender	:	Mortgage Electronic Registration Systems, Inc., solely as nominee for New Penn Financial, LLC
Dated	:	October 7, 2016
Recorded	:	October 17, 2016 in Official Records under Recorder's Serial Number 2016-0039436
Loan No.	:	70216080061
“MIN”	:	100754400000442077

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

7. Terms and conditions contained in the Gregory Roy Anderson Living Trust dated MArch 3, 2022 as disclosed by Affidavit - Death of Trustee.

Recorded May 7, 2026 in Official Records under Recorder's Serial Number 2026-0013260

The requirement that:

A Certification of Trust be furnished in accordance with Probate Code Section 18100.5; and

If the acting trustee is a successor trustee the additional requirement the Company is provided a complete copy of the trust, with all amendments and any intervening trustee is no longer acting in that capacity by providing copies of resignation letters, etc.

The Company reserves the right to make additional exceptions and/or requirements upon review of the above.

Said Trust previously held title

8. The effect of instruments, proceedings, liens, decrees or other matters which do not specifically describe said land but which, if any do exist, may affect the title or impose liens or encumbrances thereon. The name search necessary to ascertain the existence of such matters has not been completed and in order to do so we require a signed Confidential Statement of Information from or on behalf of Gregory Anderson.

Gregory Anderson previously held title

9. The Homeowner’s Policy applies only if each insured named in Schedule A is a Natural Person (as Natural Person is defined in said policy). If each insured to be named in Schedule A is not such a Natural Person, contact the Title Department immediately.

10. The requirement that this Company be provided with a suitable Owner's Declaration (form ORT 174). The Company reserves the right to make additional exceptions and/or requirements upon review of the Owner's Declaration.

---------- Informational Notes ----------

A. The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy:

NONE

NOTE: Our investigation has been completed and there is located on said land a single family residence known as 315 West 20th Street, Chico, CA 95928.

The ALTA loan policy, when issued, will contain the CLTA 100 Endorsement and 116 series Endorsement.

Unless shown elsewhere in the body of this report, there appear of record no transfers or agreements to transfer the land described herein within the last three years prior to the date hereof, except as follows:

Affidavit Death of Trustee wherein Gregory Roy Anderson is named the decedent and Nikol Olga Pryor-Anderson is named the successor trustee. As recorded on May 7, 2026 in Butte County Official Records Serial No. 2026-0013260.

Grant Deed executed by Nikole Olga Pryor-Anderson, Successor Trustee of the Gregory Roy Anderson Living Trust dated March 3, 2022 to Nikole Pryor-Anderson, a single woman recorded May 7, 2026 in Official Records under Recorder's Serial Number 2026-0013261.

B. A $10.00 “Monument User Fee” will be charged by the County Recorder for any Grant Deed describing the Land.

NOTE:

The following statement is deemed attached as a coversheet to any declaration, governing document, or deed identified in the above exceptions:

If this document contains any restriction based on age, race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, veteran or military status, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code by submitting a "Restrictive Covenant Modification" form, together with a copy of the attached document with the unlawful provision redacted to the county recorder's office. The "Restrictive Covenant Modification" form can be obtained from the county recorder's office and may be available on its internet website. The form may also be available from the party that provided you with this document. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Information for processing a "Restrictive Covenant Modification" form:

1. Print a complete copy of the document in question. Strike out what you believe to be unlawful restrictive language in the document.
2. Print and complete the "Restrictive Covenant Modification" ("RCM") form. Note that the signature on the form must be acknowledged by a notary public or other qualified officer.
3. Submit the completed RCM form and the document with your strike-outs to the County Clerk-Recorder's Office for the county where the property is located. No fee is required for this service.
4. The County Clerk-Recorder's Office will forward the RCM form and the document with your strike-outs to the Office of the County Counsel, who will determine whether the document contains any unlawful restrictions.
5. The Office of the County Counsel will return the RCM form and the document with your strike-outs to the County Clerk-Recorder's Office along with its determination. If approved, a Deputy County Counsel will sign the RCM, and the County Clerk-Recorder's Office will record, image and index it. If the Office of the County Counsel determines that the document does not contain an unlawful restriction, the County Clerk-Recorder's Office will not record the RCM.
6. The approved RCM will be returned to the submitter by mail.

The "Restrictive Covenant Modification" form is linked below:

Restrictive Covenant Modification form