NOTICE OF REGULAR MEETING

TUESDAY, JUNE 2, 2026 5:00 PM.
BOARD ROOM, MGSD TREATMENT PLANT,
1790 HWY. 395, MINDEN, NV 89423

Wastewater Treatment for a Healthy Community and Environment

"Caring for the public health and safety by reliably collecting, treating, and disposing of sewage and wastewater through efficient, cost-effective, and eco-friendly means."

~ MGSD

AGENDA

1. **CALL TO ORDER**

2. **Public Comment** -- Discussion Only, Not For Possible Action
   - Public Comment is limited to three minutes per speaker unless the Board Chairman allows additional time.
   - Per NRS 241.020, no action may be taken on a matter raised under this item of the agenda until the matter itself has been specifically included on an agenda as an item upon which action will be taken.

3. **Chairman's Comment** – Discussion Only, Not For Possible Action
   - Discussion may include comments and/or status of projects not covered under an agenda item.
     (No action may be taken on a matter raised under this item of the agenda until the matter itself has been specifically included on an agenda as an action item)

4. **District Manager's Report** – For Possible Action
   - Discussion includes monthly report of activities, personnel matters, and progress of various projects.
   - Action Items may include matters needing immediate attention or resolution related to plant repairs, sewer line repairs, and any other matter of impact to public health and safety.

5. **Claims Review and Approval** – For Possible Action
   - Review and Approval of bills paid and claims received for April 2026.

6. **Minutes Approval** – For Possible Action
   - Approval of Minutes from the May 5, 2026 Regular Board Meeting and May 28, 2026 Special Board Meeting.

7. **Buckeye Farms Annexation** – For Possible Action
   - Public Hearing for the annexation of 149.69 total acres located on 1300 Buckeye Rd (APN 1320-28-000-051, 1320-28-000-052, & 1320-28-000-053 & 1320-28-000-054).

8. **Town of Minden Annexation** – For Possible Action
   - Acceptance of application for annexation for 6.68 total acres located on Buckeye Rd (APN 1320-29-301-005).

9. **HDR Concrete Rehabilitation Contract** – For Possible Action
   - Discussion and possible action regarding an amendment to the contract for the concrete rehabilitation project.

10. Hansford Economic Services– For Possible Action

- Discussion and possible action regarding a presentation from Hansford Economic Services related to the Intergovernmental Agreement between MGSD and Gardnerville Ranchos GID.

11. Warren Reed Plant Insurance – For Possible Action

- Presentation of the MGSD Plant Insurance package through Nevada Public Agency Insurance Pool for the FY 2026-2027.

12. Attorney-Client Conference – For Possible Action

- Status Report of Ongoing Matters and Requests from MGSD Staff and Board of Trustees

Note: The Board of Trustees reserves the right to interrupt the open meeting during this time and adjourn to a closed session for the purpose of having an attorney-client discussion regarding potential or existing litigation, pursuant to NRS 241.015(3)(b)(2). No action will be taken on an item discussed during a closed session

13. Engineer's Report – For Possible Action

- Action Items may include matters needing immediate attention or resolution related to line rehabilitation, line cleaning, and progress of various projects.

14. Administrative Report by Staff – For Possible Action

- Action Items may include correspondence requiring immediate action or response by the Board.

15. Board Comment – Discussion Only, Not For Possible Action

- Discussion may include comments and/or status of projects not covered under an agenda item.

(No action may be taken on a matter raised under this item of the agenda until the matter itself has been specifically included on an agenda as an action item)

16. Public Comment -- Discussion Only, Not For Possible Action

Public Comment is limited to three minutes per speaker unless the Board Chairman allows additional time.
Per NRS 241.020, no action may be taken on a matter raised under this item of the agenda until the matter itself has been specifically included on an agenda as an item upon which action will be taken.

17. ADJOURNMENT

The MGSD Board reserves the right to hear any agenda item out of order, to combine two or more agenda items for consideration, and remove an item from the agenda or delay a discussion relating to any item on the agenda. Copies of supporting material are available online at www.mgsdistrict.org or can be requested from the Minden-Gardnerville Sanitation District Office located at 1790 Hwy. 395, Minden, NV 89423, by calling Haley Freeman or Jessica Kneefel at (775) 782-3546, or by email at Staff@mgsdistrict.org or at haley@mgsdistrict.org or at jessica@mgsdistrict.org. Any agenda item represented by an attorney must give written notice to the Minden-Gardnerville Sanitation District at least fifteen days prior to the meeting. **All persons attending the meeting are required to sign the guest register.** All meetings are recorded pursuant to NRS 241.035. NOTICE TO PERSONS WITH DISABILITIES: Reasonable efforts will be made to assist and accommodate physically handicapped persons desiring to attend the meeting. Please call the MGSD office at (775) 782-3546 in advance of the meeting, so that arrangements may be conveniently made. This meeting notice is posted at the following locations: the Minden-Gardnerville Sanitation District; Douglas County Historic Courthouse Building; Gardnerville Post Office; Minden Post Office; and at https://notice.nv.gov

PLEASE DO NOT REMOVE UNTIL: 6/3/2026

Agenda Item 4

District Manager's Report

Items in this Section Include:

- ✓ ***June 2026 District Manager's Report***

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Minden Gardnerville Sanitation District
District Manager's Report
June 2, 2026

CAPACITY ALLOCATIONS/PURCHASES:

- None

VENDORS AND CONTRACTS:

- New contract with ARC Electric for service on our auxiliary generator
- New contract with PlanetBids for upcoming projects the District will send out to bid. This platform is widely used in the industry.
- Updated the contract with Future Print.

WILL SERVES LETTERS ISSUED:

- None

STAFF/OFFICE ITEMS:

- We have received a new printer from future print.
- We have completed our interviews, and we have 2 likely candidates. One candidate has accepted the job offer and will start as an OIT.

MEETINGS ATTENDED AND SCHEDULED:

5/8 Coordination meeting with HDR regarding the Concrete Rehab Project
5/13 Internal GRGID discussion about the 2024 CIP Material
5/15 Meeting with Joshua Stone regarding his future employment with MGSD.
5/19 Meeting with Catherine Hansford, Bill Peterson, Bruce Scott, and MGSD staff discussing GRGID
5/20 Meeting with Alan Reed about upcoming plant insurance policy

ONGOING PROJECTS IN THE DISTRICT:

- Monte Vista Townhomes under construction
- Pineview Estates under construction
- Minden RV & Boat Storage is close to completion
- Douglas County Justice Center under construction

LINE REHABILITATION AND PLANT IMPROVEMENT PROJECTS:

- Odor control blower #1 is back online and we are currently taking blower #2 offline for repairs.
- GapVax pump rebuild is complete and is back in operation
- Continuing to work on SCADA Network (Supervisory control and data acquisition)
- Unclogged the RAS line and completed repairs for Secondary Clarifier #2.
- Completed rebuild of belt press transfer pump and it is back online
- The Digester #1 cleaning is on a temporary hold. Senesac's owner (Paul) confirmed that cleaning will commence in June.
- Potential start time for Hwy 395 & 88 sewer lining with Q&D should start after July 4th.

ENGINEERING/LEGAL

- Working to finalize HDR project and bid documents for Concrete Rehab project.
- Working with Wells Fargo to move from the sweep style account to and interest-bearing Dual Custody Account
- Our legal and engineers are working to finalize the addendum to the Bently Effluent Agreement.

OTHER:

- None

Respectfully Submitted,
Peter V. Baratti, District Manager

MINDEN-GARDNERVILLE

ACCOUNT SUMMARY STATEMENT

For the Ten Months Ending, April 30, 2026

Corrected

Line #	General Account	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
1	Balance 1st day of Month	$ 34,125.79	$ (3,624.51)	$ (15,550.11)	$ (36,256.54)	$ (10,561.37)	$ 1,210.91	$ (42,961.47)	$ 14,870.39	$ 414.75	$ 2,571.12		$ -	
2	**Cash Receipts**													
3	User Fees	$ 441,975.14	$ 329,386.31	$ 16,794.69	$ 150,156.44	$ 204,170.62	$ 183,993.87	$ 757,098.53	$ 253,534.01	$ 73,070.07	$ 285,111.18			$ 2,695,290.86
4	Connection Fees													$ -
5	Capacity Fees	$ 2,288.00	$ 29,655.85	$ 9,451.75	$ 247,683.75	$ 1,316.00	$ 35,312.00	$ 23,720.00		$ 104,234.00	$ 93,702.00			$ 547,363.35
6	Permit Fee Income													$ -
7	Acreage Fees/Annexation Fee								$ 4,065.98					$ 4,065.98
8	Consolidated Tax (SCCRT)	$ 11,221.62	$ 11,221.62	$ 11,221.62	$ 22,443.24	$ 11,221.62	$ 11,221.62	$ 11,221.62	$ 11,221.62	$ 11,221.62	$ 11,221.62			$ 123,437.82
9	Ad Volorem	$ 464.52	$ 29,120.36		$ 220,066.43	$ 106,730.16	$ 10,119.23	$ 35,553.88	$ 99,602.70	$ 78,476.39	$ 41,183.03			$ 621,316.70
10	Pass-Through Reimbursement	$ 8,848.75			$ 3,986.25					$ 4,713.75	$ 13,978.50			$ 31,527.25
11	Pineview Pass-Through				$ 698,528.40		$ 815,298.31							
12	GRGID	$ -	$ 160,414.97	$ 117,468.00			$ 125,475.60	$ 16,063.80		$ 178,543.54				$ 597,965.91
13	Health Ins Reimbursement	$ 83.47	$ 83.47	$ 83.47		$ 166.94	$ 83.47	$ 83.47	$ 83.47	$ 83.47	$ 83.47			$ 834.70
14	Finance Charge Increase/(Decrease) Accrued													$ -
15	**Wells Fargo Investment Interest**	**$ 16,883.84**	**$ 17,007.90**	**$ 17,671.24**	**$ 17,393.65**	**$ 18,225.82**	**$ 18,172.80**	**$ 18,996.64**	**$ 18,022.51**	**$ 16,572.31**	**$ 19,146.16**			**$ 178,092.87**
17	**Total Cash Receipts**	**$ 481,765.34**	**$ 576,890.48**	**$ 393,281.85**	**$ 1,360,258.16**	**$ 506,386.62**	**$ 1,199,676.90**	**$ 862,737.94**	**$ 386,530.29**	**$ 466,915.15**	**$ 464,425.96**	**$ -**	**$ -**	**$ 6,698,868.69**
18														
19	**Cash Paid Out**													
20	Capital Expenses	$ 124,328.81	$ 4,000.00	$ 48,796.50	$ 11,027.00	$ 61,843.97	$ 39,798.00	$ 40,241.60	$ 10,073.00	$ 23,507.50	$ 11,922.50			$ 375,538.88
21	Plant Expenses	$ 69,222.32	$ 56,681.78	$ 36,226.17	$ 77,510.23	$ 75,780.54	$ 43,092.79	$ 90,992.15	$ 51,007.34	$ 68,873.30	$ 60,013.91			$ 629,400.53
22	Collections Expenses	$ 2,217.88	$ 3,976.60	$ 1,263.15	$ 1,045.00	$ 1,694.86	$ 1,194.21	$ 1,880.41	$ 1,792.65	$ 696.93	$ 6,861.19			$ 22,622.88
23	Lab Expenses	$ 4,311.08	$ 1,472.50	$ 1,972.00	$ 1,748.18	$ 1,801.11	$ 4,915.07	$ 3,350.47	$ 1,261.95	$ 6,854.21	$ 1,444.47			$ 29,131.04
24	Reservoir/Effluent Expenses	$ 86.56	$ 711.69	$ 1,567.81	$ 1,134.93	$ 1,790.77	$ 155.37	$ 19,771.31	$ 8,177.86	$ 1,363.85	$ 15,334.88			$ 50,095.03
25	General & Administrative	$ 30,153.99	$ 33,342.81	$ 23,039.66	$ 28,823.63	$ 41,575.65	$ 26,055.42	$ 37,517.49	$ 34,059.90	$ 28,234.26	$ 28,198.11			$ 311,000.92
26	Payroll-Related Expenses				$ 20,621.38									$ 20,621.38
27	Pineview Pass-Through				$ 698,528.40		$ 815,298.31							$ 1,513,826.71
28	Professional Fees	$ 1,786.30	$ 7,153.25	$ 16,575.75	$ 9,577.00	$ 17,708.25	$ 3,369.12	$ 28,248.00	$ 38.19	$ 54,338.67	$ 18,031.85			$ 156,826.38
29	**Total Expenses**	**$ 232,106.94**	**$ 107,338.63**	**$ 129,441.04**	**$ 850,015.75**	**$ 202,195.15**	**$ 933,878.29**	**$ 222,001.43**	**$ 106,410.89**	**$ 183,868.72**	**$ 141,806.91**	**$ -**	**$ -**	**$ 3,109,063.75**
30														
31	Prepaid Claims Increase/(Decrease)	$ (12,591.30)	$ (18,522.55)	$ (15,452.76)	$ (15,452.76)	$ (7,580.81)	$ 9,970.99	$ (17,095.35)	$ (5,424.96)	$ (19,109.94)	$ (17,175.54)			$ (118,434.98)
32	Accrued Expenses													$ -
33														
34	Transfer to Other Accounts (Decrease)	$ (150,000.00)	$ (250,000.00)	$ (150,000.00)	$ (150,000.00)	$ (150,000.00)	$ (150,000.00)	$ (300,000.00)	$ (150,000.00)	$ (150,000.00)	$ (165,000.00)			$ (1,765,000.00)
35	**Wells Fargo Investment Sweep**	**$ 5,016,756.35**	**$ 5,239,030.81**	**$ 5,186,645.06**	**$ 5,876,192.08**	**$ 5,836,980.12**	**$ 6,005,286.02**	**$ 6,098,719.67**	**$ 6,008,078.28**	**$ 6,459,173.19**	**$ 7,057,709.46**			
37	**Per G/L 10000-111**	**$ (3,624.51)**	**$ (15,550.11)**	**$ (36,256.54)**	**$ (10,561.37)**	**$ 1,210.91**	**$ (42,961.47)**	**$ 14,870.39**	**$ 414.75**	**$ 2,571.12**	**$ 12,365.71**			

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MINDEN-GARDNERVILLE

ACCOUNT SUMMARY STATEMENT

For the Ten Months Ending, April 30, 2026

Corrected

		Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
39	**Payroll Account**													
40	Balance 1st of Month	$ 54,990.52	$ 33,621.07	$ 55,383.01	$ 41,797.45	$ 19,077.98	$ 39,112.32	$ (13,051.07)	$ 44,968.74	$ 24,448.65	$ 6,588.02		$ -	
41	Transfer from Checking	$ 150,000.00	$ 250,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 150,000.00	$ 300,000.00	$ 150,000.00	$ 150,000.00	$ 165,000.00			$ 1,765,000.00
42	**Interest**	**$ 74.15**	**$ 112.15**	**$ 64.50**	**$ 55.08**	**$ 48.28**	**$ 40.77**	**$ 35.71**	**$ 48.23**	**$ 40.78**	**$ 48.73**			**$ 568.38**
43		$ -												$ -
44	Payroll Expenses	$ (171,443.60)	($228,350.21)	$ (163,650.06)	$ (172,774.55)	($130,013.94)	($202,204.16)	($242,015.90)	($170,568.32)	($167,901.41)	($176,955.99)			$ (1,825,878.14)
45	**Balance Last day of Month**	**$ 33,621.07**	**$ 55,383.01**	**$ 41,797.45**	**$ 19,077.98**	**$ 39,112.32**	**$ (13,051.07)**	**$ 44,968.74**	**$ 24,448.65**	**$ 6,588.02**	**$ (5,319.24)**	**$ -**	**$ -**	
48	**LGIP POOL Account**													
49	**Balance 1st of Month**	**$ 1,266,139.62**	**$ 1,232,113.01**	**$ 1,236,645.39**	**$ 1,236,645.39**	**$ 1,245,594.14**	**$ 1,249,994.51**	**$ 1,254,189.01**	**$ 1,219,780.98**	**$ 1,223,641.73**	**$ 1,227,198.29**		**$ -**	
50	Transfer from Checking			Interest Not Available										
51	**Interest Earned**	**$ 4,556.71**	**$ 4,532.38**	**$ -**	**$ 8,948.75**	**$ 4,400.37**	**$ 4,194.50**	**$ 4,175.28**	**$ 3,860.75**	**$ 3,556.56**	**$ 3,942.60**			**$ 42,167.90**
52	ARRA Payment	$ (38,583.32)						($38,583.31)						($77,166.63)
53	Transfer to Other Accounts													
54	**Balance Last day of Month**	**$ 1,232,113.01**	**$ 1,236,645.39**	**$ 1,236,645.39**	**$ 1,245,594.14**	**$ 1,249,994.51**	**$ 1,254,189.01**	**$ 1,219,780.98**	**$ 1,223,641.73**	**$ 1,227,198.29**	**$ 1,231,140.89**	**$ -**	**$ -**	
56	**ARRA Bond Restricted**													
57	**Balance 1st of Month**	**$ 94,494.92**	**$ 94,835.00**	**$ 95,183.85**	**$ 95,183.85**	**$ 95,872.63**	**$ 96,211.32**	**$ 96,534.17**	**$ 96,855.54**	**$ 97,161.79**	**$ 97,444.19**		**$ -**	
58	Transfer from Other Accounts			Interest Not Available										$ -
59	**Interest Earned**	**$ 340.08**	**$ 348.85**	**$ -**	**$ 688.78**	**$ 338.69**	**$ 322.85**	**$ 321.37**	**$ 306.25**	**$ 282.40**	**$ 313.06**			**$ 3,262.33**
60	Transfer to Other Accounts													
61	**Balance Last day of Month**	**$ 94,835.00**	**$ 95,183.85**	**$ 95,183.85**	**$ 95,872.63**	**$ 96,211.32**	**$ 96,534.17**	**$ 96,855.54**	**$ 97,161.79**	**$ 97,444.19**	**$ 97,757.25**	**$ -**	**$ -**	
64	**MEEDER Investments**													
65	**Balance 1st of Month**	**$ 5,432,967.17**	**$ 5,453,291.56**	**$ 5,473,598.96**	**$ 5,493,524.14**	**$ 5,513,855.34**	**$ 5,533,636.86**	**$ 5,553,992.27**	**$ 5,574,213.28**	**$ 5,593,347.06**	**$ 5,613,577.85**		**$ -**	
66	**Earned on Investments**	**$ 21,191.98**	**$ 21,174.84**	**$ 20,792.84**	**$ 21,164.53**	**$ 20,684.13**	**$ 21,223.53**	**$ 21,088.15**	**$ 20,000.35**	**$ 21,098.59**	**$ 20,729.81**	**$ -**	**$ -**	**$ 209,148.75**
67	Net Realized Gain/Loss													
68	Investment Fund Fees	$ (867.59)	$ (867.44)	$ (867.66)	$ (833.33)	$ (902.61)	($868.12)	($867.14)	($866.57)	$ (867.80)	$ (866.07)			$ (8,674.33)
69	Transfer to Other Accounts													
70	**Balance Last day of Month**	**$ 5,453,291.56**	**$ 5,473,598.96**	**$ 5,493,524.14**	**$ 5,513,855.34**	**$ 5,533,636.86**	**$ 5,553,992.27**	**$ 5,574,213.28**	**$ 5,593,347.06**	**$ 5,613,577.85**	**$ 5,633,441.59**	**$ -**	**$ -**	
72	**Petty Cash**													
73	Balance 1st of Month	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00	$ 500.00		$ -	
74	Expenses													$ -
75	Reimbursements													$ -
76	**Balance Last day of Month**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ 500.00**	**$ -**	**$ -**	
77														
78	**TOTAL CASH ALL ACCOUNTS**	**$ 11,827,492.48**	**$ 12,084,791.91**	**$ 12,018,039.35**	**$ 12,740,530.80**	**$ 12,757,646.04**	**$ 12,854,488.93**	**$ 13,049,908.60**	**$ 12,947,592.26**	**$ 13,407,052.66**	**$ 14,027,595.66**	**$ -**	**$ -**	
	Total Interest All Accounts	**$ 43,046.73**	**$ 43,176.12**	**$ 38,528.58**	**$ 48,250.79**	**$ 43,697.29**	**$ 43,954.45**	**$ 44,617.15**	**$ 42,238.09**	**$ 41,550.64**	**$ 44,180.36**	**$ -**	**$ -**	**$ 433,240.20**

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CHECK REGISTER - OPERATING
4/1/26 - 4/30/26

Line #	Payment Date	Vendor Check Name	ACH/Check #	Invoice Number	GL Account Number	GL Account Name	Transaction Description	Check Amount
1	4/1/2026	BENTLY RANCH	6211	#214238	50800-010	Sludge Removal	Biosolids Disposal	$ 473.20
2	4/1/2026	DTS	6212	DTS-17228	71500-010	IT/Tech Professional Services	Managed Services	$ 952.00
3	4/1/2026	DTS	6212	DTS-17439	71500-010	IT/Tech Professional Services	Managed Services	$ 952.00
4	4/1/2026	GapVax	6213	251858	50600-010	Repairs & Maintenance	Repairs & Maintenance	$ 371.44
5	4/1/2026	LR Apparel	6214	3425	50600-010	Repairs & Maintenance	Logo Vinyl Decals	$ 75.00
6	4/1/2026	NEVADA NEWS GROUP	6215	58422	64600-010	Advertising & Publication	Job Posting	$ 1,030.00
7	4/1/2026	POWER & CONTROL SOLUTIONS, INC.	ACH-4/1/26-01	1767	15600-030	Plant PLC & Infrastructure Replacement	SCADA	$ 5,700.00
8	4/1/2026	R F MACDONALD CO.	6216	386418	50600-010	Repairs & Maintenance	Boiler Repairs & Maintenance	$ 851.25
9	4/1/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/1/26-02	RN340271	52400-010	Lab Testing	Laboratory Analysis	$ 35.00
10	4/1/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/1/26-02	RN340246	52400-010	Lab Testing	Laboratory Analysis	$ 43.00
11	4/1/2026	Spectrum Business	ACH-4/1/26-03	0157628032726	64400-010	Telephone	Internet Service	$ 215.00
12	4/1/2026	Thatcher Company of Nevada, Inc.	ACH-4/1/26-04	2026400101093	50400-010	Processing Chemicals	Chemicals	$ 9,657.98
13	4/1/2026	Velosio	6217	IN100-00168503	15600-040	New ERP Software SAAS/Implementation	BC Implementation	$ 1,306.25
14	4/8/2026	CASEY NEILON	ACH-4/8/26-01	636220	71300-010	Accounting & Audit	Annual Audit FYE2025	$ 22,500.00
15	4/8/2026	DTS	ACH-4/8/26-02	DTS-17537	71500-010	IT/Tech Professional Services	Monthly Manged Services	$ 952.00
16	4/8/2026	Andrew Wagner	ACH-4/8/26-03	04012026	50900-010	Operators Education/Training	Plant Maint Tech 1 Exam	$ 269.00
17	4/8/2026	Claude Church	ACH-4/8/26-04	4082026	50900-010	Operators Education/Training	Reimbursement Grade III Exam	$ 209.00
18	4/8/2026	Claude Church	ACH-4/8/26-04	4092026	50100-010	Salaries	Retro Pay Increase	$ 25.32
19	4/8/2026	Gardnerville Water Company	ACH-4/8/26-05	4411	51400-010	Collection System - Cleaning/TV/Repair	Construction Water	$ 7.60
20	4/8/2026	POWER & CONTROL SOLUTIONS, INC.	ACH-4/8/26-06	1768	15600-030	Plant PLC & Infrastructure Replacement	SCADA	$ 5,760.00
21	4/8/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/8/26-07	RN340764	52400-010	Lab Testing	Laboratory Analysis	$ 43.00
22	4/8/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/8/26-07	RN340802	52400-010	Lab Testing	Laboratory Analysis	$ 100.00
23	4/8/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/8/26-07	RN340803	52400-010	Lab Testing	Laboratory Analysis	$ 66.00
24	4/8/2026	Velosio	ACH-4/8/26-08	VUS001215	15600-040	New ERP Software SAAS/Implementation	Business Central Licenses (2)	$ 1,920.00
25	4/9/2026	DTS	ACH-4/9/26-01	32106	64400-010	Telephone	VOIP & Fiber	$ 467.29
26	4/15/2026	BENTLY RANCH	6218	#214261	50800-010	Sludge Removal	Biosolids	$ 146.30
27	4/15/2026	BENTLY RANCH	6218	#214283	50800-010	Sludge Removal	Biosolids	$ 388.64
28	4/15/2026	Blue Owl Pest	6219	INV1246	50600-010	Repairs & Maintenance	Pest Control Services	$ 375.00
29	4/15/2026	DOUGLAS COUNTY VEHICLE MAINT	6220	40726	50600-010	Repairs & Maintenance	Vehicle Maintenance	$ 3,036.23
30	4/15/2026	JOANA PEREZ	6221	957032	64330-010	Cleaning & Kitchen Supplies	Cleaning Services	$ 650.00
31	4/15/2026	THE PARTS HOUSE	6222	236240	50600-010	Repairs & Maintenance	Repairs & Maintenance	$ 195.48
32	4/15/2026	THE PARTS HOUSE	6222	236989	50600-010	Repairs & Maintenance	Repairs & Maintenance	$ 30.85
33	4/15/2026	THE PARTS HOUSE	6222	236882	50600-010	Repairs & Maintenance	Repairs & Maintenance	$ 146.75
34	4/15/2026	SDBX STUDIO	6223	15795	71500-010	IT/Tech Professional Services	Domain Renewal	$ 37.99
35	4/15/2026	TOWN OF MINDEN	6224	040826	50500-010	Utilities	Water and Trash Service	$ 685.91
36	4/15/2026	U-Rock Utility Equipment	6225	1141	51400-010	Collection System - Cleaning/TV/Repair	Camera Truck Wheels	$ 2,973.44

Return to Agenda

CHECK REGISTER - OPERATING
4/1/26 - 4/30/26

Line #	Payment Date	Vendor Check Name	ACH/Check #	Invoice Number	GL Account Number	GL Account Name	Transaction Description	Check Amount
37	4/16/2026	AT&T MOBILITY	ACH-4/16/26-01	40126	64400-010	Telephone	Cell Phones	$ 108.10
38	4/16/2026	Flyers Energy, LLC	ACH-4/16/26-02	CFS-4554185	51500-010	Truck & Auto Expense	Fuels	$ 505.79
39	4/16/2026	Flyers Energy, LLC	ACH-4/16/26-02	CFS-4571467	51500-010	Truck & Auto Expense	Fuels	$ 364.04
40	4/16/2026	GRAINGER	ACH-4/16/26-03	9877315144	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 539.44
41	4/16/2026	LEAF	ACH-4/16/26-04	20072563	65300-010	Office Equipment/Hardware	Copier Lease	$ 420.73
42	4/16/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/16/26-05	RN339915	52400-010	Lab Testing	Laboratory Analysis	$ 43.00
43	4/16/2026	Velosio	ACH-4/16/26-06	IN100-00169081	15600-040	New ERP Software SAAS/Implementation	BC Implementation	$ 5,293.75
44	4/22/2026	Nevada State Bank	4/22/26-VISA	AM030326	64330-010	Cleaning & Kitchen Supplies	Kitchen Supplies	$ 17.61
45	4/22/2026	Nevada State Bank	4/22/26-VISA	AM031226	50700-010	Other Plant Expense	iPhone Storage	$ 2.99
46	4/22/2026	Nevada State Bank	4/22/26-VISA	AM032626	64330-010	Cleaning & Kitchen Supplies	Cleaning Supplies	$ 103.22
47	4/22/2026	Nevada State Bank	4/22/26-VISA	PB030426	65200-010	Filing Fees & Permits	Lien Filing Fees	$ 861.00
48	4/22/2026	Nevada State Bank	4/22/26-VISA	JW032526	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 42.82
49	4/22/2026	Nevada State Bank	4/22/26-VISA	JW032626	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 21.39
50	4/22/2026	Nevada State Bank	4/22/26-VISA	JW033126	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 145.31
51	4/22/2026	Nevada State Bank	4/22/26-VISA	EB030326	52300-010	Lab Supplies	Lab Supplies	$ 51.45
52	4/22/2026	Nevada State Bank	4/22/26-VISA	EB030426	52300-010	Lab Supplies	Lab Supplies	$ 20.34
53	4/22/2026	Nevada State Bank	4/22/26-VISA	EB030426-2	52300-010	Lab Supplies	Lab Supplies	$ 48.98
54	4/22/2026	Nevada State Bank	4/22/26-VISA	EB031426	52300-010	Lab Supplies	Lab Supplies	$ 394.77
55	4/22/2026	Nevada State Bank	4/22/26-VISA	EB032226	52600-010	Lab Repairs & Maintenance	Lab Dessicator	$ 1,167.05
56	4/22/2026	Nevada State Bank	4/22/26-VISA	EB032226-2	64300-010	Office Supplies & Expense	Office Supplies	$ 59.67
57	4/22/2026	Nevada State Bank	4/22/26-VISA	EB032226-3	52300-010	Lab Supplies	Lab Supplies	$ 52.29
58	4/22/2026	Nevada State Bank	4/22/26-VISA	EB032526	52400-010	Lab Testing	ERA Testing	$ 376.33
59	4/22/2026	Nevada State Bank	4/22/26-VISA	LG030326	64500-010	Postage	Postage	$ 446.98
60	4/22/2026	Nevada State Bank	4/22/26-VISA	LG032826	64500-010	Postage	Postage	$ 20.99
61	4/22/2026	Nevada State Bank	4/22/26-VISA	NQ033026	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 131.24
62	4/22/2026	Nevada State Bank	4/22/26-VISA	HM030626	64300-010	Office Supplies & Expense	Office Supplies	$ 51.96
63	4/22/2026	Nevada State Bank	4/22/26-VISA	HM031926	64300-010	Office Supplies & Expense	Office Supplies	$ 136.46
64	4/22/2026	Nevada State Bank	4/22/26-VISA	HM032426	65310-010	Software Services	Adobe	$ 69.99
65	4/22/2026	Nevada State Bank	4/22/26-VISA	HM033026	64330-010	Cleaning & Kitchen Supplies	Cleaning & Kitchen Supplies	$ 368.68
66	4/22/2026	Nevada State Bank	4/22/26-VISA	CC031726	50600-010	Repairs & Maintenance	ARC Equipment	$ 600.00
67	4/22/2026	Nevada State Bank	4/22/26-VISA	CC032326	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 20.18
68	4/22/2026	Nevada State Bank	4/22/26-VISA	CC032626	50600-010	Repairs & Maintenance	Repairs and Maintenance	$ 50.28
69	4/23/2026	AT&T MOBILITY	ACH-4/23/26-01	287293924134X0419202	64400-010	Telephone	Cell Phones	$ 960.97
70	4/23/2026	Flyers Energy, LLC	ACH-4/23/26-02	CFS-4582505	51500-010	Truck & Auto Expense	Fuels	$ 911.90
71	4/23/2026	GRAINGER	ACH-4/23/26-03	9882751598	50300-010	Safety Equipment & Supplies	Safety Equip & Supplies	$ 360.39
72	4/23/2026	NV Energy	ACH-4/23/26-04	1790260416	50500-010	Utilities	Plant Energy	$ 13,028.57

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CHECK REGISTER - OPERATING
4/1/26 - 4/30/26

Line #	Payment Date	Vendor Check Name	ACH/Check #	Invoice Number	GL Account Number	GL Account Name	Transaction Description	Check Amount
73	4/23/2026	NV Energy	ACH-4/23/26-05	800260416	55300-010	Reservoir & Pump Utilities	Pump Station Energy	**$ 14,454.88**
74	4/23/2026	SILVER STATE ANALYTICAL LABS, INC.	ACH-4/23/26-06	RN341300	52400-010	Lab Testing	Lab Analysis	**$ 43.00**
75	4/23/2026	SNELL & WILMER, LLP	ACH-4/23/26-07	3076002	71100-010	Legal	Legal Services	**$ 2,100.00**
76	4/23/2026	SOUTHWEST GAS CORP	ACH-4/23/26-08	260414	50500-010	Utilities	SW Gas	**$ 556.35**
77	4/23/2026	Thatcher Company of Nevada, Inc.	ACH-4/23/26-09	2026400101341	50400-010	Processing Chemicals	Chemicals	**$ 14,749.61**
78	4/23/2026	Ubeo Business Services	ACH-4/23/26-10	5240370	64500-010	Postage	Billing Services	**$ 2,305.01**
79	4/23/2026	Ubeo Business Services	ACH-4/23/26-10	5240370	64310-010	Statement Billing Supplies	Billing Services	**$ 1,716.45**
80	4/23/2026	Warren Averett Technology Group, LLC	ACH-4/23/26-11	85076	65310-010	Software Services	Azure Usage	**$ 1,510.11**
81	4/29/2026	Carson Valley Locksmith, Inc.	6229	12716	50600-010	Repairs & Maintenance	Repairs and Maintenance	**$ 147.50**
82	4/29/2026	American Equipment, LLC	6226	INV004114	50300-010	Safety Equipment & Supplies	Crane Inspections	**$ 1,168.27**
83	4/29/2026	CAD PEST CONTROL SERVICES, INC	6231	123596	50600-010	Repairs & Maintenance	Pest Control	**$ 200.00**
84	4/29/2026	Codale Electric Supply	6232	S009914282	50600-010	Repairs & Maintenance	Repairs and Maintenance	**$ 1,073.92**
85	4/29/2026	HDR, INC.	6228	1200819276	16800-070	Rehab Concrete in Primary Clarifier 1 & 2	Concrete Rehab	**$ 31,231.00**
86	4/29/2026	THE PARTS HOUSE	6230	238519	50600-010	Repairs & Maintenance	Repairs and Maintenance	**$ 62.54**
87	4/29/2026	Sunbelt Rentals	6227	182451828	50600-010	Repairs & Maintenance	Manlift Rental	**$ 2,488.75**
		Total Amount of Checks/ACH (54 Checks/ACH)						**$ 164,253.97**

Legend: Capital

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CHECK REGISTER - PAYROLL
4/1/26 - 4/30/26

Line	Payment Date	Vendor Check Name	ACH/Check #	Invoice Number	GL Account Number	GL Account Name	Transaction Description	Check Amount
1	4/10/2026	Voya Financial	ACH-4/10/26-01	04102026	20300-010	Accrued Payroll Taxes	457 Mutual Fund	$ 3,238.00
2	4/10/2026	Wells Fargo 941	ACH-041026-941	PIP167	20300-010	Accrued Payroll Taxes	FED 941 4/10/2026 STAFF	$ 7,063.64
3	4/10/2026	WF Used for Direct Deposit	ACH-041026-DD	PIP164	10000-116	Cash - Payroll Checking - Wells Fargo	DD 4/10/2026 STAFF	$ 40,993.96
4	4/15/2026	Public Agency Compensation Trust	ACH-4/15/26-01	042226	50200-010	Payroll Taxes & Employee Benefits	3rd Qtr 25-26 FY W/C	$ 8,462.25
5	4/15/2026	JD	ACH-4/15/26-02	031326	80900-010	Retiree Health Insurance Premiums	Medicare Reimbursement - JD	$ 445.53
6	4/15/2026	JH	ACH-4/15/26-03	031326	80900-010	Retiree Health Insurance Premiums	Medicare Reimbursement - JH	$ 86.16
7	4/15/2026	FJ	ACH-4/15/26-04	031326	80900-010	Retiree Health Insurance Premiums	Medicare Reimbursement - FJ	$ 386.99
8	4/15/2026	TS	ACH-4/15/26-05	031326	80900-010	Retiree Health Insurance Premiums	Medicare Reimbursement - TS	$ 364.48
9	4/15/2026	SK	ACH-4/15/26-06	031326	80900-010	Retiree Health Insurance Premiums	Medicare Reimbursement - SK	$ 76.68
10	4/24/2026	Wells Fargo 941	ACH-042426-941	PIP168	20300-010	Accrued Payroll Taxes	FED 941 4/24/2026 STAFF	$ 7,258.17
11	4/24/2026	WF Used for Direct Deposit	ACH-042426-DD	PIP165	10000-116	Cash - Payroll Checking - Wells Fargo	DD 4/24/2026 STAFF	$ 41,142.83
12	4/27/2026	HealthEquity - ACH	ACH-4/27/26-01	HSA04302026	50200-010	Payroll Taxes & Employee Benefits	APR HSA Contributions	$ 1,916.64
13	4/27/2026	HOMETOWN HEALTH	ACH-4/27/26-02	77101-061	80900-010	Retiree Health Insurance Premiums	May 2026 Health Insurance	$ 1,414.84
14	4/27/2026	HOMETOWN HEALTH	ACH-4/27/26-02	77101-061	50200-020	Medical Benefits	May 2026 Health Insurance	$ 19,206.54
15	4/27/2026	METLIFE - GROUP BENEFITS	ACH-4/27/26-03	TS05138807 0016	80900-010	Retiree Health Insurance Premiums	Dental & Life Insurance	$ 385.76
16	4/27/2026	METLIFE - GROUP BENEFITS	ACH-4/27/26-03	TS05138807 0016	50200-020	Medical Benefits	Dental & Life Insurance	$ 1,272.46
17	4/27/2026	Public Employees Retirement System	ACH-4/27/26-04	P0426	50200-010	Payroll Taxes & Employee Benefits	Monthly NV PERS - Apr 2026	$ 37,207.85
18	4/27/2026	VSP VISION CARE, INC (AT)	ACH-4/27/26-05	825023150	80900-010	Retiree Health Insurance Premiums	Vision Insurance -Apr 2026	$ 91.44
19	4/27/2026	VSP VISION CARE, INC (AT)	ACH-4/27/26-05	825023150	50200-020	Medical Benefits	Vision Insurance -Apr 2026	$ 136.52
20	4/27/2026	Voya Financial	ACH-4/27/26-06	04242026	20300-010	Accrued Payroll Taxes	457 Mutual Fund	$ 3,238.00
21	4/30/2026	Wells Fargo 941	ACH-043026-941	PIP169	20300-010	Accrued Payroll Taxes	FED 941 4/30/2026 BOARD	$ 234.50
22	4/30/2026	WF Used for Direct Deposit	ACH-043026-BRD	PIP166	10000-116	Cash - Payroll Checking - Wells Fargo	DD 4/30/2026 BOARD	$ 2,332.75
		Total Amount of ACH (19 ACH)						**$ 176,955.99**

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Agenda Item 6

Minute Approval

Items in this Section Include:

- ✓ ***May 5th, 2026 Regular Meeting Minutes***
- ✓ ***May 28th, 2026 Special Meeting Minutes***

Return to Agenda

Board of Trustees
Minutes of Regular Meeting
Tuesday, May 5, 2026
5:00 P.M. | Board Room
Minden-Gardnerville Sanitation District
1790 Hwy. 395
Minden, Nevada

Board Members Present:	*Board Members Absent:*	*Staff Members Present:*	*Staff Members Absent:*
Ted Thran	None	Peter Baratti	Bruce Scott
Daniel Griffith		Erik Novak	Cliff Simpson
Chris Shorten		Jessica Kneefel	Bill Peterson
Michele Wagner		LaVonne Ghanavati	
Sondra Condron		Haley Freeman	

Others Present: None

1. Meeting called to order at 5:00 p.m. by Ted Thran.

2. Public Comment: There was no public comment.

3. Chairman's Comment: There was no chairman's comment.

4. District Manager's Report: Peter Baratti presented his report to the Board. Discussion followed.

5. Claims Review and Approval: Vice Chair Shorten asked for clarification regarding Velosio, and LaVonne explained that it is the District's new ERP software and serves as the District's internal accounting system.

Motion: To approve the claims received in March 2026 in the amount of $149,396.72 and the payroll-related expenses paid during March 2026 in the amount of $167,901.47

Made by: Dan Griffith
Seconded by: Sondra Condron
Vote: Motion carried.
Ayes: Thran, Wagner, Shorten, Griffith, Condron
Nays: None
Abstain: None
Absent: None

6. Minutes of April 7, 2026 Regular Board Meeting & April 10, 2026 Special Board Meeting: Vice Chair Shorten requested clarification regarding Trustee Condron's vote at the April 7th meeting. Staff will update the meeting minutes to reflect the correct vote as well as provide a comment explaining that the vote was misinterpreted.

Motion: To approve the minutes of the April 7th, 2026 Regular Board Meeting with the noted corrections.

Made by: Michele Wagner
Seconded by: Sondra Condron
Vote: Motion carried.
Ayes: Thran, Shorten, Wagner, Griffith, Condron
Nays: None
Abstain: None
Absent: None

There were no comments or discussion regarding the April 10th special board meeting.

Motion: To approve the minutes of the April 10th, 2026 Regular Board Meeting.

Made by: Sondra Condron
Seconded by: Chris Shorten
Vote: Motion carried.
Ayes: Shorten, Wagner, Condron
Nays: None
Abstain: Griffith, Thran
Absent: None

7. Buckeye Farms Annexation: Erik Novak informed the Board that the action before them was to approve the annexation in concept only, allowing staff to issue the notice for the public hearing. He stated that the application and supporting materials would need to be revised to include an additional parcel in order to make the property contiguous and recommended approval subject to that condition.

Motion: Motion to approve the concept petition for annexation for Buckeye Farms for 149.69 acres located on Buckeye Road APN 1320-258-000-051 & -052 & -053 with the condition that parcel APN 1320-28-000-054 be included in the annexation. All rules, regulations and requirements of MGSD are to be met and all fees paid.

Made by: Chris Shorten
Seconded by: Sondra Condron
Vote: Motion carried.
Ayes: Thran, Wagner, Shorten, Griffith, Condron
Nays: None
Abstain: None
Absent: None

8. Investment Approval: LaVonne Ghanavati reported that Meeder advised it would be beneficial for the District to invest an additional $2 million into its investment portfolio. Discussion followed.

Motion: Motion authorize the investment amount of $2,000,000 from the Wells Fargo general fund to the investment profile, to be managed by Meeder Public Funds.

Made by: Michele Wagner
Seconded by: Chris Shorten
Vote: Motion carried.
Ayes: Thran, Wagner, Shorten, Griffith, Condron
Nays: None
Abstain: None
Absent: None

9. MGSD Compensation Survey: Trustee Condron expressed concerns that at the April 7, 2026 meeting, the Administrative staff were excluded from the step increase approved by the Board for employees below midpoint. Trustee Condron proposed a one-time $5,000 cash bonus for the Administrative staff members, effective July 1, 2026, stating that the employees should be recognized for their work and noting that the bonus would not affect PERS or other benefits.

Vice Chair Shorten expressed concern that the Board should not be directly supervising employees or determining individual bonuses, stating that those responsibilities should remain with the District Manager. He commented that the Board does not have the same level of day-to-day insight into employee performance necessary to make those determinations and stated that the District could consider implementing a future incentive program similar to programs used by the State of Nevada, where employees could be rewarded for initiatives or projects that result in significant savings to the District. Chairman Thran expressed support for exploring a program of that nature as well.

Trustee Condron agreed with Vice Chair Shorten's comments regarding an incentive program and Board oversight of employees, but reiterated that she would like the Administrative staff to receive the proposed bonus.

Staff explained that the District does not currently have a bonus policy in the Personnel Manual and that, for this reason, the Board is presently the deciding authority regarding bonuses.

The Board requested that a policy draft regarding cash bonuses and incentive programs be presented during the upcoming updates to the Personnel Manual.

Motion: Motion to include $15,000 in the final budget to be distributed to the Administrative staff for a one-time bonus on July 1, 2026.

Made by: Sondra Condron
Seconded by: Dan Griffith
Vote: Motion carried.
Ayes: Thran, Wagner, Shorten, Griffith, Condron
Nays: None
Abstain: None
Absent: None

10. Attorney-Client Conference: Bill Peterson was not present at the meeting.

11. Engineer's Report: Erik Novak reported that the Q&D CMAR contract documents, including the general conditions, specifications, and final drawings, are currently being drafted. He stated that he has not yet received an update regarding their completion.

12. Administrative Report by Staff: Haley Freeman reported that she has been in contact with Catherine Hansford regarding the draft agreement for GRGID and stated that materials are expected to be presented to the Board at the June meeting. Catherine requested a meeting with District staff, legal counsel, and engineering staff prior to the June meeting to review the materials.

Haley further reported that the Board of County Commissioners approved the easement for the Multimodal Trail. Peter commented that he had been having discussions with Bruce Scott regarding a conservation easement around the District's ponds.

13. Board Comment: There was no Board comment.

14. Public Comment: There was no public comment.

15. Meeting adjourned 6:18 p.m.

Approved by the Board of Trustees as presented on:

_____ By_____.
Date Haley Freeman, District Secretary

Board of Trustees
Minutes of Special Meeting
Thursday, May 28, 2026

5:00 P.M. | Board Room
Minden-Gardnerville Sanitation District
1790 Hwy. 395
Minden, Nevada

Board Members Present:	*Board Members Absent:*	*Staff Members Present:*	*Staff Members Absent:*
Ted Thran	None	Peter Baratti	Bruce Scott
Sondra Condron		Cliff Simpson	Bill Peterson
Chris Shorten		Jessica Kneefel	Haley Freeman
Michele Wagner		LaVonne Ghanavati	Erik Novak
Dan Griffith			

Others Present:

1. Meeting called to order at 5:00 p.m. by Ted Thran.

2. Public Comment: There was no public comment.

3. MGSD Budget for FY 2026-2027: Peter Baratti reported that there were slight changes in the budget and he further discussed the changes. The approval letter from the Department of Taxation for the budget was received and can be approved and finalized by the Board.

Trustees Condron and Shorten had questions about the tax rate, and salaries and wages respectively. Discussion followed regarding the two questions.

Motion: To adopt the Final Budget for FY 26-27 with a tax rate of 0.1224%

Made by: Chris Shorten
Seconded by: Sondra Condron
Vote: Motion carried.
Ayes: Thran, Condron, Wagner, Shorten, Griffith
Nays: None
Abstain: None
Absent: None

4. Board Comment: There was no board comment.

5. Public Comment: There was no public comment.

6. Meeting adjourned 5:13 p.m.

Approved by the Board of Trustees as presented on:

_____ By_____.
Date Haley Freeman, District Secretary

Agenda Item 7

Buckeye Farms Annexation

Items in this Section Include:

- ✓ ***Petition for Annexation from Buckeye Farms***

Return to Agenda

Resource Concepts Inc

May 27, 2026

Via Email: peter@mgdistrict.org

Mr. Ted Thran, Chairman
and Members of the Board of Trustees
Minden Gardnerville Sanitation District
1790 U.S. Hwy 395 N
Minden, NV 89423

RE: MGSD Petition for Annexation of Assessor Parcels 1320-28-000-051, -052, -053, and -054 (RCI Job # 26-002.2)

Dear Chairman Thran and Members of the Board:

On **May 11, 2026,** Resource Concepts, Inc. (RCI) received a Petition for Annexation of Assessor Parcels 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054, from Kimley-Horn and Associates, Inc. on behalf of the owner, Park Ranch Holdings, LLC which was signed on **April 08, 2026.** The petition is to Annex to MGSD 149.69 combined acres of land located north of Buckeye Road and east of Minden Elementary School.

There are four assessor parcels involved, totaling approximately 149.69 acres. The parcels are within MGSD's service area boundary, are contiguous to the existing District boundary, and are eligible to be annexed to MGSD. A notice for public hearing regarding the requested annexation to MGSD has been published on May 16, and May 23, 2026, and scheduled for May 30, 2026, per the Annexation Ordinance.

RCI has reviewed the petition and recommends that the Board find that this request is suitable for annexation of Assessor Parcels 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054 and confirm that the chairman be authorized to sign the required documents when they are approved by legal counsel. RCI recommends the approval of the annexation be subject to the following conditions:

1. Payment of all fees and costs associated with the annexation process and reimbursement to the District for legal and engineering fees involved, including subsequent preparation and recording of the annexation map with the Douglas County Recorder.
2. The property concurrently be submitted for annexation into the Town of Minden.
3. Execution of an Annexation Agreement as prepared by MGSD legal counsel and meeting the terms of that agreement prior to finalization of the annexation.
4. Making separate application to MGSD for sewer capacity at such time as development of the property and the need for sewer service occurs.

Please feel free to contact RCI at (775) 883-1600 should you have any questions, or we can discuss at the June 2026 meeting of the Board.

Sincerely,

Erik Novak, P.E. for/ Bruce R. Scott, P.E.
District Engineer

EJN/jm

Attachment: Buckeye Farm – Petition for Annexation

cc: Peter Baratti – MGSD (*Via Email: peter@mgdistrict.org*)
Bruce Scott, P.E. – RCI (*Via Email: bruce@rci-nv.com*)
Chris Waechter, P.E. – Kimley-Horn (*Via Email: chris.waechter@kimley-horn.com*)
John Frisby, P.E. – Manager, Town of Minden (*Via Email:* jfrisby@douglasnv.us*)*

Attachment

Buckeye Farm – Petition for Annexation

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

Petition for Annexation/Contract of Service

- *Submit this application to request annexation of property located outside of the District's boundary at least 15 days prior to a Regular Board Meeting (first Tuesday of every month).*
- *Complete the application and submit with all required attachments to the District via mail or email.*
- *The information you provide must be complete and accurate. If you have any questions please contact the District.*

1. PROPERTY INFORMATION:

Assessor Parcel No. of Property: 1320-28-000-051 & -052 & -053 & -054

Total Acreage to be Annexed/Contracted: 149.69 Acres

Address of Property (if known): _____

Property Nearest to: ☒ Town of Minden ☐ Town of Gardnerville

2. PROPERTY OWNER:

Name(s): Park Ranch Holdings, LLC

Address: 1300 Buckeye Road

City: Minden State: NV Zip Code: 89423

Phone: 775-720-5768 Email: michelle20line@gmail.com

OR:

Owner's Representative:

Name(s): Kimley-Horn and Associates, Inc.

Address: 7900 Rancharrah Parkway, Suite 100

City: Reno State: NV Zip Code: 89511

Phone: (775) 200-1978 Email: chris.waechter@kimley-horn.com

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

3. ANNEXATION REQUIREMENTS:

- APPLICATION FEE: $1,316 for annexation of property, to be paid via check to the District at the time this application is submitted.
- PROOF OF OWNERSHIP: A preliminary title report concerning said property issued within the past 60 days ***and*** a written statement from the owners that there has not been a change since that date.
- LEGAL DESCRIPTION: An accurate legal description of the property stamped and signed by a surveyor or engineer licensed in the State of Nevada. The legal description must also include the acreage of the parcel.
- VICINITY MAP: A vicinity map showing the area to be annexed in relation to existing district boundaries. Assessor's map is acceptable.
- ACKNOWLEDGEMENTS: ***Notarized*** signatures of the acknowledgments of fees (see page 3).
- OWNER'S REPRESENTATIVE: An Authority to Represent form ***must*** be signed by the owner(s) if a representative is filing for the Petition of Annexation/Contract of Service (see page 4).
- ACREAGE FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay $773.00 per acre for the entire area to be annexed.
- CAPACITY FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay the capacity fee of $5,820.00 per EDU in addition to an account setup fee of $55 within 9 months of allocation, or upon approval of the final map, whichever occurs first.

I am the owner of the described property and hereby petition the MINDEN-GARDNERVILLE SANITATION DISTRICT for annexation to the District.

I certify that this application and the documents submitted with it are true and correct to the best of my (our) knowledge and ability.

David Park 4-8-26

Property Owner Date

Sarah Shannon 4/8/24

Property Owner's Representative Date

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

4. ACKNOWLEDGEMENTS:

If it is necessary for the District to obtain professional services, including but not limited to, attorneys; engineers; planners; architects; surveyors or other consultants, and/or to incur costs related to any required notices or recordations, in connection with this Petition for Annexation/Contract of Service, then the Owner/Owner's Representative shall be jointly and severally liable for the payment of such professional fees and costs, as shall actually be incurred by the District.

BY SIGNING BELOW, THE OWNER/OWNER'S REPRESENTATIVE ACKNOWLEDGE THAT EACH OF THEM HAS READ THE FOREGOING PARAGRAPH AND UNDERSTANDS AND AGREES TO COMPLY WITH THE TERMS SET FORTH HEREIN. THE OWNER/OWNER'S REPRESENTATIVE AGREE THAT BOTH SHALL BE JOINTLY AND SEVERALLY LIABLE FOR PAYMENT OF THE FEES REFERRED TO ABOVE.

David Park — 4-8-26

Property Owner — Date

Sarah Shannon — 4/8/26

Property Owner's Representative — Date

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

5. AUTHORITY TO REPRESENT:

AUTHORITY TO REPRESENT

I, David Park, hereby authorize Kimley-Horn and Associates, Inc. to act as my representative at all Minden-Gardnerville Sanitation District (MGSD) Board Meetings related to the information contained within this Petition for Annexation/Contract of Service. This authorization grants the named representative full power and authority to speak, make decisions, and take any actions on my behalf at such meetings, as if I were personally present. This authorization is strictly limited to the above-named individual and does not extend to any other person.

This authority to represent shall commence upon the date of execution herein and shall continue up to the completion of the Petition for Annexation/Contract of Service unless otherwise revoked by written notice from me.

David Park, Manager
REPRESENTATIVE (Print Name)

David Park
REPRESENTATIVE (Signature)

STATE OF Nevada)
: SS
COUNTY OF Douglas)

On April 8, 2026, personally appeared before me, a Notary Public, Sarah Shannon, who acknowledged that they executed the above instrument.

Notary Public

SARAH SUE SHANNON
Notary Public, State of Nevada
Appointment No. 19-8313-05
My Appt. Expires Aug 21, 2027

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 1 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

BEGINNING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along said Northerly right-of-way of Buckeye Road, N 89°29'22" W, 2237.53 feet, to the Southwest Corner of said Parcel 1;

THENCE departing said Northerly right-of-way of Buckeye Road and along the Westerly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the Northwesterly corner of said Parcel 1, also being the Southwesterly corner of Parcel 4 of said Record of Survey;

THENCE along the Northerly boundary of said Parcel 1, S 89°29'22" E, 342.53 feet;

THENCE along the Westerly boundary of said Parcel 1, N 00°30'38" E, 413.40 feet to the Southwesterly corner of Parcel 3 of said Record of Survey, also being the beginning of a non-tangent curve, concave to the South, from which the radius bears S 03°11'12", having a radius of 630.00 feet;

THENCE along the Southerly boundary of said Parcel 3, the following twenty (20) courses:

1. Easterly along said curve, through a central angle of 03°41'50", an arc distance of 40.65 feet;

2. S 89°29'22" E, 69.38 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;

3. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

4. S 89°29'22" E, 60.00 feet;

5. S 00°30'38" W, 5.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 15.00 feet;

6. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

7. S 89°29'22" E, 110.00 feet;

8. N 00°30'38" E, 640.00 feet;

9. S 89°29'22" E, 900.00 feet;

10. S 00°30'38" W, 633.00 feet;

11. S 89°29'22" E, 125.00 feet;

12. N 00°30'38" E, 13.00 feet;

13. S 89°29'22" E, 50.00 feet, to the beginning of a non-tangent curve, concave to the Northeast, from which the radius bears S 89°29'22" E, having a radius of 20.00 feet;

14. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

15. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;

16. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

17. N 00°30'38" E, 5.00 feet;

18. S 89°29'22" E, 60.00 feet;

19. S 00°30'38" W, 429.71 feet;

20. S 89°29'22" E, 200.00 feet, to the Northeasterly corner of said Parcel 1;

THENCE along the Easterly boundary of said Parcel 1, S 00°30'38" W, 25.00 feet, to the **POINT OF BEGINNING**;

EXCEPTING FROM PARCEL 1

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035,

for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along a fly-tie, N 84°00'03" W, 261.36 feet, to the **POINT OF BEGINNING**;

THENCE the following nine (9) courses:

1. N 89°29'22" W, 185.89 feet;

2. N 35°28'06" W, 117.66 feet, to the beginning of a non-tangent curve, concave to the West, from which the radius bears N 35°28'06" W, having a radius of 57.17 feet;

3. Northerly along said curve, through a central angle of 94°25'24", an arc distance of 94.22 feet, to the beginning of a reverse curve, concave to the East, having a radius of 20.00 feet;

4. Northerly along said curve, through a central angle of 40°24'09", an arc distance of 14.10 feet;

5. N 00°30'38" E, 148.22 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius 20.00 feet;

6. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

7. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Southwest, having a radius of 15.00 feet;

8. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

9. S 00°30'38" W, 341.71 feet, to the beginning of a tangent curve, concave to the West, having a radius of 28.00 feet;

10. **THENCE** Southerly along said curve, through a central angle of 06°09'02", an arc distance of 3.01 feet, to the **POINT OF BEGINNING**.

Containing 28.59 acres, more or less.

PARCEL 2:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 2 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along a fly-tie, N 84°00'03" W, 261.36 feet, to the **POINT OF BEGINNING**;

THENCE the following nine (9) courses:

1. N 89°29'22" W, 185.89 feet;

2. N 35°28'06" W, 117.66 feet, to the beginning of a non-tangent curve, concave to the East, from which the radius bears N 35°28'06" W, having a radius of 57.17 feet;

3. Northerly along said curve, through a central angle of 94°25'24", an arc distance of 94.22 feet, to the beginning of a reverse curve, concave to the West, having a radius of 20.00 feet;

4. Northerly along said curve, through a central angle of 40°24'09", an arc distance of 14.10 feet;

5. N 00°30'38" E, 148.22 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius 20.00 feet;

6. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

7. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Southwest, having a radius of 15.00 feet;

8. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

9. S 00°30'38" W, 341.71 feet, to the beginning of a tangent curve, concave to the West, having a radius of 28.00 feet;

10. **THENCE** Southerly along said curve, through a central angle of 06°09'02", an arc distance of 3.01 feet, to the **POINT OF BEGINNING**.

Containing 1.97 acres, more or less.

PARCEL 3:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 3 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE leaving said Southeast corner of said Parcel 1 and along the Easterly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the **POINT OF BEGINNING**;

THENCE along the Southerly boundary of said Parcel 1 the following twenty (20) courses,

1. N 89°29'22" W, 200.00 feet;
2. N 00°30'38" E, 429.71 feet;
3. N 89°29'22" W, 60.00 feet;
4. S 00°30'38" W, 5.00 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;
5. Southwesterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;
6. N 89°29'22" W, 215.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 20.00 feet;
7. Northwesterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;
8. N 89°29'22" W, 50.00 feet;
9. S 00°30'38" W, 13.00 feet;

10. N 89°29'22" W, 125.00 feet;

11. N 00°30'38" E, 633.00 feet;

12. N 89°29'22" W, 900.00 feet;

13. S 00°30'38" W, 640.00 feet;

14. N 89°29'22" W, 110.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 15.00 feet;

15. Northwesterly along said curve, through a central angle of 90°00'00”, an arc distance of 23.56 feet;

16. N 00°30'38" E, 5.00 feet;

17. N 89°29'22" W, 60.00 feet, to the beginning of a non-tangent curve, concave to the Northwest, from which the radius bears N 89°29'22" W. having a radius of 15.00 feet;

18. Southwesterly along said curve, through a central angle of 90°00'00”, an arc distance of 23.56 feet;

19. N 89°29'22" W, 69.38 feet, to the beginning of a tangent curve, concave to the South, having a radius of 630.00 feet;

20. Westerly along said curve, through a central angle of 03°41'50”, an arc distance of 40.65 feet, to the Easterly boundary of said Parcel 4;

THENCE along the Easterly boundary of said Parcel 4, N 00°30'38" E, 1127.30 feet, to the beginning of a tangent curve, concave Southeast, having a radius of 555.00 feet;

THENCE along the Southerly boundary of said Parcel 4 the following four (4) courses:

1. Northeasterly along said curve, through a central angle of 90°00'00”, an arc distance of 871.79 feet;

2. S 89°29'22" E, 1240.00 feet;

3. S 00°30'38" W, 113.38 feet;

4. S 89°29'22" E, 100.00 feet to the Northeasterly corner of said Parcel 3, marked by a 5/8” Rebar & Cap, PLS 21988;

THENCE leaving the Southerly boundary of said Parcel 4, S 00°30'38" W, 1982.31 feet, to the **POINT OF BEGINNING**;

Containing 60.11 acres, more or less.

PARCEL 4:

All that certain real property lying within a portion of the South One-Half (S1/2) of the Southeast One-Quarter (1/4) of the Southeast One-Quarter (SE 1/4) of Section 20 (20), the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 4 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southwest corner of Parcel 1 of said Record of Survey, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records;

THENCE leaving said Southwest corner of said Parcel 1, and the Northerly right-of-way of Buckeye Road, and along the Westerly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the **POINT OF BEGINNING,** also being the Southwest corner of said Parcel 4;

THENCE leaving the Southwest corner of said Parcel 4, and along the Westerly border of said Parcel 4, N 00°30'38" E, 2902.81 feet, to the Northwesterly corner of said Parcel 4, also being along the Southerly right-of-way of Muller Parkway, dedicated per Grant, Bargain and Sale Deed, recorded on April 22, 2020, as Document 2020-945079, filed in said official records, also being the beginning of a non-tangent curve, concave to the Southwest, from which the radius bears S 00d30'08" W, having a radius of 1297.50 feet;

THENCE departing said Northwesterly corner of said Parcel 4 and along the Southerly right-of-way of Muller Parkway, Easterly along said curve, through a central angle of 31°06'33", an arc distance of 704.49 feet;

THENCE S 58°23'19" E, 131.56 feet to the beginning of a tangent curve, concave to the Northeast, having a radius of 1402.50 feet;

THENCE Easterly along said curve, through a central angle of 30°59'32", an arc distance of 758.64 feet;

THENCE S 89°29'51" E, 1226.14 feet to the beginning of a tangent curve, concave to the Southwest, having a radius of 1297.50 feet;

THENCE Southeasterly along said curve, through a central angle of 38°04'54", an arc distance of 862.38 feet, to the Northeast corner of said Parcel 4;

THENCE departing said Southerly right-of-way of Muller Parkway and along the Easterly boundary of said Parcel 4, S 00°13'53" W, 511.78 feet to the Southeast corner of said Parcel 4, marked by a 5/8" Rebar & Cap, PLS 21988, also being the beginning of a non-tangent curve from which the radius bears N 12°58'48" E and having a radius of 850.00 feet;

THENCE departing the Southeast corner and along the Southerly boundary of said Parcel 4, Westerly along said curve, through a central angle of 18°59'12", an arc distance of 281.67 feet, marked by a 5/8" Rebar & Cap, PLS 21988, also being the beginning of a reverse curve, concave to the South, having a radius of 1600.00 feet;

THENCE Westerly along said curve, through a central angle of 38°39'45", an arc distance of 1079.66 feet, to the Northeast corner of Parcel 3 of said Record of Survey, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE N 89°29'22" W, 100.00 feet;

THENCE N 00°30'38" E, 113.38 feet;

THENCE N 89°29'22" W, 1240.00 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius of 555.00 feet;

THENCE Southwesterly along said curve, through a central angle of 90°00'00", an arc distance of 871.79 feet;

THENCE S 00°30'38" W, 1127.30 feet, to the Southwest corner of said Parcel 3;

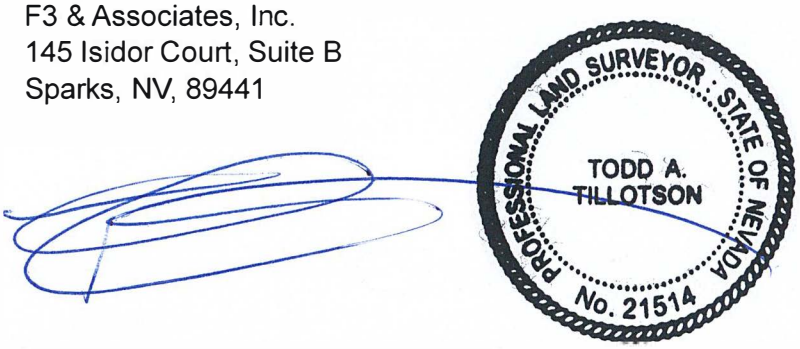
THENCE leaving the Southwest corner of said Parcel 3, S 00°30'38" W, 413.40 feet;

THENCE N 89°29'22" W, 342.53 feet to the **POINT OF BEGINNING**;

Containing 59.02 acres, more or less.

The Basis of Bearing for this legal description is identical to that as shown on said Record of Survey to Support a Boundary Line Adjustment, Document No. 2024-1015440.

Prepared by:
F3 & Associates, Inc.
145 Isidor Court, Suite B
Sparks, NV, 89441



Todd Tillotson, PLS
Nevada Certificate No. 21514

BUCKEYE FARMS - NEIGHBORHOOD 1
MGSD ANNEXATION EXHIBIT

MGSD DISTRICT BOUNDARY TIE IN

MULLER PARKWAY

APN: 1320-29-501-004
51.55 ACRES

APN: 1320-28-000-054
59.02 ACRES

MGSD DISTRICT BOUNDARY

PROPOSED 20' SEWER LINE EASEMENT

APN: 1320-28-000-053
60.11 ACRES

MONTERRA DRIVE

ARBELLO DRIVE

APN: 1320-29-601-001
10.00 ACRES

APN: 1320-28-000-051
28.59 ACRES

APN: 1320-28-000-052
1.97 ACRES

APN: 1320-28-000-045
57.00 ACRES

BALER STREET

APN: 1320-29-611-018
1.39 ACRES

APN: 1320-29-612-011
0.89 ACRES

MGSD DISTRICT BOUNDARY TIE IN

BUCKEYE ROAD

PROPOSED BUCKEYE ROAD RIGHT OF WAY
0.24 ACRES

TEMPORARY FIRE TURNAROUND

APN: 1320-29-000-015
40.98 ACRES

APN: 1320-28-000-022
40.99 ACRES

APN: 1320-28-000-027
40.99 ACRES

APN: 1320-28-000-028
40.98 ACRES

NORTH

GRAPHIC SCALE IN FEET
0 75 150 300

Douglas County, Nevada
April 26

Kimley»Horn
7900 Rancharrah Parkway
Suite 100
Reno, Nevada 89511
(775) 200-1978

DWG NAME
LAST SAVED
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4/29/2026 3:34 PM

PRELIMINARY REPORT

Prelim Number:

TTR2601496-TO-SS
PROFORMA

Issued By:

TICOR TITLE OF NEVADA, INC.

In response to the application for a policy of title insurance referenced herein, **Chicago 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 a defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Exclusions from Coverage, and Conditions of said policy forms.

With respect to any contemplated owner's policy, the printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. 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/ALTA 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 Attachment One. 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 herein and the exceptions and exclusions set forth in Attachment 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.

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.

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Countersigned By:

PROFORMA

Authorized Officer or Agent

Attest:

Marjorie Nemzura, Secretary

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE A

ORDER NO.: TTR2601496

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Shelly Saltz Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno , NV 89511 Phone: 775-824-3240 Fax: 775-324-7402 Main Phone: 775-324-7400 Email: ssaltz@ticortitle.com	Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno, NV 89511 Main Phone: (775)324-7400 Main Fax: (775)324-7402

Proposed Buyer(s):
Short Term Rate: No

Property Address(es): Multiple APN's - Douglas County, Minden, NV 89423

Effective date: PROFORMA

The form of Policy or Policies of Title Insurance contemplated by this Report is:

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

   A Fee

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

   Park Ranch Holdings, LLC, a Nevada limited liability company

3. The Land referred to in this Report is situated in the State of Nevada, County of Douglas, and is described as follows:

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

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

EXHIBIT "A"

Legal Description

Order No.: TTR2601496

For APN/Parcel ID(s): 1320-28-000-051, 1320-28-000-052 and 1320-28-000-053

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One- Quarter (NE 1/4) OF Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Parcel 20 as shown on the Map of Division into Large Parcels for Edgewood Companies, filed for record June 15, 2009 in the office of Recorder, Douglas County, Nevada as Document No. 745140 and a portion of Adjusted Parcel 19 as shown on the Record Of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 1 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

BEGINNING at the Southwest corner of Adjusted Parcel 17 as shown on said Document No. 986230, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, said point also being the north right-of-way of Buckeye Road;

THENCE continue along said north right-of-way of Buckeye Road, North 89°29'22" West, 2,237.53 feet to the Southwest Corner of said Parcel 20;

THENCE leaving said north right-of-way of Buckeye Road and along the west boundary of said Parcel 20, North 00°30'38" East, 25.00 feet;

THENCE leaving said west boundary the following twenty one (21) courses:

1. South 89°29'22" East, 342.53 feet.

2. North 00°30'38" East, 413.40 feet to the beginning of a non-tangential curve.

3. Easterly, along said curve to the right through a central angle of 03°41' 50", length of 40.65 feet, a radius of 630.00 feet, and chord bears North 88°39'43" East, 40.65 feet.

4. South 89°29'22" East, 69.38 feet to the beginning of a curve.

5. Northeasterly, along said curve to the left through a central angle of 90°00'00", length of 23.56 feet, a radius of 15.00 feet, and chord bears North 45°30'38" East, 21.21 feet.

6. South 89°29'22" East, 60.00 feet.

7. South 00°30'38" West, 5.00 feet to the beginning of a curve.

8. Southeasterly, along said curve to the left through a central angle of 90°00'00", length of 23.56 feet, radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 89°29'22" East, 110.00 feet.

10. North 00°30'38" East, 640.00 feet.

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EXHIBIT "A"

Legal Description

11. South 89°29'22" East, 900.00 feet.

12. South 00°30,38" West, 633.00 feet.

13. South 89°29'22" East, 125.00 feet.

14. North 00°30'38" East, 13.00 feet.

15. South 89°29'22" East, 50.00 feet to the beginning of a non-tangentialcurve.

16. Southeasterly, along said curve to the left through a central angle of 90°00'00", length of 31.42 feet, a radius of 20.00 feet, and chord bears South 44°29'22" East, 28.28 feet.

17. South 89°29'22" East, 215.00 feet to the beginning of a curve.

18. Northeasterly, along said curve to the left through a central angle of 90.000'00", length of 23.56 feet, a radius of 15.00 feet, and chord bears North 45°30'38" East, 21.21 feet.

19. North 00°30'38" East, 5.00 feet.

20. South 89°29'22" East, 60.00 feet.

21. South 00°30'38" West, 429.71 feet.

THENCE South 89°29'22" East, 200.00 feet to a point on the west boundary of said Adjusted Parcel 17;

THENCE along said west boundary of Adjusted Parcel 17, South 00°30'38" West, 25.00 feet to the POINT OF BEGINNING.

EXCEPTING FROM PARCEL 1

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, point also being the north right-of-way of Buckeye Road;

THENCE along a fly-tie, North 82°21'52" West, 201.56 feet to the POINT OF BEGINNING.

THENCE the following nine (9) courses:

1. North 89°29'22" West, 185.89 feet.

2. North 35°28'06" West, along a radial line, 117.66 feet to the beginning of a curve.

3. Northerly, along said curve to the left through a central angle 94°25'24", length of 94.22 feet, having a radius of 57.17 feet, and chord bears North 07°19'12" East, 83.91 feet to the beginning of a reverse curve.

4. Northerly, along said curve to the right through a central angle of 40°24'09", length of 14.10 feet, having a radius of 20.00 feet, and chord bears North 19°41'26" West, 13.81 feet.

5. North 00°30'38" East, 148.22 feet to the beginning of a curve.

6. Northeasterly, along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 45°30'38" East, 28.28 feet.

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7. South 89°29'22" East, 215.00 feet to the beginning of a curve.

8. Southeasterly, along said curve to the right through a central angle of 90°00'00", length of 23.56, having a radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 00°30'38" West, 341.71 feet to the beginning of a curve.

THENCE southerly, along said curve to the right through a central angle of 06°09,02", length of 3.01 feet, having a radius of 28.00 feet, and chord bears South 03°35'09" West, 3.00 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-051

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

PARCEL 2:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Adjusted Parcel 17 as shown on the Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 2 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, point also being the north right-of-way of Buckeye Road;

THENCE along a fly-tie, North 82°21'52" West, 201.56 feet to the POINT OF BEGINNING;

THENCE the following nine (9) courses:

1. North 89°29'22" West, 185.89 feet.

2. North 35°28'06" West, along a radial line, 117.66 feet to the beginning of a curve.

3. Northerly, along said curve to the left through a central angle 94°25'24", length of 94.22 feet, having a radius of 57.17 feet, and chord bears North 07°19'12" East, 83.91 feet to the beginning of a reverse curve.

4. Northerly, along said curve to the right through a central angle of 40°24'09", length of 14.10 feet, having a radius of 20.00 feet, and chord bears North 19°41'26" West, 13.81 feet.

5. North 00°30'38" East, 148.22 feet to the beginning of a curve.

6. Northeasterly, along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 45°30'38" East, 28.28 feet.

7. South 89°29'22" East, 215.00 feet to the beginning of a curve.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

8. Southeasterly, along said curve to the right through a central angle of 90°00'00", length of 23.56, having a radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 00°30'38" West, 341.71 feet to the beginning of a curve.

THENCE southerly, along said curve to the right through a central angle of 06°09'02", length of 3.01 feet, having a radius of 28.00 feet, and chord bears South 03°35'09" West, 3.00 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-052

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

PARCEL 3:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One- Quarter (NE 1/4) of Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Parcels 20 and 21 as shown on the Map of Division into Large Parcels for Edgewood Companies, filed for record June 15, 2009 in the office of Recorder, Douglas County, Nevada as Document No. 745140, and a portion of Adjusted Parcels 17, 18 and 19 as shown on the Record Of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 3 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped "PLS 21988", point also being the north right-of-way of Buckeye Road;

THENCE leaving said Southwest corner and along the west boundary of said Adjusted Parcel 17, North 00°30'38" East, 25.00 feet to the POINT OF BEGINNING;

THENCE leaving said west boundary of Adjusted Parcel 17, North 89°29'22" West, 200.00 feet;

THENCE the following twenty-four (24) courses:

1. North 00°30'38" East, 429.71 feet.

2. North 89°29'22" West, 60.00 feet.

3. South 00°30'38" West, 5.00 feet to the beginning of a curve.

4. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears South 45°30'38" West, 21.21 feet.

5. North 89°29'22" West, 215.00 feet to the beginning of a curve.

6. Along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 44°29'22" West, 28.28 feet.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

EXHIBIT "A"

Legal Description

7. North 89°29'22" West, 50.00 feet.

8. South 00°30'38" West, 13.00 feet.

9. North 89°29'22" West, 125.00 feet

10. North 00°30'38" East, 633.00 feet.

11. North 89°29'22" West, 900.00 feet.

12. South 00°30,38" West, 640.00 feet.

13. North 89°29'22" West, 110.00 feet to the beginning of a curve.

14. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears North 44°29'22" West, 21.21 feet.

15. North 00°30'38" East, 5.00 feet.

16. North 89°29'22" West, 60.00 feet to the beginning of a non-tangential curve.

17. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears South 45°30'38" West, 21.21 feet.

18. North 89°29'22" West, 69.38 feet to the beginning of a curve.

19. Along said curve to the left through a central angle of 03°41'50", length of 40.65 feet, having a radius of 630.00 feet, and chord bears South 88°39'43" West, 40.65 feet.

20. North 00°30'38" East, 1,127.30 feet to the beginning of a curve.

21. Along said curve to the right through a central angle of 90°00'00", length of 871.79 feet, having a radius of 555.00 feet, and chord bears North 45°30'38" East, 784.88 feet.

22. South 89°29'22" East, 1,240.00 feet.

23. South 00°30'38" West, 113.38 feet.

24. South 89°29'22" East, 100.00 feet to the Northwest corner of said Adjusted Parcel 17.

THENCE along said west boundary of Adjusted Parcel 17, South 00°30'38" West, 1,982.31 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-053

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

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SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.

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 at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.

7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

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SCHEDULE B – Section B

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

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2026-2027.

   Tax Identification No.: 1320-28-000-051, 1320-28-000-052 and 1320-28-000-053

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Nevada Revised Statutes.

3. Any liens, charges or assessments levied by the Town of Minden and Minden/Gardnerville Sanitation District by reason that the Land is located within said district.

4. Water rights, claims or title to water, whether or not disclosed by the Public Records.

5. Easement(s) and rights incidental thereto as delineated or as offered for dedication on the Land Division Map H. F. Dangberg Land & Livestock Co. No. 3
   Recording Date: May 15, 1978
   Recording No: Book 578, Page 1058, as Document No. 20657, Official Records

6. Easement(s) and rights incidental thereto as delineated or as offered for dedication on the Record of Survey to Support a Boundary Line Adjustment for Park Cattle Co.
   Recording Date: September 28, 2004
   Recording No: Book 904, Page 11278, as Document No. 625243, Official Records

7. Terms, provisions and conditions as contained in an instrument
   Entitled: Deed Restriction
   Executed by: Edgewood Companies
   Recording Date: May 20, 2009
   Recording No.: Book 509, Page 5306, as Document No. 743582, Official Records

8. Terms, provisions and conditions as contained in an instrument
   Entitled: 2019 Development Agreement Park Ranch Holdings & Douglas County
   Executed by: Douglas County, a political subdivision of the State of Nevada and Park Ranch Holding, LLC, a Nevada limited liability company
   Recording Date: August 15, 2019
   Recording No.: 2019-933727, Official Records

   Recording Date: December 16, 2019
   Recording No: 2019-939704, Official Records
   Reason: rescinded by BOCC action and subsequently the attached development agreement was approved and adopted on December 3, 2019, via Ordinance Number 2019-1556-A

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE B – Section B
(continued)

9. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Park Ranch
Purpose:	a temporary, non-exclusive easement for pedestrian and vehicular access, ingress and egress; and a perpetual, non-exclusive easement for the installation and maintenance of a utility service system
Recording Date:	November 22, 2024
Recording No.:	2024-1015172, Official Records

10. Easement(s) for the purpose(s) shown below and rights incidental thereto, as delineated on or as offered for dedication on

Map/Plat:	Record of Survey
Recording Date:	December 4, 2024
Recording No:	1015440, Official Records

11. Easement(s) for the purpose(s) shown below and rights incidental thereto, as delineated on or as offered for dedication on

Map/Plat:	TO BE DETERMINED
Recording Date:	TO BE DETERMINED
Recording No:	TO BE DETERMINED

12. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date:	TO BE DETERMINED
Recording No:	TO BE DETERMINED

END OF EXCEPTIONS

PLEASE REFER TO THE "NOTES" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

NOTES

1. The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.

2. Note: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.

3. The application for title insurance was placed by reference to only a street address or tax identification number. The proposed Insured must confirm that the legal description in this report covers the parcel(s) of Land requested to be insured. If the legal description is incorrect, the proposed Insured must notify the Company and/or the settlement company in order to prevent errors and to be certain that the legal description for the intended parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

4. Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

6. Note: The following information is provided strictly as an accommodation. According to the Assessor, the address of the Land is as follows:

   Type of Dwelling: Vacant Land
   Address: Multiple APN's - Douglas County, Minden, NV 89423

7. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2025
   Total Taxes: $94.36

8. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $13.12

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

NOTES
(continued)

9. Property taxes for the fiscal year shown below are PAID.
   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $216.33

END OF NOTES

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.

CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES

Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within twenty-four (24) – thirty-six (36) months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

SHORT TERM RATE

The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within (sixty) 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at Eighty Percent (80%) or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)

The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is Seventy Percent (70%) of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be Fifty Percent (50%) to Seventy Percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

EMPLOYEE RATE

No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

INVESTOR RATE

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is Seventy Percent (70%) of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be Eighty-Five Percent (85%) of the applicable rate with a minimum charge of Three Hundred Eighty-Five and No/100 Dollars ($385.00). The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.

SENIOR CITIZEN RATE

If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be Seventy-Five Percent (75%) of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

MILITARY DISCOUNT
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

FIRST RESPONDER RATE
Any person in a given transaction who is a First Responder shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee, wherein the principle provides a signed statement that indicates he or she is currently employed as one of the following emergency professionals:

- Firefighter
- Law enforcement officer who is sworn to uphold and make arrests for violations of federal, state, county or municipal laws.
- EMT
- Paramedic
- Search & Rescue team member

The discount shall be applicable on residential resale transactions wherein the principal resides in, or plans to reside in, the subject property. This discount may not be used with any other discount and is available upon request only.

EMPLOYEE RATES
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

INVESTOR RATE
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

WIRE SAFE™ | Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
http://www.fbi.gov

Internet Crime Complaint Center:
http://www.ic3.gov

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FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- identity information (*e.g.,* Social Security Number, driver's license, passport, or other government ID number);
- financial account information (*e.g.,* loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

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Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link Privacy Request, or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

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For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquiries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:
Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Ticor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Ticor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent to this Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

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Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request website or contact us by phone at (888) 714-2710, by email at privacy@fnf.com, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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ATTACHMENT ONE

ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21)
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, or regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by You;
   b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
   c. resulting in no loss or damage to You;
   d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
   e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
   a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
   b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

   Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by the Insured Claimant;
   b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

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

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE
(CONTINUED)

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:

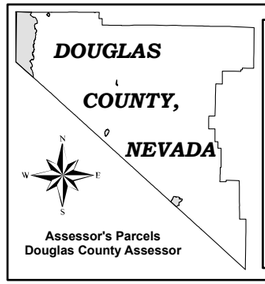
1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;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

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

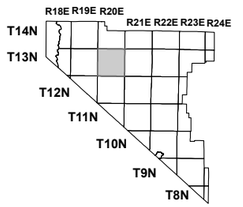
1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not 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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.



Map Legend

Parcel Boundary	001 Parcel Number
Subdivision Boundary	110 Parcel Sub/Seq Number
Town Boundary	1.0 Ac Parcel Acreage
Township/Range/Section	B L K A Parcel Block Number
Approximate River Center Line	1 Parcel Lot Number
Easements - See Recorded Documents	1101 Parcel Address
Open Space/Conservation Easements	

T 13 N R 20 E



SEC. 28

6	5	4	3	2	1
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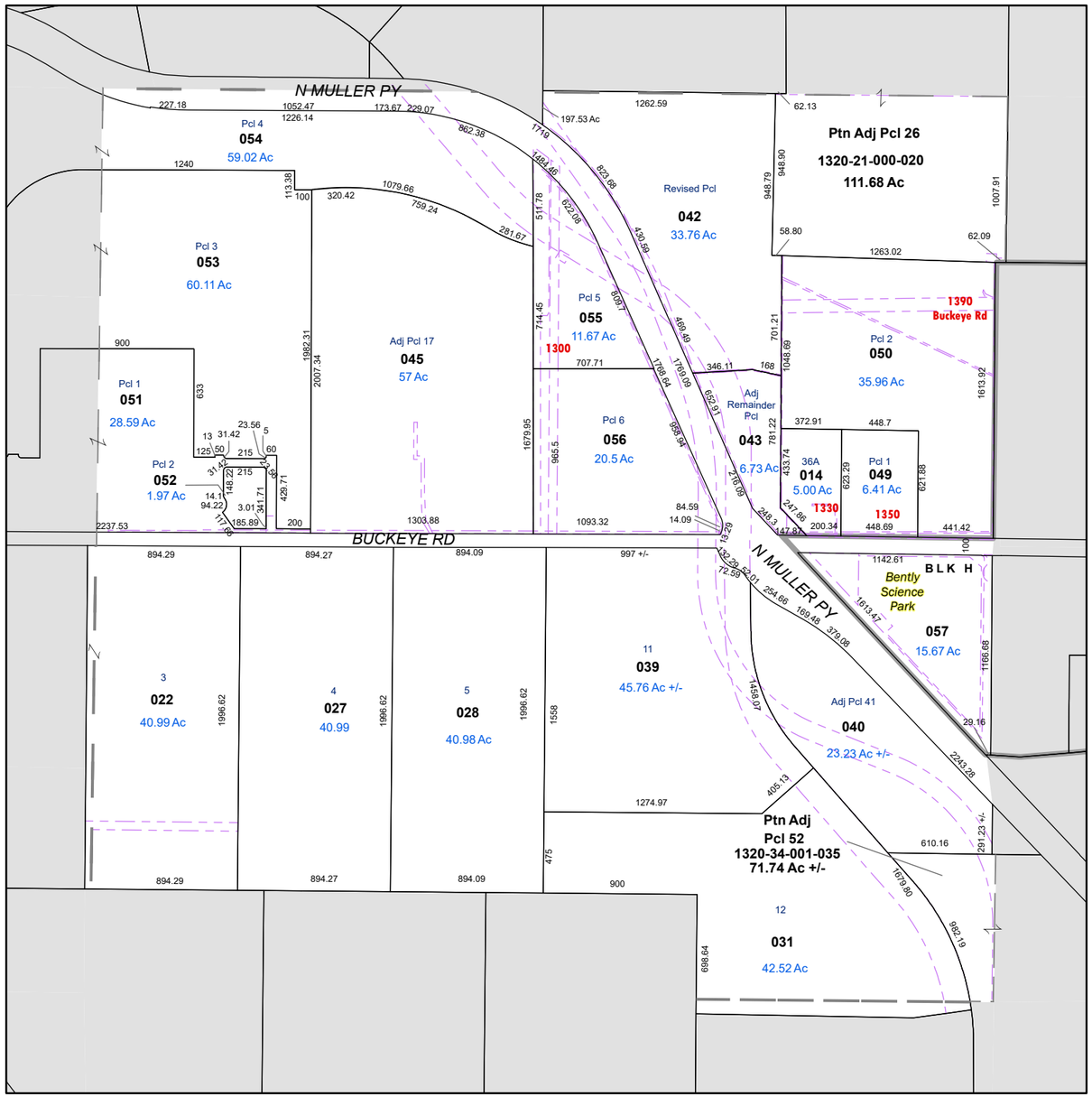
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1320-28-000

DOUGLAS COUNTY
GREAT PEOPLE ▲ GREAT PLACES

SCALE: 1:800
REVS'D: 3/24/2025



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

PRELIMINARY REPORT

Prelim Number:

TTR2602178-TO

Issued By:

TICOR TITLE OF NEVADA, INC.

In response to the application for a policy of title insurance referenced herein, **Chicago 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 a defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Exclusions from Coverage, and Conditions of said policy forms.

With respect to any contemplated owner's policy, the printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. 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/ALTA 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 Attachment One. 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 herein and the exceptions and exclusions set forth in Attachment 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.

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.

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Attest:

Marjorie Nemzura, Secretary

Countersigned By:

Rick Hayes, Title Officer
Authorized Officer or Agent

SCHEDULE A

ORDER NO.: TTR2602178

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Rick Hayes Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno , NV 89511 Phone: 775-343-7566 Fax: 775-324-7402 Main Phone: 775-324-7400 Email: Rick.Hayes@ticortitle.com	Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno, NV 89511 Main Phone: (775)324-7400

Proposed Buyer(s):
Sales Price: $0.00

Short Term Rate: No

Property Address(es): APN 1320-28-000-054, Minden, NV 89423

Effective date: April 10, 2026 at 7:30 AM

The form of Policy or Policies of Title Insurance contemplated by this Report is:

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

   A Fee

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

   Park Ranch Holdings, LLC, a Nevada limited liability company

3. The Land referred to in this Report is situated in the State of Nevada, County of Douglas, and is described as follows:

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

EXHIBIT "A"

Legal Description

Order No.: TTR2602178

For APN/Parcel ID(s): 1320-28-000-054

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One-Quarter (NE 1/4) of Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T. 13N., R. 20E., M.D.M.), Douglas County, Nevada, being a portion of Parcels 20 and 21 as shown on the Map of Division into Larger Parcels for Edgewood Companies filed for record June 15, 2009 in the Office of Recorder, Douglas County, Nevada as Document No. 745140, a portions of Adjusted Parcels 16, 18 and 19 as shown on the Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows;

COMMENCING at the Southwest corner of Parcel 20 as shown on Document No. 745140, point also being the north right-of-way of Buckeye Road,

Thence leaving said Southwest corner and along the west boundary of Parcel 20, North 00°30'38" East, 25.00 feet to the Point of Beginning;

Thence continue along the west boundary of said Parcel 20, North 00°30'38" East, 2,902.81 feet to the beginning of a non-tangential curve and a point on the south right-of-way of Muller Parkway;

Thence along said south right-of-way of Muller Parkway turning to the right through a central angle of 31°06'33", length of 704.49 feet, having a radius of 1,297.50 feet, and chord bears South 73°56'35" East, 695.87 feet;

thence continue along said south right-of-way of Muller Parkway the following four (4) courses;

1. South 58°23'19" East 131.56 feet to the beginning of a curve.

2. Along said curve to the left through a central angle of 30°59'32", length of 758.64 feet, having a radius of 1,402.50 feet, and chord bears South 73°53'05" East, 749.42 feet.

3. South 89°22'51" East, 1,226.14 feet to the beginning of a curve.

4. Along said curve to the right through a central angle of 38°04'54", length of 862.38 feet, having a radius of 1,297.50 feet, and chord bears South 70°20'24" East, 846.60 feet;

Thence leaving said south right-of-way of Muller Parkway, South 00°13'53" West, 511.78 feet to the Northeast corner of said Adjusted parcel 17, point beginning of a non-tangential curve;

Thence along north boundary of said Adjusted parcel 17, curve to the right through a central angle of 18°59'12" , length of 281.67 feet, having a radius of 850 feet, and chord bears North 67°31'34" West, 280.39 feet to the beginning of a non-tangential curve;

thence continue along north boundary of said Adjusted Parcel 17, curve to the left through a central angle of 38°39'45", length of 1,079.66 feet, having a radius of 1,600.00 feet, and chord bears North 77°21'50" West, 1,059.29 feet to the Northwest corner of said Adjusted Parcel 17;

thence leaving Northwest corner of said Adjusted Parcel 17, North 89°29'22" West, 100.00 feet;

Thence the following five (5) courses;

1. North 00°30'38" East, 113.38 feet.

2. North 89°29'22" West, 1,240.00 feet to the beginning of a curve.

3. Along said curve to the left through a central angle of 90°00'00" , Length of 871.79 feet, having a radius of 555.00 feet, and cord bears South 45°30'38" West, 784.88 feet.

EXHIBIT "A"

Legal Description

4. South 00°40'38" West, 1,540.708 feet.

5. North 89°29'22" West, 342.53 feet to the Point of Beginning.

Document No. 2025-1016359 is provided pursuant to requirments of Section 6.NRS 111.312.

Reference is further made to Parcel 4 on Record of Survey Map recorded in the office of the Douglas County Recorder on December 4, 2024 as Document No. 2024-1015440, Official Records.

SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.

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 at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.

7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

SCHEDULE B – Section B

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

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2025-2026.

   Tax Identification No.: 1320-28-000-054

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Nevada Revised Statutes.

3. The Land lies within the boundaries of an Agricultural or Open Space Use Assessment District and is potentially subject to deferred real property taxes, the amount is undetermined until the time of conversion.

4. Any liens, charges or assessments levied by the Minden Gardnerville Sanitation District by reason that the Land is located within said district.

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

6. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Sierra Pacific Power Company
Purpose:	Construction, maintenance, operation, inspection, repaid, replacement and removal of telephone and telegraph lines
Recording Date:	September 22, 1937
Recording No:	Book F, Page 415, Agreement Records

7. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Sierra Pacific Power Company, a Maine corporation
Purpose:	Construct, erect, alter, improve, repair, operate and maintain electric transmission lines
Recording Date:	February 22, 1962
Recording No:	Book 10, Page 617, Document No. 19618, Official Records

8. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Division of Land Map

Recording Date:	May 15, 1978
Recording No:	Book 578, Page 1058, as Document No. 20657, Official Records

9. Grant of and Relinquishment of Easements for Power Line, Equipment and Maintenance:

Granted to:	Sierra Pacific Power Company, Nevada corporation
Purpose:	Erect, operate, maintain, repair, alter, inspect and replace power lines
Recording Date:	May 27, 2005
Recording No:	Book 505, Page 12303, Document No. 645366, Official Records

SCHEDULE B – Section B
(continued)

10. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Map of Division into Large Parcels Map No. 745410;

Recording Date:	June 15, 2009
Recording No.:	Book 609,Page 4186, Document No. 745140, Official Records

11. Terms, provisions and conditions as contained in an instrument

Entitled:	Deed Restriction
Executed by:	Edgewood Companies
Recording Date:	May 20, 2009
Recording No.:	Book 509, Page 5306, as Document No. 743582, Official Records

12. Terms, provisions and conditions as contained in an instrument

Entitled:	2019 Development Agreement Park Ranch Holdings & Douglas County
Executed by:	Douglas County, a political subdivision of the State of Nevada and Park Ranch Holding, LLC, a Nevada limited liability company
Recording Date:	August 15, 2019
Recording No.:	2019-933727, Official Records
Recording Date:	December 16, 2019
Recording No:	2019-939704, Official Records
Reason:	rescinded by BOCC action and subsequently the attached development agreement was approved and adopted on December 3, 2019, via Ordinance Number 2019-1556-A

13. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Record of Survey Map No. 2024-1015440;

Recording Date:	December 4, 2024
Recording No.:	2024-1015440, Official Records

14. A pending court action as disclosed by a recorded lis pendens notice:

Plaintiff:	Douglas County, a political subdivision of the State of Nevada
Defendant:	Park Ranch Holdings, LLC, a Nevada Limited Liability Company; Park Newco, a Nevada corporation; Park Heritage, a Nevada Corporation does 1 through 10; and all unknown persons claiming an interest in the real property known by Douglas County Assessor's Parcel number; 1320-28-000-54, 1320-28-000-055, 1320-28-000-056, 1320-28-000-039, 1320-34-001-035, 1320-28-000-040, 1320-21-000-017, 1320-21-000-019, 1320-28-000-042 and 1320-20-000-022
County:	Douglas
Court:	Ninth Judicial District Court
Case No.:	Lis Pendens
Recording Date:	May 8, 2025
Recording No:	2025-1020264, Official Records

SCHEDULE B – Section B
(continued)

15. Rights and claims of parties in possession by reason of unrecorded leases, if any, that would be disclosed by an inquiry of the parties or by an inspection of said Land.

16. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.

END OF EXCEPTIONS

PLEASE REFER TO THE "NOTES" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION

NOTES

1. The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.

2. PLEASE CONTACT THE ESCROW OFFICE FOR WIRING INSTRUCTIONS.

   Escrow No.: TTR2602178 - Ticor Title of Nevada, Inc.
   Escrow Branch Address: 5340 Kietzke Lane, Suite 101, Reno, NV, 89511
   Escrow Branch Phone: 775-324-7400

3. Note: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.

4. The application for title insurance was placed by reference to only a street address or tax identification number. The proposed Insured must confirm that the legal description in this report covers the parcel(s) of Land requested to be insured. If the legal description is incorrect, the proposed Insured must notify the Company and/or the settlement company in order to prevent errors and to be certain that the legal description for the intended parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

5. Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

6. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

7. Note: The following information is provided strictly as an accommodation. According to the Assessor, the address of the Land is as follows:

   Type of Dwelling: Vacant Land
   Address: APN 1320-28-000-054, Minden, NV 89423

8. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-054
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $207.61

END OF NOTES

Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.

CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES

Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within twenty-four (24) – thirty-six (36) months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

SHORT TERM RATE

The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within (sixty) 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at Eighty Percent (80%) or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)

The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is Seventy Percent (70%) of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be Fifty Percent (50%) to Seventy Percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

EMPLOYEE RATE

No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

INVESTOR RATE

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is Seventy Percent (70%) of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be Eighty-Five Percent (85%) of the applicable rate with a minimum charge of Three Hundred Eighty-Five and No/100 Dollars ($385.00). The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.

SENIOR CITIZEN RATE

If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be Seventy-Five Percent (75%) of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

MILITARY DISCOUNT
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

FIRST RESPONDER RATE
Any person in a given transaction who is a First Responder shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee, wherein the principle provides a signed statement that indicates he or she is currently employed as one of the following emergency professionals:

- Firefighter
- Law enforcement officer who is sworn to uphold and make arrests for violations of federal, state, county or municipal laws.
- EMT
- Paramedic
- Search & Rescue team member

The discount shall be applicable on residential resale transactions wherein the principal resides in, or plans to reside in, the subject property. This discount may not be used with any other discount and is available upon request only.

EMPLOYEE RATES
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

INVESTOR RATE
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

WIRE SAFE™ | Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
http://www.fbi.gov

Internet Crime Complaint Center:
http://www.ic3.gov

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FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- identity information (*e.g.,* Social Security Number, driver's license, passport, or other government ID number);
- financial account information (*e.g.,* loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

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Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link Privacy Request, or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

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For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquiries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:
Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Ticor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Ticor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent to this Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

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Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request website or contact us by phone at (888) 714-2710, by email at privacy@fnf.com, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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ATTACHMENT ONE

ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21)
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, or regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by You;
   b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
   c. resulting in no loss or damage to You;
   d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
   e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
   a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
   b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

   Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by the Insured Claimant;
   b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

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

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE
(CONTINUED)

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:

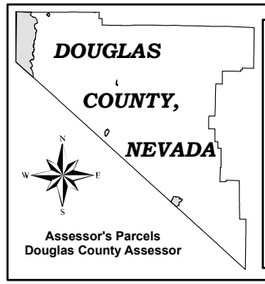
1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;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

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

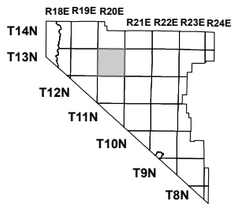
1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not 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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.



Map Legend

Parcel Boundary	001 Parcel Number
Subdivision Boundary	110 Parcel Sub/Seq Number
Town Boundary	1.0 Ac Parcel Acreage
Township/Range/Section	B L K A Parcel Block Number
Approximate River Center Line	1 Parcel Lot Number
Easements - See Recorded Documents	1101 Parcel Address
Open Space/Conservation Easements	

T 13 N R 20 E



SEC. 28

6	5	4	3	2	1
7	8	9	10	11	12
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19	20	21	22	23	24
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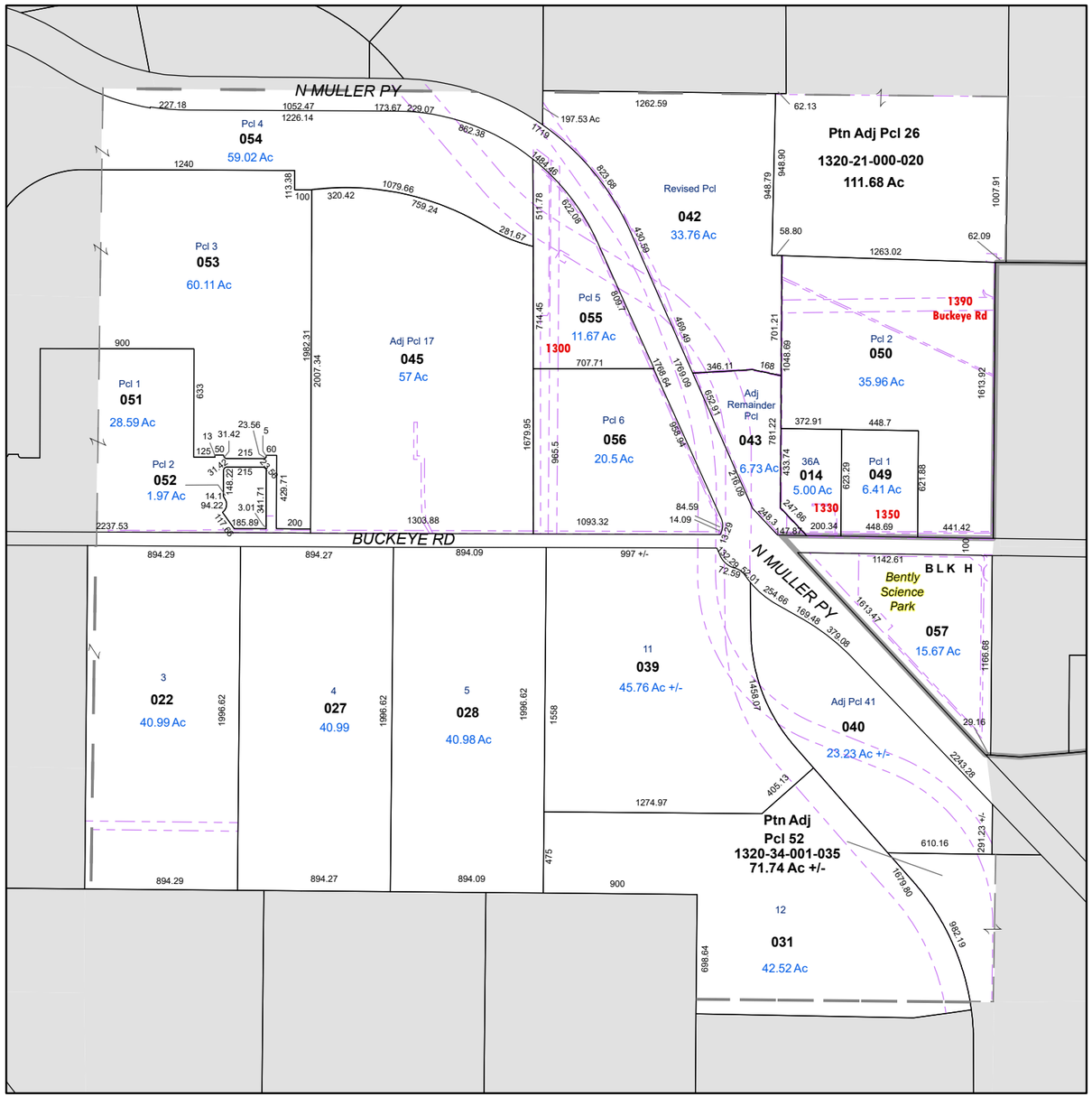
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3	7
4	8

1320-28-000

DOUGLAS COUNTY
GREAT PEOPLE ▲ GREAT PLACES

SCALE: 1:800
REVS'D: 3/24/2025



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

May 1, 2026

Re: 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054

To Whom It May Concern,

Attached please find preliminary title report dated April 30, 2026 for the properties identified as APNs 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054. There have been no changes to the title report for these APNs since the April 30, 2026 preliminary title report was issued.

Thank you,

David W. Park

David Park

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

Petition for Annexation/Contract of Service

- *Submit this application to request annexation of property located outside of the District's boundary at least 15 days prior to a Regular Board Meeting (first Tuesday of every month).*
- *Complete the application and submit with all required attachments to the District via mail or email.*
- *The information you provide must be complete and accurate. If you have any questions please contact the District.*

1. PROPERTY INFORMATION:

Assessor Parcel No. of Property: 1320-28-000-051 & -052 & -053 & -054

Total Acreage to be Annexed/Contracted: 149.69 Acres

Address of Property (if known):

Property Nearest to: ■ Town of Minden ☐ Town of Gardnerville

2. PROPERTY OWNER:

Name(s): Park Ranch Holdings, LLC

Address: 1300 Buckeye Road

City: Minden State: NV Zip Code: 89423

Phone: 775-720-5768 Email: michelle20line@gmail.com

OR:

Owner's Representative:

Name(s): Kimley-Horn and Associates, Inc.

Address: 7900 Rancharrah Parkway, Suite 100

City: Reno State: NV Zip Code: 89511

Phone: (775) 200-1978 Email: chris.waechter@kimley-horn.com

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

3. ANNEXATION REQUIREMENTS:

- APPLICATION FEE: $1,316 for annexation of property, to be paid via check to the District at the time this application is submitted.
- PROOF OF OWNERSHIP: A preliminary title report concerning said property issued within the past 60 days ***and*** a written statement from the owners that there has not been a change since that date.
- LEGAL DESCRIPTION: An accurate legal description of the property stamped and signed by a surveyor or engineer licensed in the State of Nevada. The legal description must also include the acreage of the parcel.
- VICINITY MAP: A vicinity map showing the area to be annexed in relation to existing district boundaries. Assessor's map is acceptable.
- ACKNOWLEDGEMENTS: ***Notarized*** signatures of the acknowledgments of fees (see page 3).
- OWNER'S REPRESENTATIVE: An Authority to Represent form ***must*** be signed by the owner(s) if a representative is filing for the Petition of Annexation/Contract of Service (see page 4).
- ACREAGE FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay $773.00 per acre for the entire area to be annexed.
- CAPACITY FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay the capacity fee of $5,820.00 per EDU in addition to an account setup fee of $55 within 9 months of allocation, or upon approval of the final map, whichever occurs first.

I am the owner of the described property and hereby petition the MINDEN-GARDNERVILLE SANITATION DISTRICT for annexation to the District.

I certify that this application and the documents submitted with it are true and correct to the best of my (our) knowledge and ability.

David Park 4-8-26

Property Owner Date

Sarah Shannon 4/8/24

Property Owner's Representative Date

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

4. ACKNOWLEDGEMENTS:

If it is necessary for the District to obtain professional services, including but not limited to, attorneys; engineers; planners; architects; surveyors or other consultants, and/or to incur costs related to any required notices or recordations, in connection with this Petition for Annexation/Contract of Service, then the Owner/Owner's Representative shall be jointly and severally liable for the payment of such professional fees and costs, as shall actually be incurred by the District.

BY SIGNING BELOW, THE OWNER/OWNER'S REPRESENTATIVE ACKNOWLEDGE THAT EACH OF THEM HAS READ THE FOREGOING PARAGRAPH AND UNDERSTANDS AND AGREES TO COMPLY WITH THE TERMS SET FORTH HEREIN. THE OWNER/OWNER'S REPRESENTATIVE AGREE THAT BOTH SHALL BE JOINTLY AND SEVERALLY LIABLE FOR PAYMENT OF THE FEES REFERRED TO ABOVE.

David Park — 4-8-26

Property Owner — Date

Sarah Shannon — 4/8/26

Property Owner's Representative — Date

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

5. AUTHORITY TO REPRESENT:

AUTHORITY TO REPRESENT

I, David Park, hereby authorize Kimley-Horn and Assoiciates, Inc. to act as my representative at all Minden-Gardnerville Sanitation District (MGSD) Board Meetings related to the information contained within this Petition for Annexation/Contract of Service. This authorization grants the named representative full power and authority to speak, make decisions, and take any actions on my behalf at such meetings, as if I were personally present. This authorization is strictly limited to the above-named individual and does not extend to any other person.

This authority to represent shall commence upon the date of execution herein and shall continue up to the completion of the Petition for Annexation/Contract of Service unless otherwise revoked by written notice from me.

David Park, Manager
REPRESENTATIVE (Print Name)

David Park
REPRESENTATIVE (Signature)

STATE OF Nevada)
: SS
COUNTY OF Douglas)

On April 8, 2026, personally appeared before me, a Notary Public, Sarah Shannon, who acknowledged that they executed the above instrument.

Notary Public

SARAH SUE SHANNON
Notary Public, State of Nevada
Appointment No. 19-8313-05
My Appt. Expires Aug 21, 2027

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 1 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

BEGINNING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along said Northerly right-of-way of Buckeye Road, N 89°29'22" W, 2237.53 feet, to the Southwest Corner of said Parcel 1;

THENCE departing said Northerly right-of-way of Buckeye Road and along the Westerly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the Northwesterly corner of said Parcel 1, also being the Southwesterly corner of Parcel 4 of said Record of Survey;

THENCE along the Northerly boundary of said Parcel 1, S 89°29'22" E, 342.53 feet;

THENCE along the Westerly boundary of said Parcel 1, N 00°30'38" E, 413.40 feet to the Southwesterly corner of Parcel 3 of said Record of Survey, also being the beginning of a non-tangent curve, concave to the South, from which the radius bears S 03°11'12", having a radius of 630.00 feet;

THENCE along the Southerly boundary of said Parcel 3, the following twenty (20) courses:

1. Easterly along said curve, through a central angle of 03°41'50", an arc distance of 40.65 feet;

2. S 89°29'22" E, 69.38 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;

3. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

4. S 89°29'22" E, 60.00 feet;

5. S 00°30'38" W, 5.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 15.00 feet;

6. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

7. S 89°29'22" E, 110.00 feet;

8. N 00°30'38" E, 640.00 feet;

9. S 89°29'22" E, 900.00 feet;

10. S 00°30'38" W, 633.00 feet;

11. S 89°29'22" E, 125.00 feet;

12. N 00°30'38" E, 13.00 feet;

13. S 89°29'22" E, 50.00 feet, to the beginning of a non-tangent curve, concave to the Northeast, from which the radius bears S 89°29'22" E, having a radius of 20.00 feet;

14. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

15. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;

16. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

17. N 00°30'38" E, 5.00 feet;

18. S 89°29'22" E, 60.00 feet;

19. S 00°30'38" W, 429.71 feet;

20. S 89°29'22" E, 200.00 feet, to the Northeasterly corner of said Parcel 1;

THENCE along the Easterly boundary of said Parcel 1, S 00°30'38" W, 25.00 feet, to the **POINT OF BEGINNING**;

EXCEPTING FROM PARCEL 1

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035,

for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along a fly-tie, N 84°00'03" W, 261.36 feet, to the **POINT OF BEGINNING**;

THENCE the following nine (9) courses:

1. N 89°29'22" W, 185.89 feet;

2. N 35°28'06" W, 117.66 feet, to the beginning of a non-tangent curve, concave to the West, from which the radius bears N 35°28'06" W, having a radius of 57.17 feet;

3. Northerly along said curve, through a central angle of 94°25'24", an arc distance of 94.22 feet, to the beginning of a reverse curve, concave to the East, having a radius of 20.00 feet;

4. Northerly along said curve, through a central angle of 40°24'09", an arc distance of 14.10 feet;

5. N 00°30'38" E, 148.22 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius 20.00 feet;

6. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

7. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Southwest, having a radius of 15.00 feet;

8. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

9. S 00°30'38" W, 341.71 feet, to the beginning of a tangent curve, concave to the West, having a radius of 28.00 feet;

10. **THENCE** Southerly along said curve, through a central angle of 06°09'02", an arc distance of 3.01 feet, to the **POINT OF BEGINNING**.

Containing 28.59 acres, more or less.

PARCEL 2:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 2 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE along a fly-tie, N 84°00'03" W, 261.36 feet, to the **POINT OF BEGINNING**;

THENCE the following nine (9) courses:

1. N 89°29'22" W, 185.89 feet;

2. N 35°28'06" W, 117.66 feet, to the beginning of a non-tangent curve, concave to the East, from which the radius bears N 35°28'06" W, having a radius of 57.17 feet;

3. Northerly along said curve, through a central angle of 94°25'24", an arc distance of 94.22 feet, to the beginning of a reverse curve, concave to the West, having a radius of 20.00 feet;

4. Northerly along said curve, through a central angle of 40°24'09", an arc distance of 14.10 feet;

5. N 00°30'38" E, 148.22 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius 20.00 feet;

6. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;

7. S 89°29'22" E, 215.00 feet, to the beginning of a tangent curve, concave to the Southwest, having a radius of 15.00 feet;

8. Southeasterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

9. S 00°30'38" W, 341.71 feet, to the beginning of a tangent curve, concave to the West, having a radius of 28.00 feet;

10. **THENCE** Southerly along said curve, through a central angle of 06°09'02", an arc distance of 3.01 feet, to the **POINT OF BEGINNING**.

Containing 1.97 acres, more or less.

PARCEL 3:

All that certain real property lying within a portion of the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 3 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southeast corner of said Parcel 1, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE leaving said Southeast corner of said Parcel 1 and along the Easterly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the **POINT OF BEGINNING**;

THENCE along the Southerly boundary of said Parcel 1 the following twenty (20) courses,

1. N 89°29'22" W, 200.00 feet;
2. N 00°30'38" E, 429.71 feet;
3. N 89°29'22" W, 60.00 feet;
4. S 00°30'38" W, 5.00 feet, to the beginning of a tangent curve, concave to the Northwest, having a radius of 15.00 feet;
5. Southwesterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;
6. N 89°29'22" W, 215.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 20.00 feet;
7. Northwesterly along said curve, through a central angle of 90°00'00", an arc distance of 31.42 feet;
8. N 89°29'22" W, 50.00 feet;
9. S 00°30'38" W, 13.00 feet;

10. N 89°29'22" W, 125.00 feet;

11. N 00°30'38" E, 633.00 feet;

12. N 89°29'22" W, 900.00 feet;

13. S 00°30'38" W, 640.00 feet;

14. N 89°29'22" W, 110.00 feet, to the beginning of a tangent curve, concave to the Northeast, having a radius of 15.00 feet;

15. Northwesterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

16. N 00°30'38" E, 5.00 feet;

17. N 89°29'22" W, 60.00 feet, to the beginning of a non-tangent curve, concave to the Northwest, from which the radius bears N 89°29'22" W. having a radius of 15.00 feet;

18. Southwesterly along said curve, through a central angle of 90°00'00", an arc distance of 23.56 feet;

19. N 89°29'22" W, 69.38 feet, to the beginning of a tangent curve, concave to the South, having a radius of 630.00 feet;

20. Westerly along said curve, through a central angle of 03°41'50", an arc distance of 40.65 feet, to the Easterly boundary of said Parcel 4;

THENCE along the Easterly boundary of said Parcel 4, N 00°30'38" E, 1127.30 feet, to the beginning of a tangent curve, concave Southeast, having a radius of 555.00 feet;

THENCE along the Southerly boundary of said Parcel 4 the following four (4) courses:

1. Northeasterly along said curve, through a central angle of 90°00'00", an arc distance of 871.79 feet;

2. S 89°29'22" E, 1240.00 feet;

3. S 00°30'38" W, 113.38 feet;

4. S 89°29'22" E, 100.00 feet to the Northeasterly corner of said Parcel 3, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE leaving the Southerly boundary of said Parcel 4, S 00°30'38" W, 1982.31 feet, to the **POINT OF BEGINNING**;

Containing 60.11 acres, more or less.

PARCEL 4:

All that certain real property lying within a portion of the South One-Half (S1/2) of the Southeast One-Quarter (1/4) of the Southeast One-Quarter (SE 1/4) of Section 20 (20), the Northwest One-Quarter (NW 1/4) of Section Twenty-Eight (28), and the Northeast One-Quarter (NE 1/4) of Section Twenty-Nine (29), Township Thirteen (13) North, Range Twenty (20) East, Mount Diablo Base Meridian, Douglas County, State of Nevada, being Parcel 4 per Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, recorded on December 4, 2024, as Document No. 2024-1015440, filed in the official records of said county, more particularly described as follows:

COMMENCING at the Southwest corner of Parcel 1 of said Record of Survey, also being along the Northerly right-of-way of Buckeye Road, dedicated per Map of Division Into Large Parcels, LDA 07-035, for Edgewood Companies, recorded on June 15, 2009, as Document 2009-745140, filed in said official records;

THENCE leaving said Southwest corner of said Parcel 1, and the Northerly right-of-way of Buckeye Road, and along the Westerly boundary of said Parcel 1, N 00°30'38" E, 25.00 feet, to the **POINT OF BEGINNING,** also being the Southwest corner of said Parcel 4;

THENCE leaving the Southwest corner of said Parcel 4, and along the Westerly border of said Parcel 4, N 00°30'38" E, 2902.81 feet, to the Northwesterly corner of said Parcel 4, also being along the Southerly right-of-way of Muller Parkway, dedicated per Grant, Bargain and Sale Deed, recorded on April 22, 2020, as Document 2020-945079, filed in said official records, also being the beginning of a non-tangent curve, concave to the Southwest, from which the radius bears S 00d30'08" W, having a radius of 1297.50 feet;

THENCE departing said Northwesterly corner of said Parcel 4 and along the Southerly right-of-way of Muller Parkway, Easterly along said curve, through a central angle of 31°06'33", an arc distance of 704.49 feet;

THENCE S 58°23'19" E, 131.56 feet to the beginning of a tangent curve, concave to the Northeast, having a radius of 1402.50 feet;

THENCE Easterly along said curve, through a central angle of 30°59'32", an arc distance of 758.64 feet;

THENCE S 89°29'51" E, 1226.14 feet to the beginning of a tangent curve, concave to the Southwest, having a radius of 1297.50 feet;

THENCE Southeasterly along said curve, through a central angle of 38°04'54", an arc distance of 862.38 feet, to the Northeast corner of said Parcel 4;

THENCE departing said Southerly right-of-way of Muller Parkway and along the Easterly boundary of said Parcel 4, S 00°13'53" W, 511.78 feet to the Southeast corner of said Parcel 4, marked by a 5/8" Rebar & Cap, PLS 21988, also being the beginning of a non-tangent curve from which the radius bears N 12°58'48" E and having a radius of 850.00 feet;

THENCE departing the Southeast corner and along the Southerly boundary of said Parcel 4, Westerly along said curve, through a central angle of 18°59'12", an arc distance of 281.67 feet, marked by a 5/8" Rebar & Cap, PLS 21988, also being the beginning of a reverse curve, concave to the South, having a radius of 1600.00 feet;

THENCE Westerly along said curve, through a central angle of 38°39'45", an arc distance of 1079.66 feet, to the Northeast corner of Parcel 3 of said Record of Survey, marked by a 5/8" Rebar & Cap, PLS 21988;

THENCE N 89°29'22" W, 100.00 feet;

THENCE N 00°30'38" E, 113.38 feet;

THENCE N 89°29'22" W, 1240.00 feet, to the beginning of a tangent curve, concave to the Southeast, having a radius of 555.00 feet;

THENCE Southwesterly along said curve, through a central angle of 90°00'00", an arc distance of 871.79 feet;

THENCE S 00°30'38" W, 1127.30 feet, to the Southwest corner of said Parcel 3;

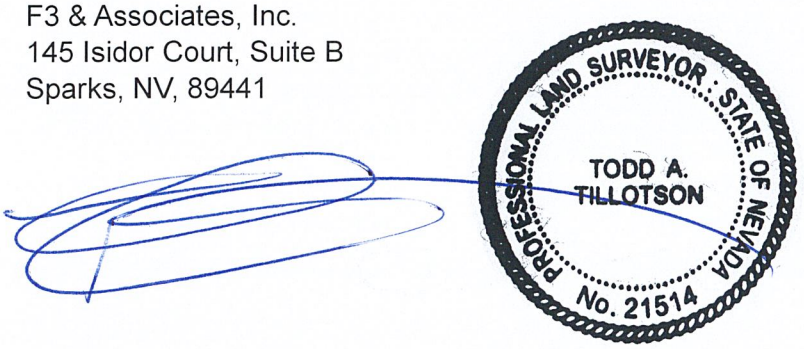
THENCE leaving the Southwest corner of said Parcel 3, S 00°30'38" W, 413.40 feet;

THENCE N 89°29'22" W, 342.53 feet to the **POINT OF BEGINNING**;

Containing 59.02 acres, more or less.

The Basis of Bearing for this legal description is identical to that as shown on said Record of Survey to Support a Boundary Line Adjustment, Document No. 2024-1015440.

Prepared by:
F3 & Associates, Inc.
145 Isidor Court, Suite B
Sparks, NV, 89441



Todd Tillotson, PLS
Nevada Certificate No. 21514

PRELIMINARY REPORT

Prelim Number:

TTR2601496-TO-SS
PROFORMA

Issued By:

TICOR TITLE OF NEVADA, INC.

In response to the application for a policy of title insurance referenced herein, **Chicago 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 a defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Exclusions from Coverage, and Conditions of said policy forms.

With respect to any contemplated owner's policy, the printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. 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/ALTA 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 Attachment One. 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 herein and the exceptions and exclusions set forth in Attachment 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.

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.

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Countersigned By:

PROFORMA

Authorized Officer or Agent

Attest:

Marjorie Nemzura, Secretary

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE A

ORDER NO.: TTR2601496

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Shelly Saltz Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno , NV 89511 Phone: 775-824-3240 Fax: 775-324-7402 Main Phone: 775-324-7400 Email: ssaltz@ticortitle.com	Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno, NV 89511 Main Phone: (775)324-7400 Main Fax: (775)324-7402

Proposed Buyer(s):
Short Term Rate: No

Property Address(es): Multiple APN's - Douglas County, Minden, NV 89423

Effective date: PROFORMA

The form of Policy or Policies of Title Insurance contemplated by this Report is:

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

   A Fee

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

   Park Ranch Holdings, LLC, a Nevada limited liability company

3. The Land referred to in this Report is situated in the State of Nevada, County of Douglas, and is described as follows:

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

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

EXHIBIT "A"

Legal Description

Order No.: TTR2601496

For APN/Parcel ID(s): 1320-28-000-051, 1320-28-000-052 and 1320-28-000-053

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One- Quarter (NE 1/4) OF Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Parcel 20 as shown on the Map of Division into Large Parcels for Edgewood Companies, filed for record June 15, 2009 in the office of Recorder, Douglas County, Nevada as Document No. 745140 and a portion of Adjusted Parcel 19 as shown on the Record Of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 1 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

BEGINNING at the Southwest corner of Adjusted Parcel 17 as shown on said Document No. 986230, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, said point also being the north right-of-way of Buckeye Road;

THENCE continue along said north right-of-way of Buckeye Road, North 89°29'22" West, 2,237.53 feet to the Southwest Corner of said Parcel 20;

THENCE leaving said north right-of-way of Buckeye Road and along the west boundary of said Parcel 20, North 00°30'38" East, 25.00 feet;

THENCE leaving said west boundary the following twenty one (21) courses:

1. South 89°29'22" East, 342.53 feet.

2. North 00°30'38" East, 413.40 feet to the beginning of a non-tangential curve.

3. Easterly, along said curve to the right through a central angle of 03°41' 50", length of 40.65 feet, a radius of 630.00 feet, and chord bears North 88°39'43" East, 40.65 feet.

4. South 89°29'22" East, 69.38 feet to the beginning of a curve.

5. Northeasterly, along said curve to the left through a central angle of 90°00'00", length of 23.56 feet, a radius of 15.00 feet, and chord bears North 45°30'38" East, 21.21 feet.

6. South 89°29'22" East, 60.00 feet.

7. South 00°30'38" West, 5.00 feet to the beginning of a curve.

8. Southeasterly, along said curve to the left through a central angle of 90°00'00", length of 23.56 feet, radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 89°29'22" East, 110.00 feet.

10. North 00°30'38" East, 640.00 feet.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

EXHIBIT "A"

Legal Description

11. South 89°29'22" East, 900.00 feet.

12. South 00°30,38" West, 633.00 feet.

13. South 89°29'22" East, 125.00 feet.

14. North 00°30'38" East, 13.00 feet.

15. South 89°29'22" East, 50.00 feet to the beginning of a non-tangentialcurve.

16. Southeasterly, along said curve to the left through a central angle of 90°00'00", length of 31.42 feet, a radius of 20.00 feet, and chord bears South 44°29'22" East, 28.28 feet.

17. South 89°29'22" East, 215.00 feet to the beginning of a curve.

18. Northeasterly, along said curve to the left through a central angle of 90.000'00", length of 23.56 feet, a radius of 15.00 feet, and chord bears North 45°30'38" East, 21.21 feet.

19. North 00°30'38" East, 5.00 feet.

20. South 89°29'22" East, 60.00 feet.

21. South 00°30'38" West, 429.71 feet.

THENCE South 89°29'22" East, 200.00 feet to a point on the west boundary of said Adjusted Parcel 17;

THENCE along said west boundary of Adjusted Parcel 17, South 00°30'38" West, 25.00 feet to the POINT OF BEGINNING.

EXCEPTING FROM PARCEL 1

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, point also being the north right-of-way of Buckeye Road;

THENCE along a fly-tie, North 82°21'52" West, 201.56 feet to the POINT OF BEGINNING.

THENCE the following nine (9) courses:

1. North 89°29'22" West, 185.89 feet.

2. North 35°28'06" West, along a radial line, 117.66 feet to the beginning of a curve.

3. Northerly, along said curve to the left through a central angle 94°25'24", length of 94.22 feet, having a radius of 57.17 feet, and chord bears North 07°19'12" East, 83.91 feet to the beginning of a reverse curve.

4. Northerly, along said curve to the right through a central angle of 40°24'09", length of 14.10 feet, having a radius of 20.00 feet, and chord bears North 19°41'26" West, 13.81 feet.

5. North 00°30'38" East, 148.22 feet to the beginning of a curve.

6. Northeasterly, along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 45°30'38" East, 28.28 feet.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

7. South 89°29'22" East, 215.00 feet to the beginning of a curve.

8. Southeasterly, along said curve to the right through a central angle of 90°00'00", length of 23.56, having a radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 00°30'38" West, 341.71 feet to the beginning of a curve.

THENCE southerly, along said curve to the right through a central angle of 06°09,02", length of 3.01 feet, having a radius of 28.00 feet, and chord bears South 03°35'09" West, 3.00 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-051

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

PARCEL 2:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Adjusted Parcel 17 as shown on the Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 2 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped “PLS 21988”, point also being the north right-of-way of Buckeye Road;

THENCE along a fly-tie, North 82°21'52" West, 201.56 feet to the POINT OF BEGINNING;

THENCE the following nine (9) courses:

1. North 89°29'22" West, 185.89 feet.

2. North 35°28'06" West, along a radial line, 117.66 feet to the beginning of a curve.

3. Northerly, along said curve to the left through a central angle 94°25'24", length of 94.22 feet, having a radius of 57.17 feet, and chord bears North 07°19'12" East, 83.91 feet to the beginning of a reverse curve.

4. Northerly, along said curve to the right through a central angle of 40°24'09", length of 14.10 feet, having a radius of 20.00 feet, and chord bears North 19°41'26" West, 13.81 feet.

5. North 00°30'38" East, 148.22 feet to the beginning of a curve.

6. Northeasterly, along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 45°30'38" East, 28.28 feet.

7. South 89°29'22" East, 215.00 feet to the beginning of a curve.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

8. Southeasterly, along said curve to the right through a central angle of 90°00'00", length of 23.56, having a radius of 15.00 feet, and chord bears South 44°29'22" East, 21.21 feet.

9. South 00°30'38" West, 341.71 feet to the beginning of a curve.

THENCE southerly, along said curve to the right through a central angle of 06°09'02", length of 3.01 feet, having a radius of 28.00 feet, and chord bears South 03°35'09" West, 3.00 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-052

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

PARCEL 3:

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One- Quarter (NE 1/4) of Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T.13N., R.20E., M.D.M.), Douglas County, Nevada, being a portion of Parcels 20 and 21 as shown on the Map of Division into Large Parcels for Edgewood Companies, filed for record June 15, 2009 in the office of Recorder, Douglas County, Nevada as Document No. 745140, and a portion of Adjusted Parcels 17, 18 and 19 as shown on the Record Of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows:

Parcel 3 as shown on the Record of Survey in Support of a Boundary Line Adjustment for Ranch Holdings, LLC, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on December 4, 2024, as File No. 2024-1015440, Official Records, being more particularly described as follows:

COMMENCING at the Southwest corner of said Adjusted Parcel 17, marked by a 5/8-inch rebar with a plastic cap stamped "PLS 21988", point also being the north right-of-way of Buckeye Road;

THENCE leaving said Southwest corner and along the west boundary of said Adjusted Parcel 17, North 00°30'38" East, 25.00 feet to the POINT OF BEGINNING;

THENCE leaving said west boundary of Adjusted Parcel 17, North 89°29'22" West, 200.00 feet;

THENCE the following twenty-four (24) courses:

1. North 00°30'38" East, 429.71 feet.

2. North 89°29'22" West, 60.00 feet.

3. South 00°30'38" West, 5.00 feet to the beginning of a curve.

4. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears South 45°30'38" West, 21.21 feet.

5. North 89°29'22" West, 215.00 feet to the beginning of a curve.

6. Along said curve to the right through a central angle of 90°00'00", length of 31.42 feet, having a radius of 20.00 feet, and chord bears North 44°29'22" West, 28.28 feet.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

EXHIBIT "A"

Legal Description

7. North 89°29'22" West, 50.00 feet.

8. South 00°30'38" West, 13.00 feet.

9. North 89°29'22" West, 125.00 feet

10. North 00°30'38" East, 633.00 feet.

11. North 89°29'22" West, 900.00 feet.

12. South 00°30,38" West, 640.00 feet.

13. North 89°29'22" West, 110.00 feet to the beginning of a curve.

14. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears North 44°29'22" West, 21.21 feet.

15. North 00°30'38" East, 5.00 feet.

16. North 89°29'22" West, 60.00 feet to the beginning of a non-tangential curve.

17. Along said curve to the right through a central angle of 90°00'00", length of 23.56 feet, having a radius of 15.00 feet, and chord bears South 45°30'38" West, 21.21 feet.

18. North 89°29'22" West, 69.38 feet to the beginning of a curve.

19. Along said curve to the left through a central angle of 03°41'50", length of 40.65 feet, having a radius of 630.00 feet, and chord bears South 88°39'43" West, 40.65 feet.

20. North 00°30'38" East, 1,127.30 feet to the beginning of a curve.

21. Along said curve to the right through a central angle of 90°00'00", length of 871.79 feet, having a radius of 555.00 feet, and chord bears North 45°30'38" East, 784.88 feet.

22. South 89°29'22" East, 1,240.00 feet.

23. South 00°30'38" West, 113.38 feet.

24. South 89°29'22" East, 100.00 feet to the Northwest corner of said Adjusted Parcel 17.

THENCE along said west boundary of Adjusted Parcel 17, South 00°30'38" West, 1,982.31 feet to the POINT OF BEGINNING.

The basis of bearing for this description is Nevada State Plane coordinate system, West Zone (2703), North American datum of 1983(2011). All dimensions shown are ground distances.

APN: 1320-28-000-053

Document No. 2025-1016359 is provided pursuant to the requirements of Section 6.NRS 111.312.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.

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 at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.

7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE B – Section B

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

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2026-2027.

   Tax Identification No.: 1320-28-000-051, 1320-28-000-052 and 1320-28-000-053

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Nevada Revised Statutes.

3. Any liens, charges or assessments levied by the Town of Minden and Minden/Gardnerville Sanitation District by reason that the Land is located within said district.

4. Water rights, claims or title to water, whether or not disclosed by the Public Records.

5. Easement(s) and rights incidental thereto as delineated or as offered for dedication on the Land Division Map H. F. Dangberg Land & Livestock Co. No. 3
   Recording Date: May 15, 1978
   Recording No: Book 578, Page 1058, as Document No. 20657, Official Records

6. Easement(s) and rights incidental thereto as delineated or as offered for dedication on the Record of Survey to Support a Boundary Line Adjustment for Park Cattle Co.
   Recording Date: September 28, 2004
   Recording No: Book 904, Page 11278, as Document No. 625243, Official Records

7. Terms, provisions and conditions as contained in an instrument
   Entitled: Deed Restriction
   Executed by: Edgewood Companies
   Recording Date: May 20, 2009
   Recording No.: Book 509, Page 5306, as Document No. 743582, Official Records

8. Terms, provisions and conditions as contained in an instrument
   Entitled: 2019 Development Agreement Park Ranch Holdings & Douglas County
   Executed by: Douglas County, a political subdivision of the State of Nevada and Park Ranch Holding, LLC, a Nevada limited liability company
   Recording Date: August 15, 2019
   Recording No.: 2019-933727, Official Records

   Recording Date: December 16, 2019
   Recording No: 2019-939704, Official Records
   Reason: rescinded by BOCC action and subsequently the attached development agreement was approved and adopted on December 3, 2019, via Ordinance Number 2019-1556-A

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

SCHEDULE B – Section B
(continued)

9. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Park Ranch
Purpose:	a temporary, non-exclusive easement for pedestrian and vehicular access, ingress and egress; and a perpetual, non-exclusive easement for the installation and maintenance of a utility service system
Recording Date:	November 22, 2024
Recording No.:	2024-1015172, Official Records

10. Easement(s) for the purpose(s) shown below and rights incidental thereto, as delineated on or as offered for dedication on

Map/Plat:	Record of Survey
Recording Date:	December 4, 2024
Recording No:	1015440, Official Records

11. Easement(s) for the purpose(s) shown below and rights incidental thereto, as delineated on or as offered for dedication on

Map/Plat:	TO BE DETERMINED
Recording Date:	TO BE DETERMINED
Recording No:	TO BE DETERMINED

12. Covenants, conditions and restrictions but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, source of income, gender, gender identity, gender expression, medical condition or genetic information, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth in the document

Recording Date:	TO BE DETERMINED
Recording No:	TO BE DETERMINED

END OF EXCEPTIONS

PLEASE REFER TO THE "NOTES" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

NOTES

1. The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.

2. Note: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.

3. The application for title insurance was placed by reference to only a street address or tax identification number. The proposed Insured must confirm that the legal description in this report covers the parcel(s) of Land requested to be insured. If the legal description is incorrect, the proposed Insured must notify the Company and/or the settlement company in order to prevent errors and to be certain that the legal description for the intended parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

4. Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

5. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

6. Note: The following information is provided strictly as an accommodation. According to the Assessor, the address of the Land is as follows:

   Type of Dwelling: Vacant Land
   Address: Multiple APN's - Douglas County, Minden, NV 89423

7. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2025
   Total Taxes: $94.36

8. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $13.12

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

NOTES
(continued)

9. Property taxes for the fiscal year shown below are PAID.
   Assessor's Parcel No.: 1320-28-000-051
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $216.33

END OF NOTES

This is a PROFORMA Policy. It does not reflect the present state of the Title and is not a commitment to (i) insure the Title or (ii) issue any of the attached endorsements. Any such commitment must be an express written undertaking on appropriate forms of the Company.

Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.

CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES

Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within twenty-four (24) – thirty-six (36) months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

SHORT TERM RATE

The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within (sixty) 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at Eighty Percent (80%) or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)

The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is Seventy Percent (70%) of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be Fifty Percent (50%) to Seventy Percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

EMPLOYEE RATE

No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

INVESTOR RATE

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is Seventy Percent (70%) of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be Eighty-Five Percent (85%) of the applicable rate with a minimum charge of Three Hundred Eighty-Five and No/100 Dollars ($385.00). The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.

SENIOR CITIZEN RATE

If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be Seventy-Five Percent (75%) of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

MILITARY DISCOUNT
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

FIRST RESPONDER RATE
Any person in a given transaction who is a First Responder shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee, wherein the principle provides a signed statement that indicates he or she is currently employed as one of the following emergency professionals:

- Firefighter
- Law enforcement officer who is sworn to uphold and make arrests for violations of federal, state, county or municipal laws.
- EMT
- Paramedic
- Search & Rescue team member

The discount shall be applicable on residential resale transactions wherein the principal resides in, or plans to reside in, the subject property. This discount may not be used with any other discount and is available upon request only.

EMPLOYEE RATES
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

INVESTOR RATE
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

WIRE SAFE™ | Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
http://www.fbi.gov

Internet Crime Complaint Center:
http://www.ic3.gov

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FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- identity information (*e.g.,* Social Security Number, driver's license, passport, or other government ID number);
- financial account information (*e.g.,* loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

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Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link Privacy Request, or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

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For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquiries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:
Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Ticor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Ticor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent to this Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

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Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request website or contact us by phone at (888) 714-2710, by email at privacy@fnf.com, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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ATTACHMENT ONE

ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21)
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, or regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by You;
   b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
   c. resulting in no loss or damage to You;
   d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
   e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
   a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
   b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

   Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by the Insured Claimant;
   b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

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

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE
(CONTINUED)

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:

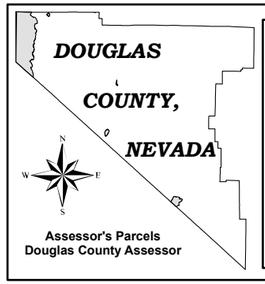
1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;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

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

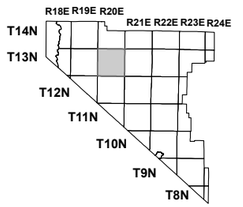
1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not 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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.



Map Legend

Parcel Boundary	001 Parcel Number
Subdivision Boundary	110 Parcel Sub/Seq Number
Town Boundary	1.0 Ac Parcel Acreage
Township/Range/Section	B L K A Parcel Block Number
Approximate River Center Line	1 Parcel Lot Number
Easements - See Recorded Documents	1101 Parcel Address
Open Space/Conservation Easements	

T 13 N R 20 E



SEC. 28

6	5	4	3	2	1
7	8	9	10	11	12
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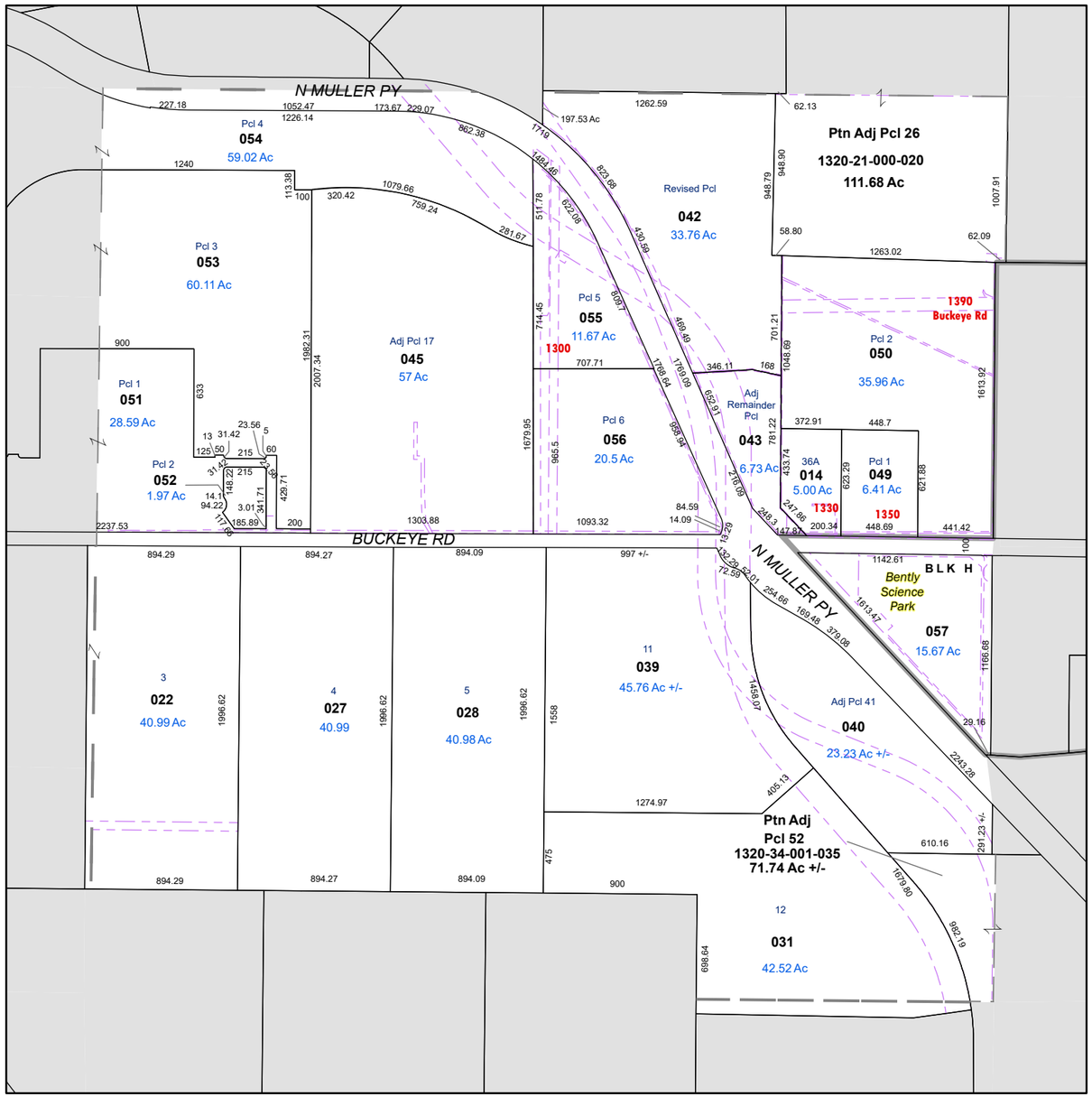
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1320-28-000

DOUGLAS COUNTY
GREAT PEOPLE ▲ GREAT PLACES

SCALE: 1:800
REVS'D: 3/24/2025



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

PRELIMINARY REPORT

Prelim Number:

TTR2602178-TO

Issued By:

TICOR TITLE OF NEVADA, INC.

In response to the application for a policy of title insurance referenced herein, **Chicago 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 a defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Exclusions from Coverage, and Conditions of said policy forms.

With respect to any contemplated owner's policy, the printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said policy or policies are set forth in Attachment One. 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/ALTA 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 Attachment One. 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 herein and the exceptions and exclusions set forth in Attachment 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.

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.

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Attest:

Marjorie Nemzura, Secretary

Countersigned By:

Rick Hayes, Title Officer
Authorized Officer or Agent

SCHEDULE A

ORDER NO.: TTR2602178

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Rick Hayes Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno , NV 89511 Phone: 775-343-7566 Fax: 775-324-7402 Main Phone: 775-324-7400 Email: Rick.Hayes@ticortitle.com	Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno, NV 89511 Main Phone: (775)324-7400

Proposed Buyer(s):
Sales Price: $0.00

Short Term Rate: No

Property Address(es): APN 1320-28-000-054, Minden, NV 89423

Effective date: April 10, 2026 at 7:30 AM

The form of Policy or Policies of Title Insurance contemplated by this Report is:

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

   A Fee

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

   Park Ranch Holdings, LLC, a Nevada limited liability company

3. The Land referred to in this Report is situated in the State of Nevada, County of Douglas, and is described as follows:

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

EXHIBIT "A"

Legal Description

Order No.: TTR2602178

For APN/Parcel ID(s): 1320-28-000-054

All that real property located within the Northwest One-Quarter (NW 1/4) of Section 28 and the Northeast One-Quarter (NE 1/4) of Section 29, Township 13 North, Range 20 East, Mount Diablo Meridian (T. 13N., R. 20E., M.D.M.), Douglas County, Nevada, being a portion of Parcels 20 and 21 as shown on the Map of Division into Larger Parcels for Edgewood Companies filed for record June 15, 2009 in the Office of Recorder, Douglas County, Nevada as Document No. 745140, a portions of Adjusted Parcels 16, 18 and 19 as shown on the Record of Survey to Support a Boundary Line Adjustment for Park Ranch Holdings, LLC, filed for record June 13, 2022 in the office of Recorder, Douglas County, Nevada as Document No. 986230, more particularly described as follows;

COMMENCING at the Southwest corner of Parcel 20 as shown on Document No. 745140, point also being the north right-of-way of Buckeye Road,

Thence leaving said Southwest corner and along the west boundary of Parcel 20, North 00°30'38" East, 25.00 feet to the Point of Beginning;

Thence continue along the west boundary of said Parcel 20, North 00°30'38" East, 2,902.81 feet to the beginning of a non-tangential curve and a point on the south right-of-way of Muller Parkway;

Thence along said south right-of-way of Muller Parkway turning to the right through a central angle of 31°06'33", length of 704.49 feet, having a radius of 1,297.50 feet, and chord bears South 73°56'35" East, 695.87 feet;

thence continue along said south right-of-way of Muller Parkway the following four (4) courses;

1. South 58°23'19" East 131.56 feet to the beginning of a curve.

2. Along said curve to the left through a central angle of 30°59'32", length of 758.64 feet, having a radius of 1,402.50 feet, and chord bears South 73°53'05" East, 749.42 feet.

3. South 89°22'51" East, 1,226.14 feet to the beginning of a curve.

4. Along said curve to the right through a central angle of 38°04'54", length of 862.38 feet, having a radius of 1,297.50 feet, and chord bears South 70°20'24" East, 846.60 feet;

Thence leaving said south right-of-way of Muller Parkway, South 00°13'53" West, 511.78 feet to the Northeast corner of said Adjusted parcel 17, point beginning of a non-tangential curve;

Thence along north boundary of said Adjusted parcel 17, curve to the right through a central angle of 18°59'12" , length of 281.67 feet, having a radius of 850 feet, and chord bears North 67°31'34" West, 280.39 feet to the beginning of a non-tangential curve;

thence continue along north boundary of said Adjusted Parcel 17, curve to the left through a central angle of 38°39'45", length of 1,079.66 feet, having a radius of 1,600.00 feet, and chord bears North 77°21'50" West, 1,059.29 feet to the Northwest corner of said Adjusted Parcel 17;

thence leaving Northwest corner of said Adjusted Parcel 17, North 89°29'22" West, 100.00 feet;

Thence the following five (5) courses;

1. North 00°30'38" East, 113.38 feet.

2. North 89°29'22" West, 1,240.00 feet to the beginning of a curve.

3. Along said curve to the left through a central angle of 90°00'00" , Length of 871.79 feet, having a radius of 555.00 feet, and cord bears South 45°30'38" West, 784.88 feet.

EXHIBIT "A"

Legal Description

4. South 00°40'38" West, 1,540.708 feet.

5. North 89°29'22" West, 342.53 feet to the Point of Beginning.

Document No. 2025-1016359 is provided pursuant to requirments of Section 6.NRS 111.312.

Reference is further made to Parcel 4 on Record of Survey Map recorded in the office of the Douglas County Recorder on December 4, 2024 as Document No. 2024-1015440, Official Records.

SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.

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 at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.

7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

SCHEDULE B – Section B

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

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2025-2026.

   Tax Identification No.: 1320-28-000-054

2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Nevada Revised Statutes.

3. The Land lies within the boundaries of an Agricultural or Open Space Use Assessment District and is potentially subject to deferred real property taxes, the amount is undetermined until the time of conversion.

4. Any liens, charges or assessments levied by the Minden Gardnerville Sanitation District by reason that the Land is located within said district.

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

6. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Sierra Pacific Power Company
Purpose:	Construction, maintenance, operation, inspection, repaid, replacement and removal of telephone and telegraph lines
Recording Date:	September 22, 1937
Recording No:	Book F, Page 415, Agreement Records

7. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:	Sierra Pacific Power Company, a Maine corporation
Purpose:	Construct, erect, alter, improve, repair, operate and maintain electric transmission lines
Recording Date:	February 22, 1962
Recording No:	Book 10, Page 617, Document No. 19618, Official Records

8. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Division of Land Map

Recording Date:	May 15, 1978
Recording No:	Book 578, Page 1058, as Document No. 20657, Official Records

9. Grant of and Relinquishment of Easements for Power Line, Equipment and Maintenance:

Granted to:	Sierra Pacific Power Company, Nevada corporation
Purpose:	Erect, operate, maintain, repair, alter, inspect and replace power lines
Recording Date:	May 27, 2005
Recording No:	Book 505, Page 12303, Document No. 645366, Official Records

SCHEDULE B – Section B
(continued)

10. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Map of Division into Large Parcels Map No. 745410;

Recording Date:	June 15, 2009
Recording No.:	Book 609,Page 4186, Document No. 745140, Official Records

11. Terms, provisions and conditions as contained in an instrument

Entitled:	Deed Restriction
Executed by:	Edgewood Companies
Recording Date:	May 20, 2009
Recording No.:	Book 509, Page 5306, as Document No. 743582, Official Records

12. Terms, provisions and conditions as contained in an instrument

Entitled:	2019 Development Agreement Park Ranch Holdings & Douglas County
Executed by:	Douglas County, a political subdivision of the State of Nevada and Park Ranch Holding, LLC, a Nevada limited liability company
Recording Date:	August 15, 2019
Recording No.:	2019-933727, Official Records
Recording Date:	December 16, 2019
Recording No:	2019-939704, Official Records
Reason:	rescinded by BOCC action and subsequently the attached development agreement was approved and adopted on December 3, 2019, via Ordinance Number 2019-1556-A

13. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Record of Survey Map No. 2024-1015440;

Recording Date:	December 4, 2024
Recording No.:	2024-1015440, Official Records

14. A pending court action as disclosed by a recorded lis pendens notice:

Plaintiff:	Douglas County, a political subdivision of the State of Nevada
Defendant:	Park Ranch Holdings, LLC, a Nevada Limited Liability Company; Park Newco, a Nevada corporation; Park Heritage, a Nevada Corporation does 1 through 10; and all unknown persons claiming an interest in the real property known by Douglas County Assessor's Parcel number; 1320-28-000-54, 1320-28-000-055, 1320-28-000-056, 1320-28-000-039, 1320-34-001-035, 1320-28-000-040, 1320-21-000-017, 1320-21-000-019, 1320-28-000-042 and 1320-20-000-022
County:	Douglas
Court:	Ninth Judicial District Court
Case No.:	Lis Pendens
Recording Date:	May 8, 2025
Recording No:	2025-1020264, Official Records

SCHEDULE B – Section B
(continued)

15. Rights and claims of parties in possession by reason of unrecorded leases, if any, that would be disclosed by an inquiry of the parties or by an inspection of said Land.

16. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.

END OF EXCEPTIONS

PLEASE REFER TO THE "NOTES" WHICH FOLLOWS FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION

NOTES

1. The information on the attached plat is provided for your convenience as a guide to the general location of the subject property. The accuracy of this plat is not guaranteed, nor is it a part of any policy, report or guarantee to which it may be attached.

2. PLEASE CONTACT THE ESCROW OFFICE FOR WIRING INSTRUCTIONS.

   Escrow No.: TTR2602178 - Ticor Title of Nevada, Inc.
   Escrow Branch Address: 5340 Kietzke Lane, Suite 101, Reno, NV, 89511
   Escrow Branch Phone: 775-324-7400

3. Note: Any documents being executed in conjunction with this transaction must be signed in the presence of an authorized Company employee, an authorized employee of an agent, an authorized employee of the insured lender, or by using Bancserv or other approved third-party service. If the above requirement cannot be met, please call the Company at the number provided in this report.

4. The application for title insurance was placed by reference to only a street address or tax identification number. The proposed Insured must confirm that the legal description in this report covers the parcel(s) of Land requested to be insured. If the legal description is incorrect, the proposed Insured must notify the Company and/or the settlement company in order to prevent errors and to be certain that the legal description for the intended parcel(s) of Land will appear on any documents to be recorded in connection with this transaction and on the policy of title insurance.

5. Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

6. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

7. Note: The following information is provided strictly as an accommodation. According to the Assessor, the address of the Land is as follows:

   Type of Dwelling: Vacant Land
   Address: APN 1320-28-000-054, Minden, NV 89423

8. Property taxes for the fiscal year shown below are PAID.

   Assessor's Parcel No.: 1320-28-000-054
   District Number: 500
   Fiscal Year: 2025-2026
   Total Taxes: $207.61

END OF NOTES

Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.

CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES

Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within twenty-four (24) – thirty-six (36) months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

SHORT TERM RATE

The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within (sixty) 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at Eighty Percent (80%) or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)

The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is Seventy Percent (70%) of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be Fifty Percent (50%) to Seventy Percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

EMPLOYEE RATE

No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

INVESTOR RATE

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is Seventy Percent (70%) of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be Eighty-Five Percent (85%) of the applicable rate with a minimum charge of Three Hundred Eighty-Five and No/100 Dollars ($385.00). The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.

SENIOR CITIZEN RATE

If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be Seventy-Five Percent (75%) of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

MILITARY DISCOUNT
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

FIRST RESPONDER RATE
Any person in a given transaction who is a First Responder shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee, wherein the principle provides a signed statement that indicates he or she is currently employed as one of the following emergency professionals:

- Firefighter
- Law enforcement officer who is sworn to uphold and make arrests for violations of federal, state, county or municipal laws.
- EMT
- Paramedic
- Search & Rescue team member

The discount shall be applicable on residential resale transactions wherein the principal resides in, or plans to reside in, the subject property. This discount may not be used with any other discount and is available upon request only.

EMPLOYEE RATES
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

INVESTOR RATE
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

WIRE SAFE™ | Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
http://www.fbi.gov

Internet Crime Complaint Center:
http://www.ic3.gov

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FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- identity information (*e.g.,* Social Security Number, driver's license, passport, or other government ID number);
- financial account information (*e.g.,* loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

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Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link Privacy Request, or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

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For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquiries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:
Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Ticor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Ticor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent to this Privacy Notice; Notice Changes

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

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Accessing and Correcting Information; Contact Us

If you have questions or would like to correct your Personal Information, visit FNF's Privacy Request website or contact us by phone at (888) 714-2710, by email at privacy@fnf.com, or by mail to:

Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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ATTACHMENT ONE

ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21)
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, or regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by You;
   b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
   c. resulting in no loss or damage to You;
   d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
   e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
   a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
   b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

   Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by the Insured Claimant;
   b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

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

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE
(CONTINUED)

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:

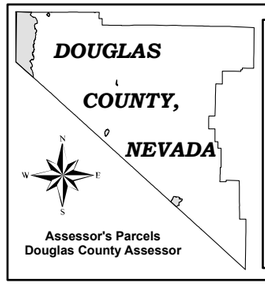
1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
   (i) the occupancy, use, or enjoyment of the Land;
   (ii) the character, dimensions, or location of any improvement erected on the Land;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

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

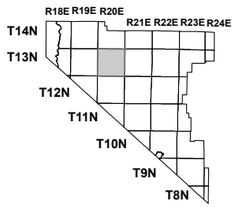
1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not 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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.



Map Legend

Parcel Boundary	001 Parcel Number
Subdivision Boundary	110 Parcel Sub/Seq Number
Town Boundary	1.0 Ac Parcel Acreage
Township/Range/Section	B L K A Parcel Block Number
Approximate River Center Line	1 Parcel Lot Number
Easements - See Recorded Documents	1101 Parcel Address
Open Space/Conservation Easements	

T 13 N R 20 E



SEC. 28

6	5	4	3	2	1
7	8	9	10	11	12
18	17	16	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36

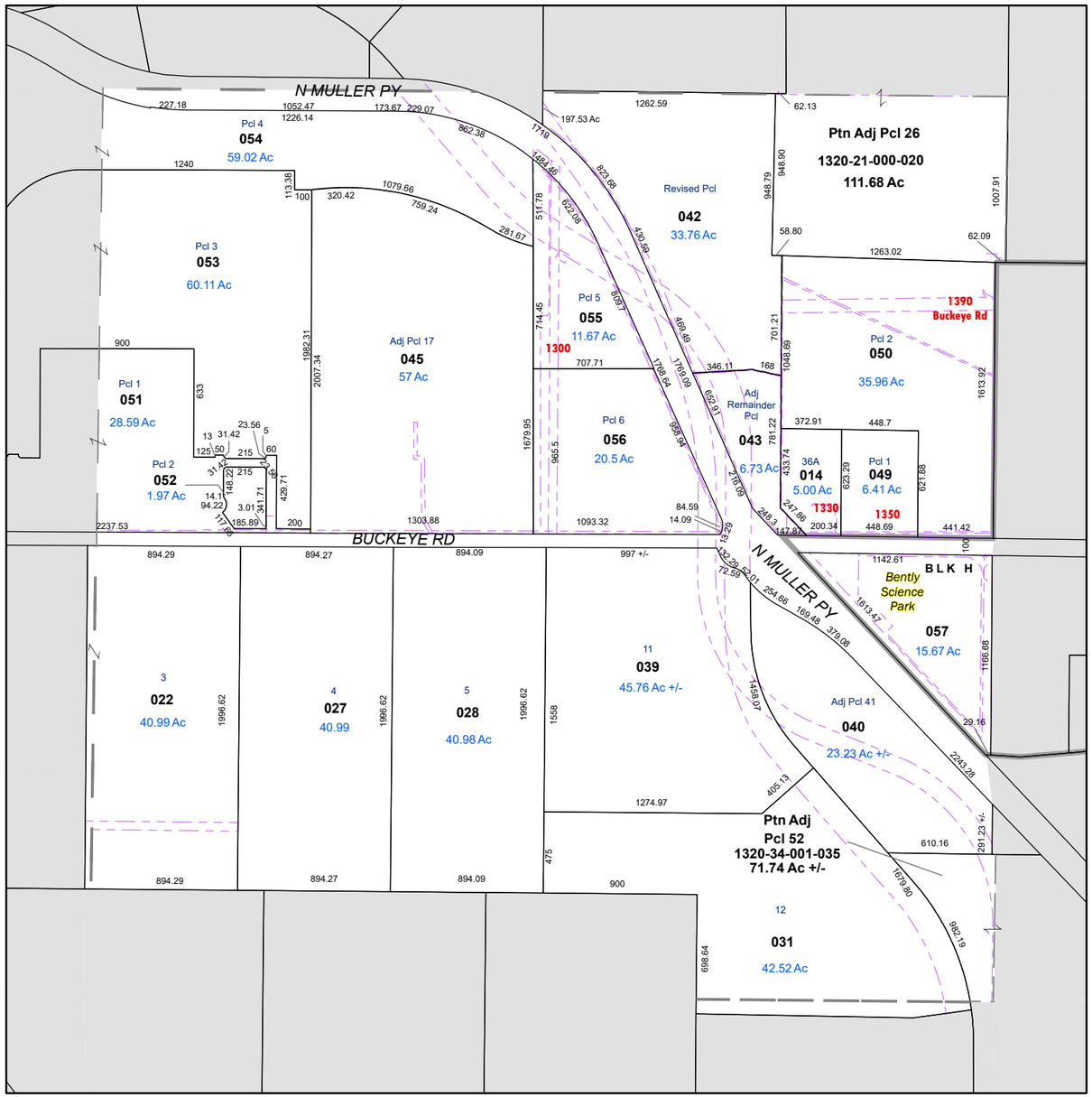
ALL SEC.

1	5
2	6
3	7
4	8

1320-28-000

DOUGLAS COUNTY
GREAT PEOPLE ▲ GREAT PLACES

SCALE: 1:800
REVS'D: 3/24/2025



This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.

NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

May 1, 2026

Re: 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054

To Whom It May Concern,

Attached please find preliminary title report dated April 30, 2026 for the properties identified as APNs 1320-28-000-051, 1320-28-000-052, 1320-28-000-053, and 1320-28-000-054. There have been no changes to the title report for these APNs since the April 30, 2026 preliminary title report was issued.

Thank you,

David W. Park

David Park

BUCKEYE FARMS - NEIGHBORHOOD 1
MGSD ANNEXATION EXHIBIT

MGSD DISTRICT BOUNDARY TIE IN

MULLER PARKWAY

APN: 1320-29-501-004
51.55 ACRES

APN: 1320-28-000-054
59.02 ACRES

MGSD DISTRICT BOUNDARY

PROPOSED 20' SEWER LINE EASEMENT

APN: 1320-28-000-053
60.11 ACRES

MONTERRA DRIVE

ARBELLO DRIVE

APN: 1320-29-601-001
10.00 ACRES

APN: 1320-28-000-051
28.59 ACRES

APN: 1320-28-000-052
1.97 ACRES

APN: 1320-28-000-045
57.00 ACRES

BALER STREET

APN: 1320-29-611-018
1.39 ACRES

APN: 1320-29-612-011
0.89 ACRES

MGSD DISTRICT BOUNDARY TIE IN

BUCKEYE ROAD

PROPOSED BUCKEYE ROAD RIGHT OF WAY
0.24 ACRES

TEMPORARY FIRE TURNAROUND

APN: 1320-29-000-015
40.98 ACRES

APN: 1320-28-000-022
40.99 ACRES

APN: 1320-28-000-027
40.99 ACRES

APN: 1320-28-000-028
40.98 ACRES

NORTH

GRAPHIC SCALE IN FEET
0 75 150 300

Douglas County, Nevada
April 26

Kimley»Horn
7900 Rancharrah Parkway
Suite 100
Reno, Nevada 89511
(775) 200-1978

DWG NAME
LAST SAVED
C:\ACCACCDOCS\KIMLEY-HORN\192531000_BUCKEYE_FARM\PROJECT FILES\CIVIL\EXHIBITS\ANNEXATION EXHIBIT\2026.03.12 MGSD ANNEXATION EXHIBIT.DWG
4/29/2026 3:34 PM

Agenda Item 8

Town of Minden Annexation

Items in this Section Include:

- ✓ ***Petition for Annexation from Town of Minden for Seeman Ranch***

Return to Agenda

Resource Concepts Inc

May 27, 2026

Via Email: peter@mgdistrict.org

Mr. Ted Thran, Chairman
and Members of the Board of Trustees
Minden Gardnerville Sanitation District
1790 U.S. Hwy 395 N
Minden, NV 89423

RE: MGSD – Town of Minden Petition for Annexation, Assessor Parcel 1320-29-301-005 (RCI Job # 26-002.4)

Dear Chairman Thran and Members of the Board:

On **May 18, 2026,** Resource Concepts, Inc. (RCI) received a Petition for Annexation of Assessor Parcels 1320-29-301-005, from the Town of Minden which was signed on **May 18, 2026.** The petition is to Annex to MGSD approximately 6.68 acres of land located north of Seeman Ranch Park, east of Buckeye Road.

RCI has reviewed the petition. Although some supplemental information is needed, RCI recommends that the Board proceed with the petition and allow MGSD staff to issue a notice of public hearing regarding the request for the July 2026 Board meeting. RCI recommends including the following condition of approval:

> Payment of all fees and costs associated with the annexation process and reimbursement to the District for legal and engineering fees involved, including subsequent preparation and recording of the annexation map with the Douglas County Recorder.

Please feel free to contact RCI at (775) 883-1600 should you have any questions.

Sincerely,

Erik Novak, P.E. for Bruce R. Scott, P.E.
District Engineer

BRS/jm
cc: Peter Baratti – MGSD (*Via Email: peter@mgdistrict.org*)
Bruce Scott, P.E.(*Via Email: bruce@rci-nv.com*)
John Frisby, P.E. (*Via Email: threecastlesengineering@gmail.com*)

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

Petition for Annexation/Contract of Service

- *Submit this application to request annexation of property located outside of the District's boundary at least 15 days prior to a Regular Board Meeting (first Tuesday of every month).*
- *Complete the application and submit with all required attachments to the District via mail or email.*
- *The information you provide must be complete and accurate. If you have any questions please contact the District.*

1. PROPERTY INFORMATION:

Assessor Parcel No. of Property: 1320-29-301-005

Total Acreage to be Annexed/Contracted: 6.68

Address of Property (if known): N/A

Property Nearest to: ☒ Town of Minden ☐ Town of Gardnerville

2. PROPERTY OWNER:

Name(s): Town of Minden

Address: 1604 Esmeralda Av

City: Minden State: NV Zip Code: 89423

Phone: 775 782 5976 Email: Town of Minden@douglasnv.us

OR:

Owner's Representative:

Name(s): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

3. ANNEXATION REQUIREMENTS:

☐ APPLICATION FEE: $1,316 for annexation of property, to be paid via check to the District at the time this application is submitted.

☑ PROOF OF OWNERSHIP: A preliminary title report concerning said property issued within the past 60 days ***and*** a written statement from the owners that there has not been a change since that date.

☑ LEGAL DESCRIPTION: An accurate legal description of the property stamped and signed by a surveyor or engineer licensed in the State of Nevada. The legal description must also include the acreage of the parcel.

☑ VICINITY MAP: A vicinity map showing the area to be annexed in relation to existing district boundaries. Assessor's map is acceptable.

☑ ACKNOWLEDGEMENTS: ***Notarized*** signatures of the acknowledgements of fees (see page 3).

N/A ☐ OWNER'S REPRESENTATIVE: An Authority to Represent form ***must*** be signed by the owner(s) if a representative is filing for the Petition of Annexation/Contract of Service (see page 4).

☐ ACREAGE FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay $773.00 per acre for the entire area to be annexed.

N/A ☐ CAPACITY FEES: After this Petition for Annexation/Contract of Service has been approved by the District Board, the applicant shall pay the capacity fee of $5,875.00 per EDU in addition to an account setup fee of $56 within 9 months of allocation, or upon approval of the final map, whichever occurs first.

I am the owner of the described property and hereby petition the MINDEN-GARDNERVILLE SANITATION DISTRICT for annexation to the District.

I certify that this application and the documents submitted with it are true and correct to the best of my (our) knowledge and ability.

5/18/26

Property Owner Date

Property Owner's Representative Date

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

4. ACKNOWLEDGEMENTS:

If it is necessary for the District to obtain professional services, including but not limited to, attorneys; engineers; planners; architects; surveyors or other consultants, and/or to incur costs related to any required notices or recordations, in connection with this Petition for Annexation/Contract of Service, then the Owner/Owner's Representative shall be jointly and severally liable for the payment of such professional fees and costs, as shall actually be incurred by the District.

BY SIGNING BELOW, THE OWNER/OWNER'S REPRESENTATIVE ACKNOWLEDGE THAT EACH OF THEM HAS READ THE FOREGOING PARAGRAPH AND UNDERSTANDS AND AGREES TO COMPLY WITH THE TERMS SET FORTH HEREIN. THE OWNER/OWNER'S REPRESENTATIVE AGREE THAT BOTH SHALL BE JOINTLY AND SEVERALLY LIABLE FOR PAYMENT OF THE FEES REFERRED TO ABOVE.

5/18/24

Property Owner Date

Property Owner's Representative Date

STATE OF NEVADA
COUNTY OF Douglas

On this 18th day of May, **20**, before me, the undersigned Notary Public, personally appeared John Frisby, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Date 5/18/26

John Frisby

Notary Public for the State of Nevada

Printed Name: Danielle Whalen

My Appointment Expires: 6/23/26

DANIELLE WHALEN
Notary Public - State of Nevada
No: 09-10313-5 - Expires June 23, 2026

Minden-Gardnerville Sanitation District
1790 Hwy 395 N
Minden NV 89423
Phone: (775) 782-3546
Email: Staff@MGSDistrict.org
Website: www.MGSDistrict.org

5. AUTHORITY TO REPRESENT:

AUTHORITY TO REPRESENT

I, _____, hereby authorize _____ to act as my representative at all Minden-Gardnerville Sanitation District (MGSD) Board Meetings related to the information contained within this Petition for Annexation/Contract of Service. This authorization grants the named representative full power and authority to speak, make decisions, and take any actions on my behalf at such meetings, as if I were personally present. This authorization is strictly limited to the above-named individual and does not extend to any other person.

This authority to represent shall commence upon the date of execution herein and shall continue up to the completion of the Petition for Annexation/Contract of Service unless otherwise revoked by written notice from me.

_____ _____

REPRESENTATIVE (Print Name) REPRESENTATIVE (Signature)

STATE OF _____)

: SS

COUNTY OF _____)

On _____, 20___, personally appeared before me, a Notary Public, _____, who acknowledged that they executed the above instrument.

_____ SEAL

Notary Public

PRELIMINARY REPORT FORM

Issued By:

TICOR TITLE OF NEVADA, INC.

Prelim Number:

TTR2601780-RT

In response to the application for a policy of title insurance referenced herein, **Chicago 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 herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions 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 Attachment One. 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 Attachment One. Copies of the policy forms should be read. They are available from the office which issued this report.

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.

The policy(ies) of title insurance to be issued hereunder will be policy(ies) of Chicago Title Insurance Company, a Florida corporation.

Please read the exceptions shown or referred to herein and the exceptions and exclusions set forth in Attachment 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.

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.

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Attest:

Marjorie Nemzura, Secretary

Countersigned By:

Shelly Saltz, Title Officer
Authorized Officer or Agent

CHICAGO TITLE INSURANCE COMPANY CORPORATE SEAL

SCHEDULE A

Proposed Buyer: Town of Minden, an unincorporated town
Proposed Lender:
Proposed Loan Amount: $0.00
Property Address: vacant land, Minden, NV 89423
Order No.: TTR2601780
Effective date: March 20, 2026 at 7:30AM
Short Term Rate: No

ISSUING OFFICE:	FOR SETTLEMENT INQUIRIES, CONTACT:
Title Officer: Shelly Saltz Ticor Title of Nevada, Inc. 5340 Kietzke Lane, Suite 101 Reno , NV 89511 Phone: 775-824-3240 Fax: 775-324-7402 Main Phone: 775-324-7400 Email: ssaltz@ticortitle.com	Escrow Officer: Rishele Thompson Ticor Title of Nevada, Inc. 1483 US Hwy 395 N, Suite B Gardnerville, NV 89410 Phone: 775-343-7795 Fax: 775-783-1449 Main Phone: 775-783-1400 Email: rishele.thompson@ticortitle.com

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

   FEE

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

   The Dean Seeman Foundation

3. The Land referred to in this Report is described as follows:

   For APN/Parcel ID(s): 1320-29-301-005

   All that certain real property situate in the County of Douglas, State of Nevada, decribed as follows:

   That portion of Section 32, Township 13, Range 20, M.D.B.&M., described as follows:

   Parcel 1 of that certain Parcel Map recorded November 30, 2011 in Book 1111, Page 6260 as Document No. 793410 of Official Records.

   APN: 1320-29-301-005

SCHEDULE B – Section A

The following exceptions will appear in policies when providing standard coverage as outlined below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.

3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.

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 at Date of Policy.

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, material or equipment unless such lien is shown by the Public Records at Date of Policy.

7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

SCHEDULE B – Section B

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

8. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2026-2027.
   Tax Identification No.: 1320-29-301-005

9. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Nevada Revised Statutes.

10. Any liens, charges or assessments levied by the Minden Gardnerville Sanitation District by reason that the Land is located within said district.

11. Water rights, claims or title to water, whether or not disclosed by the Public Records.

12. The Land lies within the boundaries of an Agricultural or Open Space Use Assessment District and is potentially subject to deferred real property taxes, the amount is undetermined until the time of conversion.

13. Rights of way for any existing roads and alleys, trails, canals, ditches, flumes, conduits, pipes, poles or transmission lines on, under, over, through or across the Land.

14. Rights of way for Martin Slough, and any easements pertaining thereto, including but not limited to any prescriptive or implied rights and/or easements.

15. Rights of the public to any portion of the Land lying within the area commonly known as Buckeye Road.

16. Terms, provisions and easements as contained in an instrument
    Entitled: Irrigation Ditch Easement and Maintenance Agreement
    Executed by: Nevada Banking Company, a Nevada banking corporation and Galeppi Land and Livestock, Inc., a Nevada corporation, Joan Dryer and Roland Dryer and Dean Seeman
    Recording Date: May 18, 1984
    Recording No.: Book 584, Page 1608, as Document No. 101016, Official Records

17. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:
    Granted to: County of Douglas, a political subdivision of the State of Nevada
    Purpose: a perpetual right-of-way for the location, construction, and maintenance of a public road and necessary incidents thereto
    Recording Date: April 13, 1998
    Recording No: Book 498, Page 1993, as Document No. 437082, Official Records
    Affects: Northerly and Westerly portions of said land

18. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:
    Granted to: County of Douglas, a political subdivision of the State of Nevada
    Purpose: a perpetual right-of-way for the location, construction, and maintenance of a public road and necessary incidents thereto
    Recording Date: April 13, 1998
    Recording No: Book 498, Page 1998, as Document No. 437083, Official Records
    Affects: Northerly and Westerly portions of said land

19. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Record of Survey Map for Buckeye Road
    Recording Date: April 3, 2003
    Recording No.: Book 403, Page 1618, as File No. 572334, Official Records

SCHEDULE B – Section B
(continued)

20. Terms, provisions and conditions as contained in an instrument
Entitled: Purchase Agreement #2010.138
Executed by: The Dean Seeman Trust/Dean Seeman Foundation and Douglas County, a political subdivision of the State of Nevada
Recording Date: June 17, 2010
Recording No.: Book 610, Page 3200, as Document No. 765378, Official Records

A First Amendment to: Real Property Purchase Agreement
Executed by: The Dean Seeman Trust/Dean Seeman Foundation and Douglas County, a political subdivision of the State of Nevada
Recording Date: May 6, 2011
Recording No.: Book 511, Page 1309, as Document No. 782933, Official Records

A Second Amendment to: Real Property Purchase Agreement
Executed by: The Dean Seeman Trust/Dean Seeman Foundation and Douglas County, a political subdivision of the State of Nevada
Recording Date: May 6, 2011
Recording No.: Book 511, Page 1312, as Document No. 782934, Official Records

A Third Amendment to: Real Property Purchase Agreement
Executed by: The Dean Seeman Trust/Dean Seeman Foundation and Douglas County, a political subdivision of the State of Nevada
Recording Date: August 23, 2011
Recording No.: Book 811, Page 4221, as Document No. 788449, Official Records

21. Terms, provisions and conditions as contained in an instrument
Entitled: Contract for Prefessional Services #2010.193
Executed by: Douglas County, Nevada and Kennedy/Jenks Consultants
Recording Date: August 9, 2010
Recording No.: Book 810, Page 2014, as Document No. 768351, Official Records

22. Terms, provisions and conditions as contained in an instrument
Entitled: Contract for Professional Services #2010.198
Executed by: Douglas County, Nevada and Lumos & Associates
Recording Date: August 13, 2010
Recording No.: Book 810, Page 2914, as Document No. 768565, Official Records

23. Terms, provisions and conditions as contained in an instrument
Entitled: Funding Agreement Between the State of Nevada Acting By and Through its Division of State Lands and the Conservation and Resource Protection Grant Program #2011.217
Executed by: State of Nevada Acting By and Through its Division of State Lands and the Conservation and Resource Protection Grant Program and Douglas County
Recording Date: August 29, 2011
Recording No.: Book 811, Page 5293, as Document No. 788701, Official Records

24. Easement(s) and rights incidental thereto as delineated or as offered for dedication on Parcel Map for Judy Keele, Trustee of the First Amended Dean Seeman Trust Agreement Dated Oct. 2, 1990
Recording Date: November 30, 2011
Recording No.: Book 1111, Page 6260, as Document No. 793410, Official Records

SCHEDULE B – Section B
(continued)

25. Terms, provisions, restrictions and conditions as contained in an instrument
Entitled: Deed Restriction
Executed by: Judy S. Keele, as Trustee of the First Amended Dean Seeman Trust Agreement Dated October 2, 1990
Recording Date: November 30, 2011
Recording No.: Book 1111, Page 6262, as Document No. 793411, Official Records

26. Terms, provisions and easements as contained in an instrument
Entitled: Irrigation and Access Agreement-Seeman Ranch
Executed by: Judy S. Keele, Trustee of the First Amended Dean Seeman Trust Agreement Dated October 2, 1990 as amended and Dean Seeman Foundaton and Douglas County
Recording Date: November 30, 2011
Recording No.: Book 1111, Page 6322, as Document No. 793417, Official Records

27. Terms, provisions and easements as contained in an instrument
Entitled: Transmission Use Agreement
Executed by: Sierra Pacific Power Company, a Nevada corporation, d/b/a NV Energy and Judy Keele, Trustee of the First Amended Dean Seeman Trust Agreement Dated Oct. 2, 1990
Recording Date: October 17, 2012
Recording No.: Book 1012, Page 4352, as Document No. 811027, Official Records

28. The Land was approved for agricultural use assessment for taxation purposes by the county assessor and is subject to a potential lien for any deferred taxes which may be levied against said Land by reason of a change in use of said Land for purposes other than agricultural, as evidenced by document:
Recording Date: July 10, 2025
Recording No.: 2025-1022672, Official Records

29. Rights and claims of parties in possession by reason of unrecorded leases, if any, that would be disclosed by an inquiry of the parties or by an inspection of said Land.

END OF EXCEPTIONS

THE FOLLOWING REQUIREMENTS MUST BE MET PRIOR TO CLOSE OF ESCROW:

REQUIREMENTS

1. The search did not disclose any open mortgages or deeds of trust of record, therefore the Company reserves the right to require further evidence to confirm that the property is unencumbered, and further reserves the right to make additional requirements or add additional items or exceptions upon receipt of the requested evidence.

2. The Company will require the following in order to insure title vested in, or a conveyance from, the entity named below

   Name: The Dean Seeman Foundation

   a) Proof of incorporation from the state or other place of incorporation.

   b) A copy of the Articles of Incorporation and By-law.

   c) A copy of the resolution authorizing the purchase, sale or encumbrance of real property and designating appropriate officers to execute same.

   The Company reserves the right to add additional items or make further requirements after review of the requested documentation.

3. The Requirement that a copy of the Staff Report and Motion and approval of same by the Town of Minden, an unincorporated town be furnished to this Company authorizing or ratifying the proposed conveyance of herein described land.

   The Company reserves the right to add additional items or make further requirements after review of the requested documentation

END OF REQUIREMENTS

INFORMATIONAL NOTES

1 Due to the Nevada Supreme Court's interpretation of N.R.S. §116.3116 (2)(c) in SFR Investments Pool 1, LLC v. U.S. Bank, N.A. 334 P. 3d 408 (2014), the Company is unwilling to issue the ALTA 9-06 Endorsement, but instead will issue the ALTA 9.10-06 Endorsement. This does not apply to common interest communities that are not subject to N.R.S. §116.3116 (i.e. apartment complexes, commercial condominiums that are exempt or other commercial properties).

2 Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.

3 Property taxes for the fiscal year shown below are PAID. For proration purposes the amounts are:

Assessor's Parcel No.:	1320-29-301-005
Fiscal Year:	2025-2026
Total Taxes:	$14.95

4 Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.

5 Note: The charge for a policy of title insurance, when issued through this application for title insurance, will be based on the Short Term Rate.

END OF INFORMATIONAL NOTES

Note: Notice of Available Title Insurance and Escrow Discounts

Your transaction may qualify for one of the discounts shown below. In order to receive these discounts, you will need to contact your escrow officer or a company representative to determine if you qualify and to request the discount. Your escrow officer or company representative will provide a full description of the terms, conditions and requirements associated with each discount.

Available Title Insurance Discounts (These discounts will apply to all transactions where the company is issuing a policy of title insurance, including such transactions where the company is not providing escrow closing services.

CREDIT FOR PRELIMINARY TITLE REPORTS AND/OR COMMITMENT CANCELLATION CHARGES ON SUBSEQUENT POLICIES

Where an order was cancelled and no major change in the title has occurred since the issuance of the original report or commitment, and the order is reopened within twenty-four (24) – thirty-six (36) months, all or a portion of the charge previously paid upon the cancellation of the report or commitment may be credited on a subsequent policy charge.

SHORT TERM RATE

The Short Term Rate is a reduction of the applicable insurance rate which is allowable only when the current order is placed within (sixty) 60 months from the date of issuance of a prior policy of title insurance to the vested owner or an assignee of the interest insured. The short term rate is 80% of the Basic Rate. Unless otherwise stated, the reduction only applies to policies priced at Eighty Percent (80%) or greater of the basic rate. This reduction does not apply to Short Sale transactions or to any surcharge calculated on the basic rate.

PRIOR POLICY DISCOUNT (APPLICABLE TO ZONE 2, DIRECT OPERATIONS ONLY)

The Prior Policy Discount will apply when a seller or borrower provides a copy of their owner's policy upon opening escrow. The prior policy rate is Seventy Percent (70%) of the applicable owner's title premium. This discount may not be used in combination with any other discount and can only be used in transactions involving property located in Zone 2 (Zone 2 includes all Nevada counties except Clark, Lincoln and Nye) that are handled by a direct operation of the FNF Family of Companies.

CHURCHES OR CHARITABLE NON-PROFIT ORGANIZATIONS

On properties used as a church or for charitable purposes within the scope of the normal activities of such entities the charge for a policy shall be Fifty Percent (50%) to Seventy Percent (70%) of the appropriate title insurance rate, depending on the type of coverage selected. This discount shall not apply to charges for loan policies issued concurrently with an owner's policy.

EMPLOYEE RATE

No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with financing, refinancing, sale or purchase of the employee's bonafide home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the transaction.

INVESTOR RATE

This rate is available for individuals, groups of individuals or entities customarily engaged in real estate investments. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties in the State of Nevada within the past twelve (12) months to qualify for this rate. On a sale transaction, the investor rate is Seventy Percent (70%) of the basic rate. This reduction does not apply to any surcharge calculated on the basic rate. On a refinance transaction or where the investor is obtaining a loan subsequent to a purchase, the rate shall be Eighty-Five Percent (85%) of the applicable rate with a minimum charge of Three Hundred Eighty-Five and No/100 Dollars ($385.00). The loan discount shall only apply to transactions priced under Section 5.1 B (1b) of the title insurance rate manual. This rate is available upon request only.

Available Escrow Discounts These discounts will apply only to the escrow fee portion of your settlement charges, and the discounts will apply only if the company is issuing a policy of title insurance in conjunction with providing escrow services.

SENIOR CITIZEN RATE

If a valid identification is provided, principals to a given transaction who qualify as Senior Citizens (55 year of age and over) shall be Seventy-Five Percent (75%) of their portion of the escrow fee wherein a valid identification is provided. This discount shall only apply on residential resale transactions wherein the principal resides in the subject property. This discount may not be used in combination with any other escrow rate discount. This rate is available upon request only.

MILITARY DISCOUNT
Any person on active military duty or a Veteran of the U.S. Armed Forces shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee. A copy of a current military identification card or a copy of the DD-214 (Certificate of Release or Discharge from Active Duty) must be provided. This discount may not be used in combination with any other discount. This rate is for sale transaction and it is available upon request only.

FIRST RESPONDER RATE
Any person in a given transaction who is a First Responder shall be charged Seventy-Five Percent (75%) of their portion of the escrow fee, wherein the principle provides a signed statement that indicates he or she is currently employed as one of the following emergency professionals:

- Firefighter
- Law enforcement officer who is sworn to uphold and make arrests for violations of federal, state, county or municipal laws.
- EMT
- Paramedic
- Search & Rescue team member

The discount shall be applicable on residential resale transactions wherein the principal resides in, or plans to reside in, the subject property. This discount may not be used with any other discount and is available upon request only.

EMPLOYEE RATES
An employee will not be charged an escrow fee for the purchase, sale or refinance of the employee's primary residence. The employee must be a principal to the transaction and the request for waiver of fees must be submitted to Management prior to approval.

INVESTOR RATE
This rate is available for individuals, groups of individuals or entities customarily engaged in real estate transactions. The parties must provide reasonable proof that they currently hold title to or have transferred title to three (3) or more investment properties within the State of Nevada within the past twelve (12) months to qualify for this rate. The charge is 70% of their portion of the escrow fee. This discount may not be used in combination with any other discount. This rate is for sale transactions and it is available upon request, only.

WIRE SAFE™ | Inquire before you wire!

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:
http://www.fbi.gov

Internet Crime Complaint Center:
http://www.ic3.gov

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FIDELITY NATIONAL FINANCIAL
PRIVACY NOTICE

Effective January 1, 2026

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (*e.g.*, name, address, phone number, email address);
- demographic information (*e.g.*, date of birth, gender, marital status);
- identity information (*e.g.,* Social Security Number, driver's license, passport, or other government ID number);
- financial account information (*e.g.,* loan or bank account information);
- biometric data (e.g., fingerprints, retina or iris scans, voiceprints, or other unique biological characteristics; and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Device and Browsing Information

FNF automatically collects the following categories of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser information, such as version, language, and type;
- device type and operating system;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

Website Analytics. We use Google Analytics to understand how visitors interact with FNF Websites. Google Analytics may collect information such as your IP address, device type, and pages visited to help us analyze site traffic and to personalize your browsing experience on our site. If you don't want Google Analytics to be used in your browser, you can install the Google Analytics browser add-on, which Google makes available online.

Cookies. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

Web Beacons. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track. Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

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Links to Other Sites. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for these main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To prevent and detect fraud;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To communicate with you about our, and our affiliates' services, jointly or independently;
- To provide reviews and testimonials about our services, with your consent.

When Information Is Disclosed

We may disclose the categories of Personal Information and Browsing Information listed above for the following purposes:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to affiliated or nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to affiliated or nonaffiliated third parties with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

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

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

State-Specific Consumer Privacy Information:

For additional information about your state-specific consumer privacy rights, to make a consumer privacy request, or to appeal a previous privacy request, please follow the link Privacy Request, or email privacy@fnf.com, or call (888) 714-2710.

Certain state privacy laws require that FNF disclose the categories of third parties to which FNF may disclose the Personal Information and Browsing Information listed above. Those categories are:

- FNF affiliates and subsidiaries;
- Non-affiliated third parties, with your consent;
- Businesses in connection with the sale or other disposition of all or part of the FNF business and/or assets;
- Service providers;
- Law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order.

For California Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (fnf.com/california-privacy) or call (888) 413-1748.

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For Nevada Residents: We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling FNF Privacy at (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. For further information concerning Nevada's telephone solicitation law, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginquiries@ag.state.nv.us.

For Oregon Residents: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes. For additional information about your Oregon consumer privacy rights, or to make a consumer privacy request, or appeal a previous privacy request, please email privacy@fnf.com or call (888) 714-2710

FNF is the controller of the following businesses registered with the Secretary of State in Oregon:
Chicago Title Company of Oregon, Fidelity National Title Company of Oregon, Lawyers Title of Oregon, LoanCare, Ticor, Title Company of Oregon, Western Title & Escrow Company, Chicago Title Company, Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, Liberty Title & Escrow, Novare National Settlement Service, Ticor Title Company of California, Exos Valuations, Fidelity & Guaranty Life, Insurance Agency, Fidelity National Home Warranty Company, Fidelity National Management Services, Fidelity Residential Solutions, FNF Insurance Services, FNTG National Record Centers, IPEX, Mission Servicing Residential, National Residential Nominee Services, National Safe Harbor Exchanges, National Title Insurance of New York, NationalLink Valuations, NexAce Corp., ServiceLink Auction, ServiceLink Management Company, ServiceLink Services, ServiceLink Title Company of Oregon, ServiceLink Valuation Solutions, Western Title & Escrow Company

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Fidelity National Financial, Inc.
601 Riverside Avenue,
Jacksonville, Florida 32204
Attn: Chief Privacy Officer

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ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (7-01-21)
EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, or regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by You;
   b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
   c. resulting in no loss or damage to You;
   d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
   e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
   a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
   b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.

   Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a or 27.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

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:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 16:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 10,000.00
Covered Risk 18:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 19:	1.00% of Policy Amount Shown in Schedule A or $5,000.00 (whichever is less)	$ 25,000.00
Covered Risk 21:	1.00% of Policy Amount Shown in Schedule A or $2,500.00 (whichever is less)	$ 5,000.00

ATTACHMENT ONE
(CONTINUED)

ALTA OWNER'S POLICY (07-01-2021)

EXCLUSIONS FROM COVERAGE

The following matters are 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) that restricts, regulates, prohibits, or relates to:
   i. the occupancy, use, or enjoyment of the Land;
   ii. the character, dimensions, or location of any improvement on the Land;
   iii. the subdivision of land; or
   iv. environmental remediation or protection.
   b. any governmental forfeiture, police, regulatory, or national security power.
   c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.

   Exclusion 1 does not modify or limit the coverage provided under Covered Risk 5 or 6.
2. Any power of eminent domain. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 7.
3. Any defect, lien, encumbrance, adverse claim, or other matter:
   a. created, suffered, assumed, or agreed to by the Insured Claimant;
   b. not Known to the Company, not recorded in the Public Records at the 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 the Date of Policy (Exclusion 3.d. 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 consideration sufficient to qualify the Insured named in Schedule A as a bona fide purchaser had been given for the Title at the Date of Policy.
4. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transaction vesting the Title as shown in Schedule A is a:
   a. fraudulent conveyance or fraudulent transfer;
   b. voidable transfer under the Uniform Voidable Transactions Act; or
   c. preferential transfer:
      i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
      ii. for any other reason not stated in Covered Risk 9.b.
5. Any claim of a PACA-PSA Trust. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 8.
6. Any lien on the Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 6 does not modify or limit the coverage provided under Covered Risk 2.b.
7. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

EXCEPTIONS FROM COVERAGE

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

This policy does not insure against loss or damage and the Company will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

NOTE: The 2021 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

ATTACHMENT ONE
(CONTINUED)

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 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.

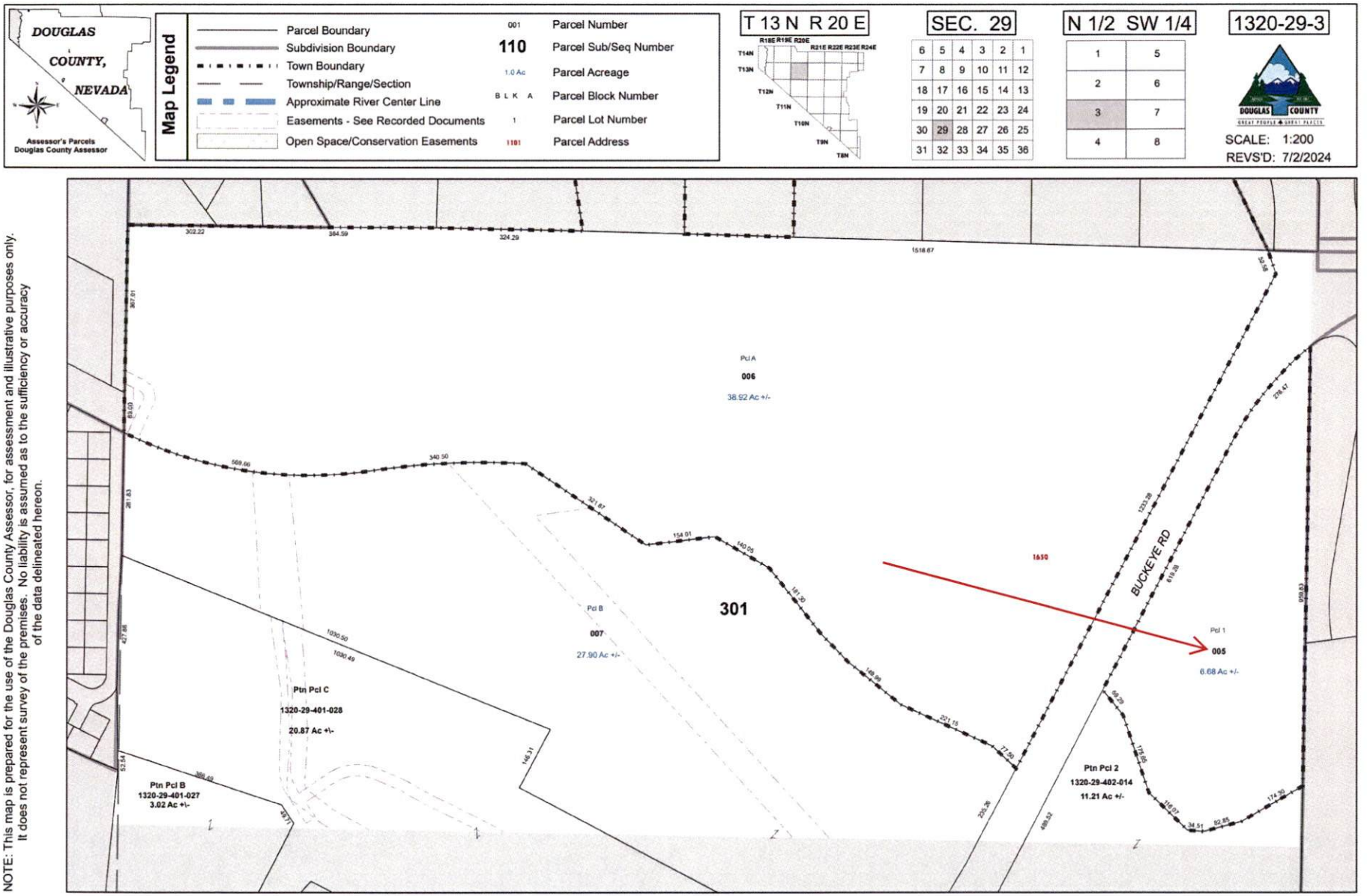
EXCEPTIONS FROM COVERAGE

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:

NOTE: The 2006 ALTA Owner's Policy may be issued to afford either Standard Coverage or Extended Coverage. In addition to variable exceptions such as taxes, easements, CC&R's, etc., the Exceptions from Coverage in a Standard Coverage policy will also include the Western Regional Standard Coverage Exceptions listed below as 1 through 7 below:

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 at Date of Policy but that could be (a) ascertained by an inspection of the Land, or (b) asserted by persons or parties in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records at Date of Policy.
4. Any encroachment, encumbrance, violation, variation, easement, 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 at Date of Policy.
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, material or equipment unless such lien is shown by the Public Records at Date of Policy.]
7. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.

This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.



NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

Minden
NEVADA

May 18, 2026

Minden-Gardnerville Sanitation District
1790 US Hwy 395 N
Minden, NV 89423

RE: Petition of Annexation for Town of Minden APN 1320-29-301-005

Dear Minden Gardnerville Sanitation District,

The Town of Minden has recently acquired a property located at APN 1320-29-301-005 on May 12, 2026, and acknowledges that there have been no changes in ownership of our property since then.

Please call me at (775)782-5976 with any questions or comments.

Sincerely,

John D Frisby, P.E.
Town Manager
Town of Minden

EXHIBIT "A"

Legal Description

For APN/Parcel ID(s): 1320-29-301-005

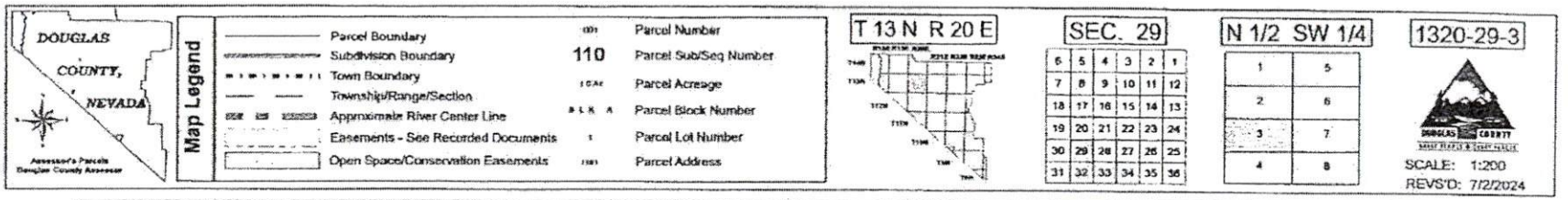
All that certain real property situate in the County of Douglas, State of Nevada, decribed as follows:

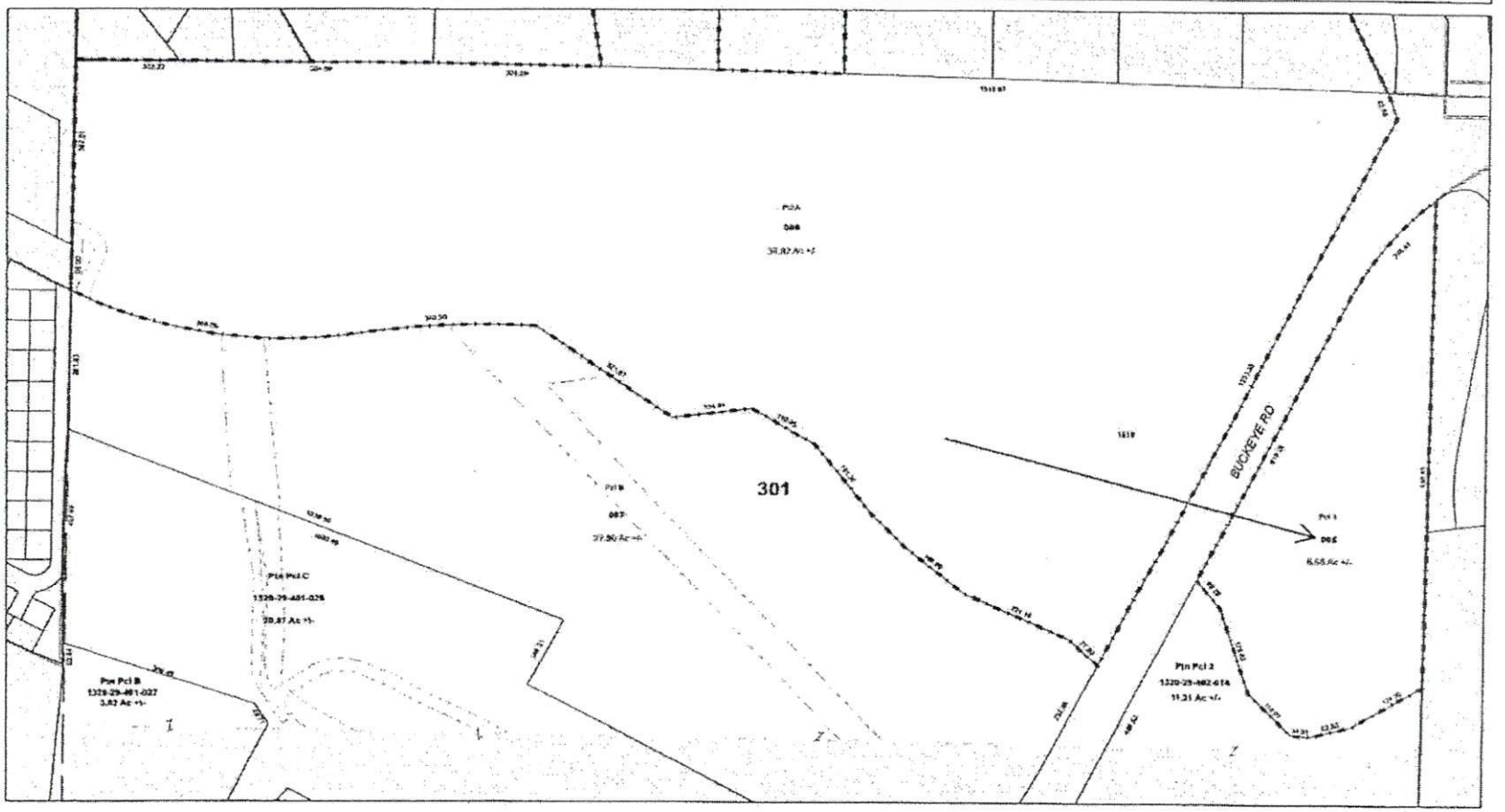
That portion of Section 32, Township 13, Range 20, M.D.B.&M., described as follows:

Parcel 1 of that certain Parcel Map recorded November 30, 2011 in Book 1111, Page 6260 as Document No. 793410 of Official Records.

APN: 1320-29-301-005

This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land, and is not a survey of the land depicted. Except to the extent a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances, location of easements, acreage or other matters shown thereon.





NOTE: This map is prepared for the use of the Douglas County Assessor, for assessment and illustrative purposes only. It does not represent survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated hereon.

Agenda Item 9

HDR Concrete Rehabilitation

Items in this Section Include:

- ✓ ***1st Amendment to the HDR Concrete/Ferrous Metal Rehabilitation Agreement***
- ✓ ***Estimated Work Effort and Cost***

Return to Agenda

AMENDMENT No. 1

Minden-Gardnerville Sanitation District
Concrete/Ferrous Metal Rehabilitation

The Agreement for Professional Engineering Services dated June 5th, 2024 between the Minden-Gardnerville Sanitation District (OWNER) and HDR Engineering, Inc. (ENGINEER) for design to rehabilitate the concrete and metallic components of Primary Clarifier No.1, Primary Clarifier No.2, Secondary Clarifier No.1, Secondary Clarifier No.2, Secondary Clarifier No.3, and Digester No.1 , hereinafter called the "PROJECT" is amended to include bidding and construction phase services, as described in the Agreement and as described in the following sections:

Section 1 – Basic Services

The basic services has been amended per the original design contract, reference Section 1 – BASIC SERVICES. Amending to add “1.3 Bidding and Construction Services”.

Section 1.3 – Bidding and Construction Services

Task 1 – Bidding for Construction Services

After written authorization to proceed with the Bidding Phase, ENGINEER shall:

- Provide assistance during the bidding period, which includes receiving and recording contractor questions, issuing up to two (2) addendum to the contract documents for distribution to plan and specification holders, assisting OWNER with evaluating the bids, reviewing the bids for conformance with the bid documents, and assisting OWNER by providing input in the awarding of the contract. OWNER will prepare, negotiate, and execute the construction agreement with the selected contractor.
- Incorporate the addenda into the bid set and provide a “conformed” set of construction documents for reproduction and distribution by OWNER.

Task 2 - Construction Phase - Administration of the Construction Contract

During the Construction Phase, ENGINEER shall:

- Consult with and advise OWNER and act as OWNER's representative.
- Have authority, as OWNER's representative, to recommend to OWNER special inspection or testing of the work. The ENGINEER shall receive and review certificates of inspections, testings, and approvals required by laws, rules, regulations, ordinances, codes, orders, or the Contract Documents, and shall determine whether such documentation indicates compliance with the Contract Documents.
- Act as initial interpreter of the requirements of the Contract Documents and judge of the acceptability of the work thereunder. The ENGINEER will make recommendations regarding

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claims by OWNER or Contractor relating to the acceptability of the work or the interpretation of the Contract Documents as they pertain to the execution and progress of the work. ENGINEER shall not be liable for the results of such interpretations or decisions rendered in good faith.

The following subtasks are anticipated:

Subtask 2.1 – Administrative Setup

ENGINEER will set up the file system for the project, which includes files, software, and administrative procedures. The filing system will be designed to provide an efficient archival of documents during and after construction.

ENGINEER Microsoft Teams software to administer the construction documents. Responsibilities include organizing, tracking, filing, storing, retrieving, and managing both paper and electronic correspondence, including letters, requests for information (RFI), field memoranda and clarifications, submittals, contracts, reports, extra work orders (EWO), and other relevant documentation.

ENGINEER will track contract RFI's, extra work orders, submittals, design classifications, field orders, and other project-related correspondence.

Subtask 2.2 – Preconstruction Meeting

ENGINEER will attend the preconstruction meeting, along with OWNER's staff and the Contractor's representatives. The conference will cover the contract administration procedures, contract time, schedule requirements, lines of communication, project constraints, construction meetings, Record Drawings, O&M document requirements and other project specific issues. A meeting agenda will be formulated prior to the conference. Meeting minutes for the conference will be compiled by the ENGINEER; parties attending the conferences will receive a copy of the meeting minutes.

Subtask 2.3 – Periodic Site Visits

ENGINEER will make periodic visits to the site to observe the progress and quality of the executed work and to determine, in general, whether the work is preceding in accordance with the Contract Documents. ENGINEER will not make exhaustive or continuous on-site observations to check the quality or quantity of the work. ENGINEER will not be responsible for the construction means, methods, techniques, sequences, procedures, or safety programs employed by the Contractor. ENGINEER's observations are intended to providing OWNER reasonable assurance that the completed project conforms to the general requirements of the Contract Documents, however, ENGINEER will not be responsible for the Contractor's failure to perform the construction work in accordance with the Contract Documents.

Based on such visits and the ENGINEER's on-site observations as an experienced and qualified design professional, ENGINEER will keep OWNER informed of the progress of the work, and will endeavor to alert OWNER of observed defects and deficiencies in the work of the Contractor, and will recommend disapproval or rejection of work that does not conform to the Contract Documents. Up to 15 site visits are budgeted.

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Resource Concepts Incorporation (RCI) and Construction Materials Engineers (CME) will be performing the on-site inspection work at the site.

Subtask 2.5 – Submittal Reviews

ENGINEER will recommend disapproval of or rejection of contractors' work while it is in progress if ENGINEER believes that such work will not produce a completed PROJECT that conforms, in general, to the Contract Documents or will compromise the integrity of the design concept of the PROJECT as reflected in the Contract Documents. ENGINEER will have access to the work wherever it is in preparation or progress.

ENGINEER will review and take appropriate action in respect to shop drawings, samples, and other data which Contractor is required to submit, but only for general conformance with the design concept of the PROJECT and compliance with the information contained in the Contract Documents. Such reviews and approvals will not extend to the Contractor's means, methods, techniques, sequences, or procedures of construction or to safety precautions and programs incident thereto. ENGINEER will not be responsible for consultation or other services relating to construction means and methods, or for construction site safety.

ENGINEER will receive and review maintenance and operating instructions, schedules, guarantees, bonds, and certificates of inspection, tests, and approvals required to assembled by Contractor in accordance with the Contract Documents. ENGINEER will review such material to determine whether their content complies with the requirements of the Contract Document and, in the case of certificates of inspection, tests, and approvals, whether the results certified indicate compliance. ENGINEER will transmit these materials to OWNER with written comments. The budget for this task includes up to 25 submittal reviews.

Subtask 2.6 - Clarifications

ENGINEER will answer submitted questions by the Contractor and will provide written interpretations of the requirements of the Contract Documents. ENGINEER will evaluate and determine the acceptability of substitute materials and equipment proposed by Contractor. The budget for this task includes up to 30 clarifications and responses to requests for information (RFIs).

Subtask 2.7 – Change Orders and Potential Changes

ENGINEER will review contract change orders and potential changes prepared by OWNER, and review and make recommendations on contractor's price proposals. ENGINEERS will prepare independent estimates as required. The budget for this task includes up to 10 potential change items and 4 change orders.

Subtask 2.8 – Construction Review

ENGINEER will conduct a Construction Review to determine if the work is substantially complete in accordance with the Contract Documents. The ENGINEER will also conduct a final Construction Review to determine whether the completed work is acceptable. Following inspections, ENGINEER may recommend, in writing, the OWNER make final payment to Contractor and may give written notice to OWNER and Contractor that the work is acceptable, subject to any conditions noted therein.

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Subtask 2.9 – Final Site Visit

ENGINEER will conduct final site visit to review final work and prepare punch list.

Subtask 2.10 – Record Drawings

ENGINEER will prepare a set of reproducible record prints of drawings showing changes made during the construction process, based on the marked-up prints, drawings and other data furnished by Contractor to ENGINEER.

Subtask 2.11 – Project Management

ENGINEER will provide project management for the duration of the project, which includes preparation of monthly invoices.

The following items are not included in this scope of work; therefore, they are excluded from the scope of work. If OWNER desires ENGINEER to perform these excluded items, additional compensation will be required.

- Condition assessment for concrete tanks.
- Monitoring of construction progress.
- Review payment estimates with contractor.
- Certified payroll review, coordination, and acceptance.
- Contract change orders or potential change order negotiations, including, but not limited to, change delay claims.
- Startup and process optimization.

Task 3 – Special Inspection and Materials Testing (By Construction Materials Engineering, Inc.)

See Attachment 1.

Section 4 – Periods of Service

The periods of service has been amended per the original design contract, reference Section 4. The duration of the Construction Phase has been amended to be the following duration:

- Modify Section 4 – PERIODS OF SERVICE to add “4.7 The Construction Phase will be considered complete within 18 months after issuance of the contractor notice to proceed.”

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ATTACHMENT 1

ATTACHMENT 1

CME CONSTRUCTION MATERIALS ENGINEERS, INC.
300 Sierra Manor Drive, Suite 1
Reno, NV 89511

May 22, 2026

Breanna Satmary
HDR
10615 Professional Circle, Suite 200
Reno, NV 89521

RE: MGSD – 2025 Structure Rehabilitation Project
Minden, Nevada
Special Inspection and Materials Testing Proposal

Dear Ms. Satmary:

CME, Inc. is pleased to provide this cost proposal for special inspection and materials testing services on the referenced project.

It is understood that our scope of work is to provide on-site special inspection and materials testing services when required. Based upon the 90% plans dated September, 2025, the requirements of Chapter 17 of the 2018 International Building Code, AMPP (NACE) Standard Specifications, and the Latest Edition of the Standard Specifciatons for Public Works Construction, we will provide the following services which will require special inspection and materials testing:

- *Structural Concrete Repairs (SP) & Grout*
- *Epoxy Crack Injection (SP)*
- *Structural Steel & Structural Concrete Coating (SP)*
- *Laboratory Testing*

(SP) - Special Inspection Required

A detailed outline including total trips, hours per trip and associated fees is attached for your review.

Based on the project plans and the assumed construction schedule, we will provide our services on a time and expense basis for an estimated fee of $49,472.00. As you know, our services are dependent on your future construction schedule and the scope of work provided. Any changes to your schedule or the anticipated scope may result in a change in cost. All services outside the attached estimate will be provided on a time and expense basis in accordance with our current standard fee schedule.

We appreciate the opportunity to provide our inspection and materials testing services. Please do not hesitate to call if you have any questions or comments.

Sincerely,

CONSTRUCTION MATERIALS ENGINEERS, INC.



Jon A. Del Santo, PE
Senior Project Manager
jdelsanto@cmenv.com
Direct: 775-737-7564
Mobile: 775-846-4399



Blaga Delic
Project Manager
bdelic@cmenv.com
Direct: 775-737-7589
Mobile: 775-772-6609

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Enclosure
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ATTACHMENT 1

CME CONSTRUCTION MATERIALS ENGINEERS, INC.

775-851-8205

MINDEN-GARDNERVILLE SANITATION DISTRICT - 2025 STRUCTURE REHABILITATION PROJECT
SPECIAL INSPECTION AND MATERIALS TESTING
MINDEN, NEVADA

HDR **DATE :** **5/22/2026**

ACTIVITY	QTY/DAYS	HRS/DAY	RATE	TOTAL	COMMENTS
PROJECT MANAGEMENT					
SENIOR PROJECT MANAGER	10	1	$ 225.00	$ 2,250.00	CONSULTATION
PROJECT MANAGER	40	1	$ 180.00	$ 7,200.00	COORDINATION, CONSULTATION AND REPORTS
HIGHWIRE ENROLLMENT			$ 512.00	$ 512.00	
				$	9,962.00
PORTLAND CEMENT CONCRETE (PCC)*					
INSPECTOR REG. (SP)	4	6	$ 155.00	$ 3,720.00	PRIMARY CLARIFIER #1 & #2 (LAUNDER CHANNEL, EFFLUENT BOX, INTERIOR WALL SURFACE) - RESTORE TO ORIGINAL NOMINAL THICKNESS
VEHICLE		24	$ 15.00	$ 360.00	
CYLINDERS		4	$ 225.00	$ 900.00	
*INCLUDES CYLINDER PICK-UP THE NEXT DAY				$	4,980.00
GROUT*					
INSPECTOR REG.	2	6	$ 155.00	$ 1,860.00	SECONDARY CLARIFIER #1 - TOPPING GROUT
VEHICLE		12	$ 15.00	$ 180.00	
CYLINDERS		2	$ 225.00	$ 450.00	
*INCLUDES CYLINDER PICK-UP THE NEXT DAY				$	2,490.00
EPOXY PATCH REPAIRS					
INSPECTOR REG. (SP)	4	8	$ 155.00	$ 4,960.00	PRIMARY CLARIFIER #1 & #2 (LAUNDER CHANNEL, EFFLUENT BOX, INTERIOR WALL SURFACE) - HIGH-PRESSURE, HIGH-SOLIDS EPOXY CRACK INJECTION
INSPECTOR REG. (SP)	2	8	$ 155.00	$ 2,480.00	SECONDARY CLARIFIER #1 - HIGH-PRESSURE, HIGH-SOLIDS EPOXY CRACK INJECTION
INSPECTOR REG. (SP)	4	8	$ 155.00	$ 4,960.00	SECONDARY CLARIFIER #2 & #3 - ALL LEAKING CRACKS IN THE CONCRETE WALLS
INSPECTOR OT.			$ 200.00	$ -	IF NEEDED
VEHICLE		80	$ 15.00	$ 1,200.00	
				$	13,600.00
COATING - STRUCTURAL CONCRETE					
INSPECTOR REG. (SP)	4	6	$ 155.00	$ 3,720.00	PRIMARY CLARIFIER #1 & #2 (LAUNDER CHANNEL, EFFLUENT BOX, INTERIOR WALL SURFACE) - HIGH PERFORMANCE COATING
VEHICLE		24	$ 15.00	$ 360.00	
				$	4,080.00
COATING - STRUCTURAL STEEL - CLARIFIER					
INSPECTOR REG. (SP)	6	4	$ 155.00	$ 3,720.00	PRIMARY CLARIFIER #1 & #2 (CENTER COLUMNS, RAKE ARMS, SCUM SKIMMER, BOX, & PIPING) - SURFACE PREP & COATING
INSPECTOR REG. (SP)	6	4	$ 155.00	$ 3,720.00	SECONDARY CLARIFIER #2 & #3 (CENTER COLUMNS, RAKE ARMS, SCUM SKIMMER, BOX, & PIPING) - SURFACE PREP & COATING
INSPECTOR REG. (SP)	1	8	$ 155.00	$ 1,240.00	11-MONTH WARANTY INSPECTION
VEHICLE		48	$ 15.00	$ 720.00	
				$	9,400.00
COATING - STRUCTURAL STEEL - DIGESTER LID					
INSPECTOR REG. (SP)	6	4	$ 155.00	$ 3,720.00	DIGESTER #1 LID
INSPECTOR REG. (SP)	1	8	$ 155.00	$ 1,240.00	11-MONTH WARANTY INSPECTION
				$	4,960.00

ESTIMATED TOTAL FEE: **$ 49,472.00**

NOTES:
1. **(SP) - SPECIAL INSPECTION REQUIRED**
2. **BASED ON CME PAYING NON-PREVAILING WAGE RATES**
3. **OVERTIME IS NOT INCLUDED, BUT IF NEEDED, WILL BE CHARGED AT 1.3 TIMES REGULAR RATE**

Table 1 - Estimated Work Effort and Cost

Minden Gardnerville Sanitation District

Concrete/Ferrous Metal Rehabilitation

Task No.	Task Description	Principal-in-Charge	Project Manager	Structural Engineer	CAD Technician	Staff Engineer	Corrosion Engineer	Accounting	Admin	Total HDR Labor Hours	Total HDR Labor ($)	HDR Expenses ($)	Sub Consultant Cost ($)	Sub Consultant Mark up ($)	Total Cost ($)
Task 1 - Bidding Phase															
1.1	Job Walk	3	3							6	1,801.88	40.00	0.00	0.00	1,841.88
1.2	Pre-Bid Conference		2			3				5	760.59	190.00	0.00	0.00	950.59
1.2	Addendum Development	1	10		20	5				36	6,097.96	150.00	0.00	0.00	6,247.96
1.4	Conformed Set Development	1	4		20	2				27	4,682.26	150.00	0.00	0.00	4,832.26
	Subtotal Task 1	**5**	**19**	**0**	**40**	**10**	**0**	**0**	**0**	**74**	**13,342.69**	**530.00**	**0.00**	**0.00**	**13,872.69**
Task 2 - Construction Phase															
2.1	Administrative Setup		40			15		10		65	10,657.12	0.00	0.00	0.00	10,657.12
2.2	Preconstruction Meeting		8			2				10	1,517.01	40.00	0.00	0.00	1,557.01
2.3	Periodic Site Visits	2	70				20			92	18,814.93	600.00	0.00	0.00	19,414.93
2.4	Submittal Reviews		20	32		8	32			92	25,920.91	0.00	0.00	0.00	25,920.91
2.5	Clarifications (RFI's)		35	20		15	20			90	21,329.00	0.00	0.00	0.00	21,329.00
2.6	Change Orders and Potential Changes	1	8	8			2			19	5,176.64	0.00	0.00	0.00	5,176.64
2.7	Construction Review	2	10			5				17	3,233.20	0.00	0.00	0.00	3,233.20
2.8	Final Site Visit	2	8							10	2,183.91	0.00	0.00	0.00	2,183.91
2.9	Record Drawings		15	8	40	10	3			76	14,256.76	0.00	0.00	0.00	14,256.76
2.10	Project Management	1	40			5		54	30	130	24,012.96	0.00	0.00	0.00	24,012.96
	Subtotal Task 2	**8**	**254**	**68**	**40**	**60**	**77**	**64**	**30**	**601**	**127,102.46**	**640.00**	**0.00**	**0.00**	**127,742.46**
Task 3 - Special Inspection and Materials Testing															
3.1	Construction Materials Engineering (CME)									0	0.00	0.00	46,982.00	1,174.55	48,156.55
	Subtotal Task 3	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00**	**0.00**	**46,982.00**	**1,174.55**	**48,156.55**
COLUMN TOTALS		**13**	**273**	**68**	**80**	**70**	**77**	**64**	**30**	**675**	**$ 140,445**	**$ 1,170**	**$ 46,982**	**$ 1,175**	**$ 189,772**

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Agenda Item 10

Hansford Economic Services

Items in this Section Include:

- ✓ ***Draft Service Agreement***
- ✓ ***Presentation from Hansford Economic Services regarding the Intergovernmental Agreement between MGSD and GRGID.***

Return to Agenda

MGSD & GRGID Interlocal Agreement

Cost Sharing of the Interceptor Line, Wastewater Treatment & Disposal Facilities

June 2, 2026

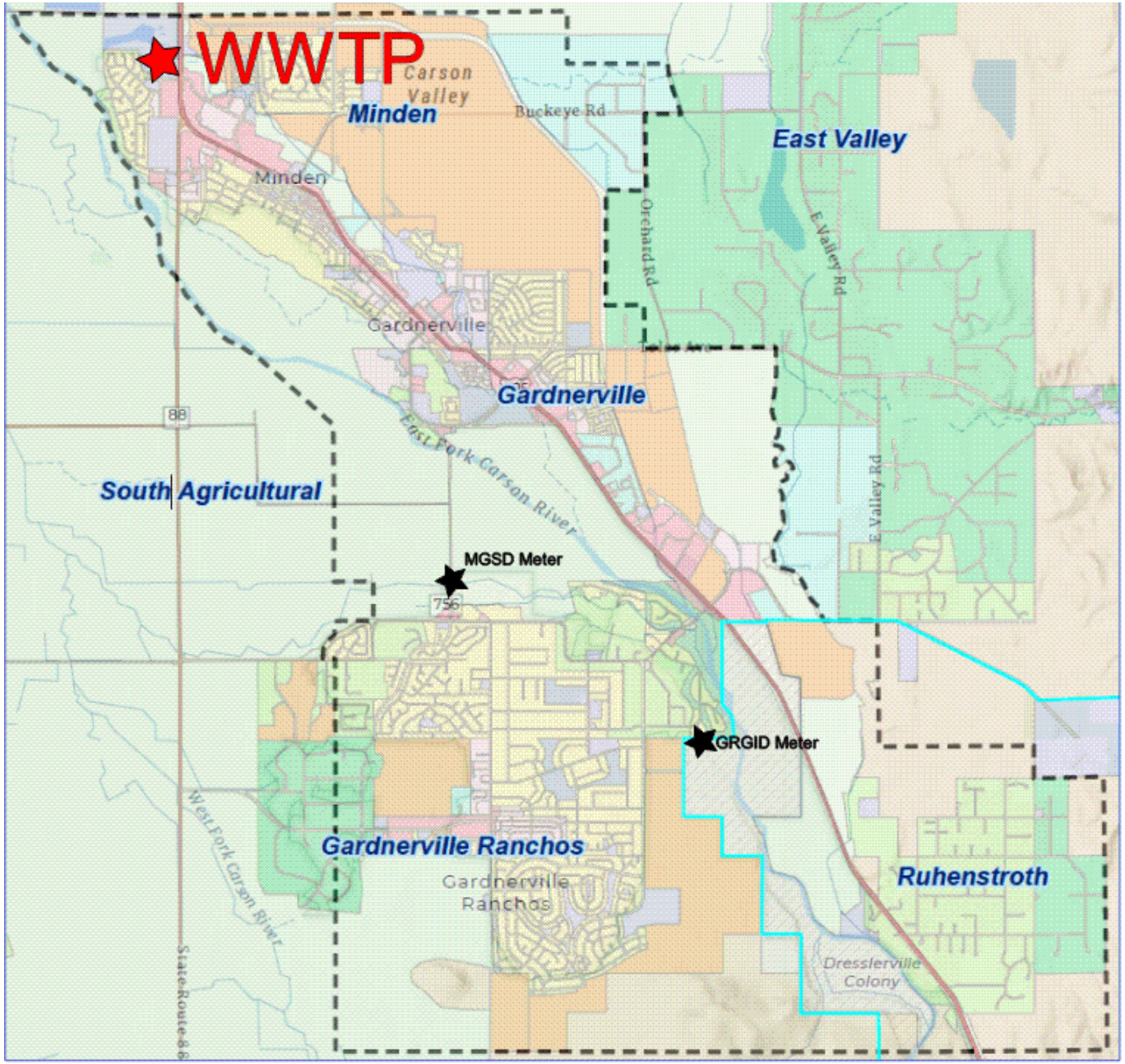
MGSD Board of Directors Meeting

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Purpose of Work Effort

- HEC was retained to draft ONE new interlocal agreement to replace FOUR existing agreements
  - Goal: **Simplicity and Equity** for both parties
  - Current payment system is cumbersome and outdated

- GRGID pays for conveyance, treatment & disposal of sewage generated within the GRGID service area
  - Sewage from GRGID conveyed in Interceptor Line to MGSD Collection line at Hwy 88, then conveyed to the WWTP
  - MGSD treats & disposes all wastewater per NDEP Permit



Map of MGSD Service Area

- GRGID influent flow ranges 44%-48% of total influent flow at the WWTP
- GRGID collects sewage from Dresslerville Colony

HANSFORD ECONOMIC CONSULTING

History of Interlocal Agreements

- 1974 – the original agreement
  - MGSD agreed to receive, treat & dispose of GRGID sewage
  - GRGID purchased capacity rights to 400,000 GPD of average daily flow in the WWTP
- 1975 – first amendment
  - MGSD shall accept effluent from Rancho Estates (Units 6&7 of GRGID)
  - Clarifies responsibilities of each District as to their respective facilities
- 1977 – second amendment
  - Adds the Interceptor Line and metering requirements
  - Interceptor Line was sized for buildout of GRGID; MGSD to utilize oversizing

1990 to Present Day Interlocal Agreement

1990 – Supplement to 1974 Agreement *(resulted from NV Supreme Court judgment)*

- Established GRGID ownership in WWTP at 513,571 GPD, of which 469,657 GPD was used at the time; 43,914 GPD remaining
- Remaining capacity converted to EDUs @ 250 GPD/EDU = 176 EDUs
- Established requirement for GRGID to report active new connections to MGSD weekly
- GRGID not to be charged any development fees for the 176 EDUs; thereafter new EDUs to be charged 100% of acreage & capacity fees, 65% of MGSD's connection fee *
- Added quarterly charge per EDU for service fees and in-lieu of property tax fees to be applied to all EDUs added from date of the agreement

* In 2024 MGSD ceased to charge connection fees.

Payment for Services

- 1974
  - Initial Capital Cost - $0.75 per gallon of capacity ($300,000) in expanded WWTP based on engineer's estimated cost of Project – actual costs to be trued up after Project completion
  - Future Capital Cost – for any non-capacity expanding improvements, GRGID to pay its share based on portion of the plant paid for
  - O&M Cost - "Variable Costs" – annual payment based on GRGID flow as share of total flow
  - O&M Cost - "Fixed Costs" - annual payment based on plant capacity owned by GRGID as share of total plant capacity
- 1975
  - Adds that plan check and inspection fees for facilities connecting to MGSD must be paid according to MGSD fee schedule
- 1977
  - MGSD to repay GRGID for oversizing of the Interceptor Line within 10 years
  - GRGID to pay 60% of costs to maintain the Interceptor Line to U.S. Highway 88

Current Structure of Payment for Services

- 1990 - Per EDU quarterly payments
  - Service Fees @ 88.63% of MGSD fees paid by 2,569 of 4,448 GRGID EDUs
    - $9.75 of $11.00 monthly fee in 1989 – fee was reduced for MGSD's collection system costs
  - In-lieu fees for property tax @ GRGID taxable value multiplied by MGSD property tax rate (currently 0.1224 per $100 of assessed value)
- Annual payments
  - Variable O&M costs based on GRGID flow total fixed by court in 1989
  - Fixed O&M costs based on GRGID WWTP capacity fixed by court in 1989
  - Interceptor Line Rehabilitation @ 60% (when incurred)
  - Non-capacity expanding WWTP improvements @ 18.35% (when incurred)

513,751 / 2,800,000 GPD = 18.35%

GRGID Total Annual Payments

- Portion of Operations and Maintenance Costs (1974 & 1990 agreements)
  - Service fees + In-Lieu fees + Fixed Costs + Variable Costs
    (for post 1989 EDUs) (for pre 1990 EDUs)
- Portion of Rehabilitation Costs of the Interceptor Line in those years costs are incurred (1977 agreement)
- Portion of R&R of WWTP & disposal facilities that does not expand capacity (1974 agreement)
- Development Fees – Updated 2024
  - Capacity Fee per EDU for WWTP only, as established in MGSD fee schedule
  - Acreage Fee per Acre as established in MGSD fee schedule

GRGID Service & In-Lieu Fees 7/1/2026

[1] 88.63% of MGSD customer fee per 1990 agreement.

[2] Calculated as the mean taxable value per EDU in GRGID multiplied by 35% multiplied by MGSD's ad valorem tax rate per $100 assessed value.

[3] 176 EDUs representing unused capacity in 1990 and all EDUs connecting thereafter pay the service fee and in-lieu fee.

Annual Service Fee per EDU	Base	In-Lieu Fee	Total
Daily Service Rate per EDU [1]	$0.94		$0.94
Monthly Service Rates per EDU [2]	$28.52	$6.36	$34.88
Annual Service Fee per EDU -- 7/1/26		**[3]**	**$418.58**

WWTP Variable & Fixed Costs Estimate for GRGID

Fiscal Year '27

- GRGID pays share of actual costs incurred (true up)
- Gallons and ownership fixed by the court; cannot be changed until a new agreement is executed

*Calculated every six months (varies)

Treatment Plant -- pursuant to 1990 amendment		
Variable Costs based on flow (average monthly gallons per day)		
	gallons fixed at	469,657
	current total flow *	1,475,000
	GRGID share	**31.84%**
Fixed Costs based on plant capacity ownership		
	ownership GPD fixed at	469,657
	current plant capacity GPD	2,800,000
	GRGID share	**16.77%**

Findings for Equity

1. GRGID is not paying an equitable share of operations and maintenance costs because the way the agreements require GRGID to reimburse MGSD is rigid and antiquated

   Ex. 1: Cost categories included in the 'fixed' and 'variable' categories do not capture all costs that GRGID customers should pay a portion of because payments use 1974 definitions of fixed and variable.

   Ex. 2: GRGID EDUs added since 1989 pay 88.63% of an MGSD customer based on removal of MGSD collection costs but this percentage has likely changed since 1989.

2. Some EDUs pay at a different rate than other EDUs because post 1989 EDUs pay a service and in-lieu fee but pre 1990 EDUs do not, but all EDUs receive the same level of service

Findings for Simplicity

- Current payment from GRGID is labor intensive for MGSD as the billing requires several computation steps
- There are quarterly billings and annual billings with true-up which further incurs MGSD labor costs not captured in the fees paid by GRGID
- New GRGRID EDUs paying service and in-lieu fees may lag reported connection to the system which results in lost revenue to MGSD
- The in-lieu fee is a difficult calculation and therefore is not updated as often as it should be, also resulting in lost revenue to MGSD

Key Changes in Draft Agreement: A + B + C

A. Eliminate sending quarterly bills
   1. Cease charging GRGID the per EDU service fee for EDUs that have connected since 1989.
   2. Continue to charge an annual "in lieu" fee for Out of District service **Exhibit B**

      Supported by industry fee-setting standards (WEF Manual No. 27 and AWWA Manual No. 1)

      - **Simplify the calculation and charge once annually, payments can remain due quarterly**
      - **Use this fee to pay for capital costs (depreciable and non-depreciable)**

B. Cease charging variable and fixed costs using current methodology

C. Continue NOT charging for WWTP capacity expanding costs
   - Capacity for added GRGID EDUs is paid for with the Plant Only capacity fee

Key Changes in Draft Agreement: D

D. New annual bill will include the Out of District fee plus:

(1) O&M costs for assets used to treat GRGID sewage - charge for GRGID share of total influent (average daily flow in GPD) plus an administrative charge (5%) **Exhibit C**

This will require a dedicated manhole for most accurate measurement

(2) Non-Capacity Expanding Capital Project "NCECP" costs - charge by flow for each WWTP Project and by pipe capacity for the Interceptor Line **Exhibit D**

NCECP items are upgraded or rehabilitated assets that are capital assets depreciated by MGSD

(3) Interceptor Line Upsizing – charge by the recomputed capacity of the line needed for GRGID buildout

Each year there will be true-up of actual costs for all the fees charged except the Out of District fee; overpayment will be reimbursed / underpayment will be invoiced GRGID

Draft New Agreement Improvements

- The new draft agreement provides for clear definitions and methodologies for GRGID billing
- Reduces MGSD staff time on GRGID billing with one annual invoice for the next fiscal year upon completion of the budget, and true-ups in the fall for the prior fiscal year
- Recoups GRGID revenues currently lost due to lag charging connected new EDUs and infrequent update of the in-lieu fee amount
- Improves transparency because all costs will be easily traceable with MGSD's budget, annual audit, and NV Department of Taxation publications
- Eliminates the need for GRGID to report new EDU connection hook ups (i.e. when the new buildings are occupied - GRGID must continue to pay for acreage and capacity fees for all new EDUs connecting to the system)

Cost Difference for Fiscal Year 2027

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The table excludes new development (acreage and capacity) fees revenue from GRGID

Current Agreement with Amendments	Fee / Cost Estimate	Draft New Agreement		Fee / Cost Estimate
Operations & Maintenance	fees	**Operations & Maintenance**		fees
Service Fees	$902,125	System O&M Cost Share	Exhibit C	$1,826,538
In-Lieu Fees	$196,087	Out of District Service Fee *	Exhibit B	$309,510
Treatment Plant Variable Costs	$104,000			
Treatment Plant Fixed Costs	$447,726			
Total O&M Fees	**$1,649,938**	**Total O&M Fees**		**$2,136,048**
Capital	cost share	**Capital "NCECI"**		cost share
Interceptor Line Cost Share	$1,002,512	Interceptor Line	Exhibit D	$1,002,512
Treatment Plant	$355,039	Treatment Plant	Exhibit D	$355,039
Total Capital Cost Share	**$1,357,550**	**Total Capital Cost Share**		**$1,357,550**
TOTAL GRGID Revenue	**$3,007,488**			**$3,493,598**

The draft new agreement would increase GRGID's FY27 payment about $486,110
(a true-up in fall of 2027 would determine the actual cost)

* Out of District service fee should pay for any capital costs.

HANSFORD ECONOMIC CONSULTING

SERVICE AGREEMENT

THIS SERVICE AGREEMENT made and entered into the _____ day of _____, by and between the Minden-Gardnerville Sanitation District, a political subdivision created under the laws of the State of Nevada, hereinafter referred to as MGSD, and the Gardnerville Ranchos General Improvement District, a political subdivision created under the laws of the State of Nevada, hereinafter referred to as GRGID, supersedes all contracts, agreements and other documents governing sewage transportation, treatment and disposal, between MGSD and GRGID, whether written or verbal.

WITNESSETH:

WHEREAS, the parties signatory hereto are political subdivisions or quasi political subdivisions, organized under the appropriate provisions of the Nevada Revised Statutes; and

WHEREAS, MGSD is the sole owner and operator of the municipal sewage treatment plant and disposal facilities ("WWTP") and the Interceptor Line defined in Subsection 2.1 as the "System"; and

WHEREAS, the WWTP owned and operated by MGSD has a permitted capacity of two million eight hundred thousand (2.8M) average Gallons per Day (GPD) to serve areas both within and without the present boundaries of MGSD, including GRGID; and

WHEREAS, GRGID paid MGSD for WWTP capacity to serve 513,751 GPD of GRGID average daily sewage flow; and

WHEREAS, MGSD and GRGID provide for the collection of sewage emanating from within their respective territorial limits and transport this sewage for treatment and disposal at MGSD's facilities; and

WHEREAS, MGSD and GRGID hereby recognize and acknowledge that due to future development, infiltration and inflow (I&I), and State mandated treatment requirements and/or discharge limitations, there is a finite limit of the System's capacity to treat sewage and therefore a finite limit to the number of sewer connections to the existing System by either and/or both MGSD and GRGID, and that there is a need for an agreement and procedures concerning determination of capacity and connections, and allocation thereof; and

WHEREAS, MGSD and GRGID hereby recognize the potential need for future upgrades to, or expansion of, the existing System and the need for an agreement and procedures concerning such upgrades or expansion, financing and allocation of costs and capacity of upgrades, and/or future additional facilities of either MGSD or GRGID; and

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WHEREAS, MGSD and GRGID may from time to time (as explained in Section 10) engage MGSD Engineers to evaluate the capacity of portions of the System; and

WHEREAS, MGSD is a municipal corporation duly organized pursuant to Chapter 318 of Nevada Revised Statutes, consisting of territory in Douglas County, Nevada, and as such is authorized and empowered to enter into this agreement; and

WHEREAS, GRGID is a public corporation duly organized pursuant to Chapter 318 of the Nevada Revised Statutes, consisting of territory in Douglas County, Nevada, and one of the basic powers of GRGID is to furnish sanitary sewer services to its inhabitants at this time; and

WHEREAS, the parties hereto jointly agree for the joint use of sewage disposal facilities of MGSD for the purpose of collecting from GRGID, treating and disposing of sewage emanating and flowing from the territory of GRGID serving the public interest, economy, and general welfare of its inhabitants; and

WHEREAS, the parties hereto desire to enter into a new interlocal cooperative agreement pursuant to the provisions of Nevada Revised Statutes 277.180.

NOW, THEREFORE, in consideration of the mutual promises of the parties and other good and valuable consideration as hereinafter set forth, the parties hereto covenant and agree as follows:

1.0 BOUNDARIES OF DISTRICTS

1.1 MGSD's district boundary shall be defined by its legal boundary as of the date of this Service Agreement, its service area being wherever MGSD is authorized by law to provide service within its district boundary.

1.2 GRGID's district boundary shall be defined by its legal boundary as of the date of the Service Agreement, its service area being wherever GRGID is authorized by law to provide service within its district boundary.

2.0 DEFINITION OF SYSTEM; OWNERSHIP, MAINTENANCE, AND OPERATION OF SYSTEM

2.1 The "System" as used herein, consists of MGSD's WWTP and sewer Interceptor Line (as defined in Section 4.1), and excludes the portion of MGSD's and GRGID's collection systems that deliver sewer flow into the System.

2.2 The System is owned solely and exclusively by MGSD and shall be operated, maintained, and subject to the exclusive control of MGSD. MGSD has the right to use all unused capacity in the System.

2.3 By virtue of GRGID's financial contribution to the construction of the WWTP, GRGID has a right to a share of the capacity of the System. Pursuant to ruling by the Nevada Supreme Court in 1989, the capacity share of the System at any time is equal to

513,571 GPD divided by the total capacity of the System specified in NDEP permit NS0040027 and its subsequent renewals, as may be amended and renumbered, 30-day average influent flow in gallons per day (2.8 Million GPD as of the date of this Service Agreement) that the WWTP is permitted to process.

2.4 The Interceptor Line to MGSD's WWTP, which is part of the System, is owned by MGSD and shall be operated, maintained, and subject to the control of MGSD, except as otherwise provided herein or in any subsequent amendment hereto. Based on projection of GRGID buildout memorialized in the September 1, 1977 interlocal agreement between MGSD and GRGID, GRGID has the right to use 60% of the capacity of the Interceptor Line.

3.0 GRGID COLLECTION SYSTEM MAINTENANCE

3.1 GRGID will maintain its own collection system in its entirety. MGSD reserves the right to enter GRGID property and inspect GRGID's system at all mutually agreed upon times and places and to install monitors, meters, or other devices to measure flow (whether permanent or temporary). If MGSD reasonably concludes that any aspect, act, omission or activity occurring on, in, or within GRGID's collection system violates any MGSD ordinance, state law or regulation, or constitutes an unsafe or hazardous situation or excessive infiltration, then GRGID agrees to immediately correct, remedy, or repair said situation. MGSD reserves the right to inspect GRGID's books and records at all mutually agreed upon times and places in order to check or verify connections and charges.

3.2 GRGID agrees to abide by, and within its own service area, enforce all regulations and ordinances of MGSD as modified or amended from time to time, and all applicable requirements of State and Federal law upon sixty (60) days' notice to GRGID of any modification or amendment of MGSD's regulations and ordinances.

4.0 CONNECTION POINT OF DISTRICTS AND MEASUREMENTS

4.1 The connection point between MGSD's and GRGID's sewer collection systems shall be at the point of the first MGSD customer that connects to the Interceptor Line. GRGID's outfall main runs north on Centerville Lane (State Route 756) to the vicinity of Rocky Slough where the first MGSD customer is connected to the Interceptor Line. Any change to the designated connection point shall require the prior approval of both Districts' Board of Directors.

4.2 To measure sewer flow and sample wastewater constituents from GRGID's service area, MGSD owns, operates, maintains, repairs, and calibrates a flow meter and sampling point at Manhole R39 along the Interceptor Line as shown on **Exhibit A**. Manhole R39 is the property of MGSD. Upon a mutually agreed to time, and at its

own expense, GRGID shall have the right to inspect and/or monitor flows through the manhole at its discretion including connection of flow measuring equipment to MGSD's Supervisory Control and Data Acquisition (SCADA) system.

4.3 Any meters installed and operated by GRGID to measure flows where sewer lines cross and leave the GRGID boundary must be of a type and quality acceptable to MGSD. Inspection, calibration and metering shall be done in accordance with generally acceptable engineering practices, the costs of which shall be borne by GRGID.

5.0 INFLOW AND INFILTRATION PROGRAMS; UNUSUALLY HIGH FLOWS NOTICE TO WWTP OPERATOR

5.1 I&I is non-sewer water that enters the collection system and must be treated as wastewater. Both MGSD and GRGID shall use best efforts, up to and including suspension of sewer services, to prevent the connection of any surface drains for rainwater or snow melt. Each party shall adopt ordinances that provide that no surface or sub-surface drainage, rainwater, storm water, seepage, cooling water, or unpolluted industrial process water shall enter any sanitary sewer by any devise or method whatsoever.

5.2 Any improvement or upgrade to either District's collection system that reduces I&I shall be the responsibility and financial obligation of the collection system owner.

5.3 In the event GRGID contemplates the discharge of unusually high flows which can be anticipated with reasonable certainty, or with regard to unusual treatment considerations, GRGID shall be required to give notice to the WWTP operator notice of its intention to do so.

5.3.1 Further, GRGID agrees to comply with all rules and regulations adopted by MGSD respecting types of sewage and other waste which may be discharged in the System, manner of discharge, use of grease traps and regulation plumbing, drainage and sewering, and further agrees to adopt as its own minimum requirements the applicable provisions of the ordinances adopted by MGSD as same may be from time to time in the future amended, modified or otherwise changed in such respects and otherwise agree to comply with any applicable regulatory body requirements.

6.0 OUT OF DISTRICT SERVICE FEE

6.1 GRGID will pay a fee for Out of District service which shall be computed as shown in **Exhibit B**. GRGID's net tax after abatements published by the Nevada Department of Taxation "Proforma A.V. Revenue Projections" for the next fiscal year shall be divided by GRGID's tax rate to determine the computed assessed value of GRGID's

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service territory after abatements. Computed assessed value after abatements shall be multiplied by MGSD's tax rate to determine the out of district service fee for the following fiscal year.

6.2 The invoice shall be provided by May 15 annually. Payment shall be due quarterly (July, October, January, and April) by the 1st day of the first month in the quarter and shall be delinquent by the 15th day of the month in the quarter. No quarterly invoice or notification need be sent by MGSD to GRGID. Failure of MGSD to provide GRGID with the annual invoice by June 1 shall allow GRGID, at its sole option, to continue to pay the current quarterly payment of the prior fiscal year until the next quarter after the new fiscal year invoice is received by GRGID.

7.0 SYSTEM OPERATIONS AND MAINTENANCE COSTS PAYMENTS

7.1 Annual operations and maintenance costs of the System shall be defined by MGSD's listing of all accounts used to track the costs associated with operation of the System. Repair and maintenance costs associated with NCECI (defined in Section 8) projects will be accounted for separately with Capital Improvement Project (CIP) budgeted costs.

7.2 Calculation of GRGID Payment Due

7.2.1 The total operations and maintenance budget, as reported in the Nevada Department of Taxation Local Government Finance Form F004 Schedule F-1 REVENUES, EXPENSES AND NET POSITION, as may be renumbered, operating expense excluding depreciation/amortization shall be the total MGSD operations and maintenance budget used for calculation of GRGID payment due. A copy of Schedule F-1 highlighting the total operations and maintenance budget in the fiscal year 2027 budget is provided in **Exhibit C.1**.

7.2.2 The total MGSD operations and maintenance budget shall be multiplied by the System assets' original cost as a percentage of total MGSD assets, as reported in its last published Annual Comprehensive Financial Report (ACFR) to determine the System operations and maintenance costs budget. The calculation of this percentage (which may change from year to year) for the fiscal year 2027, with support material, is provided in **Exhibit C.2**.

7.2.3 The System operations and maintenance costs budget shall be multiplied by GRGID's metered share of total influent to the WWTP in the prior calendar year to determine the GRGID portion of the System operations and maintenance costs budget. The calculation for fiscal year 2027 is provided in **Exhibit C.3**.

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7.2.4 An administrative charge of 5% shall be added to GRGID's share of the System operations and maintenance costs budget. The Districts shall review the reasonableness of such percentage annually and may make adjustment to the administrative charge as deemed acceptable to both Districts. Any change to the administrative charge percentage shall be recorded in **Exhibit C.4**.

7.3 GRGID shall make payments to MGSD in advance based on the budgeted System operations and maintenance costs for the fiscal year. For example, if the total due, based on the budget, is $2 million, payments would be $500,000 per quarter. MGSD shall send GRGID a notice of estimated payment by May 15 for the upcoming fiscal year.

7.4 In the event the meter used to record GRGID's share of total influent to the WWTP described in Subsection 7.2.3 does not function properly it shall be repaired without undue delay by MGSD, and charges shall be computed based on prorated meter readings before and after the repair.

7.5 By October 31 of each year, MGSD shall submit to GRGID a Report of actual operations and maintenance costs incurred in the prior fiscal year ended June 30 and the total amount due from or to GRGID using the same methodology provided in Subsections 7.2.1 through 7.2.4.

7.6 GRGID shall have sixty (60) days from the receipt of the Report to notify MGSD of its acceptance of the Report, or if non-acceptance of any portion thereof, the item(s) of non-acceptance, the reason(s) for such non-acceptance, and GRGID's recommendation(s) of the improper amount(s). Failure of GRGID to notify MGSD within sixty (60) days shall be considered evidence of GRGID's acceptance in full of the Report. MGSD shall make all documentation immediately available to GRGID and any outside contractors they may hire for this purpose. Delay in providing the records shall automatically extend the time for GRGID's review.

7.7 If GRGID notifies MGSD of non-acceptance of any item, MGSD shall have forty-five (45) days from the date of receipt of GRGID's notice to accept or reject GRGID's objection(s) and recommendations in writing. Failure of MGSD to notify GRGID with forty-five (45) days of its acceptance or rejection of GRGID's objections and recommendations shall be considered evidence of MGSD's acceptance in full of GRGID's objections and recommendations whereupon MGSD's Report will also be modified. If MGSD rejects any of GRGID's recommendations, the parties shall form an ad-hoc committee consisting of two Board members of each District who will meet to attempt resolution of the disputed problem. Each Board's two members will come to their respective Boards with their recommendations for a resolution if such a resolution is agreed upon by the two Board committees. The resolutions brought

back to each Board by their Board members are not binding unless or until a majority vote of each Board authorizes and certifies the resolution brought before the Board by its members.

7.8 If the Districts cannot reach agreement on the disputed problem within sixty (60) days after the date of MGSD's Report specified in Subsection 7.7, the matter shall be resolved through binding arbitration as defined below. Section 15 shall not apply to any disputes arising out of Subsections 7.5 through 7.7. Arbitration shall be held pursuant to the rules provided by the Nevada Revised Statutes for arbitration.

7.8.1 The costs of the arbitrator(s) shall be shared equally by the parties. Each party shall be responsible for its legal fees and costs of preparation for arbitration.

7.8.2 The sum of all payments by GRGID to MGSD, excluding any interest on late payments, shall be deducted from GRGID's finally determined share of the final System operations and maintenance costs for the fiscal year as contained in the Report as originally issued or modified pursuant to the provisions of Subsection 7.2 or 7.7. If there was an underpayment by GRGID, then GRGID shall pay MGSD the difference. If there was an overpayment by GRGID, then MGSD shall refund the difference. Such payment or refund shall be made within thirty (30) days after the Report becomes final. Delinquent payments or refunds are subject to the provision of Subsection 14.4.

8.0 NON CAPACITY EXPANDING CAPITAL IMPROVEMENTS

8.1 Repairs, improvements, and modifications which do not expand the capacity of the System, but which extend its useful life, improve its efficiency, or are needed to maintain or meet governmental or regulatory requirements and which are capital costs that become depreciable capital assets, are called Non-Capacity Expanding Capital Improvements (hereinafter "NCECI projects").

8.1.1 If modification to the System is deemed necessary, MGSD has the sole discretion and decision-making authority to modify the system as MGSD deems necessary. At the inception of the planning of an NCECI project, MGSD shall give GRGID written notice thereof. If requested by GRGID, a Joint Facilities Committee (Committee) consisting of two representatives appointed by each District Board shall be created. The Committee shall meet on a regular basis, as agreed to by the Committee, until the proposed improvement is completed or the plans therefore are terminated.

8.1.2 GRGID shall pay 60% of any NCECI project that is part of the Interceptor Line until or unless the Interceptor Line is enlarged to increase capacity. If

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improvements to the Interceptor Line are performed that increase capacity, GRGID shall thereafter pay the percentage of capacity in the Interceptor Line designed to serve GRGID through buildout, as calculated and agreed to prior to commencement of construction (see Section 10).

8.1.3 All other System NCECI project costs shall be shared by the Districts. GRGID is responsible for its fixed share (513,751 GPD) of the permitted total WWTP capacity (currently 2.8 million GPD).

8.2 In the event a System capital improvement provides both an upgrade of an existing asset and increases capacity, MGSD must first separate the costs of the improvement between non-capacity expanding and capacity expanding functions of the improvement. The NCECI payment shall only apply to non-capacity expanding portions of System capital improvements. Any benefit to future GRGID customers from capacity expansion will be paid via fees described in Subsection 9.3.

8.2.1 Any improvement to the System that does not increase the permitted WWTP average daily influent flow capacity shall be treated as a capacity expanding if in combination with subsequent improvements it would have the potential to do so. Capital improvements to the System that have the effect of increasing the System's efficiency to the extent that additional treatment capacity is created shall be treated as a capacity expanding project.

8.3 MGSD shall notify GRGID in writing no later than May 15 prior to the fiscal year said NCECI projects are budgeted to be incurred, the total estimated cost of the improvements, and GRGID's share of the NCECI projects cost share. **Exhibit D** provides an example of the calculation of GRGID's NCECI projects cost share using FY27 Capital Improvement Project (CIP) planned expenditures.

8.4 When the total cost of an NCECI project is estimated to exceed 20% of the System component's estimated construction costs for that fiscal year, MGSD shall give GRGID no less than six (6) months advance notice in writing of the amount of the costs and GRGID's pro rata share of said costs. GRGID may, at its option waive its right to all or part of such extended notification on a project by project basis. Waiver for one project shall not be considered a waiver for additional or subsequent projects.

8.5 In the case of System NCECI projects arising on an emergency basis, MGSD shall notify GRGID in writing of the nature and anticipated costs of said improvements as soon as practical, but no more than thirty (30) days after determining the needs and costs of said improvements. Separate notifications shall be sent if costs which arise on an emergency or similarly unscheduled basis cannot be determined at the time the unscheduled work or parts/machinery which constitute such improvements are required. Additional notifications of costs which have arisen on an emergency or

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similarly unscheduled basis shall be sent within thirty (30) days after occurrence of cost if there is a significant (20% or more) change in scope or costs of the improvements, as such changes occur. Failure of MGSD to notify GRGID as stated above shall give GRGID the option to extend the payment deadline(s) for its share of the costs(s) of said improvements up to ninety (90) days for the amounts for which GRGID received no prior notice.

8.6 MGSD shall submit accounting of the completed NCECI projects to GRGID for reimbursement. GRGID shall pay MGSD its share of the costs of NCECI projects within thirty (30) days after receipt of the accounting. Delinquent payments are subject to the provisions of Subsection 14.4.

9.0 COMMITTED WWTP CAPACITY

9.1 The total WWTP capacity owned by GRGID is fixed at 513,571 GPD. All additional flow to the WWTP by GRGID is served by committed WWTP capacity.

9.2 GRGID may apply to MGSD to purchase additional Equivalent Dwelling Units (EDUs). MGSD shall consider each such application on its merits considering compliance with all MGSD rules, regulations, and ordinances as amended or modified from time to time, the available supply, the capacity of the WWTP, prior commitments, and the needs of all other present and future users within MGSD's service territory. MGSD will consider any application by GRGID on the same basis as it considers all other applications for contracts for service. Any and all moratoriums on the purchase of capacity shall apply to GRGID.

9.3 Payment for Committed WWTP Capacity

9.3.1 If an application is approved, GRGID agrees to pay the current Capacity Fee per EDU as specified on MGSD's fee schedule for GRGID at the time of application. If the application is for new property annexed into GRGID, GRGID shall also remit the Annexation Fee and current Acreage Fee per acre. These fees shall not be refundable except in such amounts representing the amount of any capacity applied for but not approved. Except as provided for above, any capacity applied for and approved but not actually used within two years of the date of approval, shall be forfeited to MGSD without refund of any fees. Any and all capacity applied for and approved must be used within the present boundaries of GRGID.

9.3.2 GRGID shall remit to MGSD the full amount of the Acreage Fee at the time the application for capacity is first made for the newly annexed property.

9.3.3 GRGID shall remit to MGSD the full amount of the Capacity Fee each time it notifies MGSD that GRGID has approved a connection. The number of EDUs allocated to each connection shall be made on the same basis on which

MGSD allocates EDUs for all other similar connections occurring elsewhere within the District at the time the connection is approved or made.

9.4 WWTP Capacity Expansion Decisions

9.4.1 Prior to each NDEP waste discharge permit renewal, MGSD's Engineer will determine the remaining unused capacity in the System and will submit a written report to both Districts stating their findings and recommendations. MGSD's Engineer shall evaluate the appropriate measurement of capacity (flow and load including number of EDUs, Biological Oxygen Demand (BOD), Total Suspended Solids (TSS) and other wastewater constituents as appropriate) in the present WWTP and based on the results of the evaluation, may recommend System improvements that are NCECI and/or capacity expanding.

9.4.2 It is hereby understood by both Districts that the WWTP may reach its effective capacity when any waste discharge permit limit or design specification is exceeded, even though the total flow capacity has yet to be reached.

9.4.3 Pursuant to Subsection 8.2, GRGID shall not be financially responsible for any WWTP capacity expanding improvement cost and MGSD retains sole discretion as to the plans and specifications for any System expansion and determination of methods, details, and means of doing the work.

10.0 INTERCEPTOR LINE CAPACITY EXPANSION

10.1 In the event that the Interceptor Line needs expansion to accommodate planned additional sewer flows by GRGID, or additional sewer flows by both GRGID and MGSD, a Joint Facilities Committee (Committee) shall be formed for purposes of cooperative planning of the proposed improvement.

10.1.1 GRGID will pay for the costs of MGSD's Engineer to design the proposed improvements and actual total costs of the project (such as legal, environmental, surveying, land acquisition, construction inspection and construction) through completion of the improvements based on GRGID's capacity percentage of the increased capacity created by completion of the project.

10.2 In the event that the Interceptor Line needs expansion to accommodate planned additional sewer flows in MGSD's service area only, a Committee shall not be formed and GRGID shall not be involved in design or construction or payment of the improvements.

10.3 The Joint Facilities Committee formed pursuant to Subsection 10.1 shall consist of two representatives appointed by each District Board. The Committee shall meet on

a regular basis as agreed to by the Committee, until the improvement is completed or the plans therefore are terminated. The Committee shall make a recommendation to the MGSD Board based on MGSD's engineering analysis. In the event GRGID does not agree with MGSD's Engineer's proposed modifications, GRGID shall at its sole expense contract with its own consulting engineer to represent GRGID's interest at the Committee meetings. If the MGSD and GRGID Engineers do not agree on the proposed modifications, unresolved issue(s) shall be submitted to a third engineer, who is experienced in advanced wastewater treatment and is mutually selected by the Districts. If the Districts cannot mutually select the third engineer within sixty (60) days, the Districts' engineers shall mutually select the third engineer. The Districts' engineers shall submit a joint statement to the third engineer identifying each unresolved issue within fifteen (15) days after the third engineer selection. The third engineer shall complete the Engineer's Report and/or an amended Engineer's Report with the issue(s) resolved within three (3) months of selection. The Districts shall cooperate with the third engineer and provide whatever information such engineer deems necessary. The determination of the third engineer shall be the final recommendation to the MGSD Board. The cost of the third engineer shall be borne equally by the two Districts.

11.0 SPECIAL ASSESSMENTS

11.1 If for any reason MGSD makes or levies a system-wide special assessment, GRGID agrees to pay its proportionate share of any such special assessment based upon its percentage share of the total number of EDUs with purchased capacity in the WWTP at the time the assessment is made.

12.0 RETENTION OF PAYMENTS

12.1 In the event of termination of this Service Agreement, GRGID shall not be entitled to refund of any payments made to MGSD prior to the date of termination.

13.0 OTHER CONTRACTS

13.1 GRGID may not sell or allocate any EDUs for use or consumption outside the existing boundaries of GRGID, as such boundaries exist at the time of this Service Agreement, without obtaining prior written consent of the Board of Directors of MGSD. MGSD reserves the right to refuse any application by GRGID for additional EDUs for use or consumption outside GRGID's existing boundaries.

13.2 Nothing contained in this Service Agreement shall prevent or prohibit MGSD from directly entering into any contract for sewage treatment or disposal with any other person or entity.

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13.3 Nothing contained in this Service Agreement shall obligate or require MGSD to provide service or sell capacity for use or consumption outside of MGSD's service territory as it exists at the time any application is made. Nothing in this Service Agreement shall impair, impede, diminish or otherwise affect any contract, or any right which MGSD has pursuant to any contract which MGSD has with any other person or entity, including any person or entity annexing into GRGID, it being understood that such contracts shall survive and be preserved notwithstanding annexation into GRGID.

14.0 EFFECTIVENESS OF AGREEMENT; AMENDMENTS

14.1 Both Districts shall approve the execution hereof by appropriate resolution or ordinance concurrent with execution of this Service Agreement.

14.2 Amendments or any changes to this Service Agreement shall be made only upon completion of the following procedures:

14.2.1 The amendment(s) must be in written format and contain the following details:

a. The current wording.
b. The proposed wording.
c. A statement of the reason for each change.

14.2.2 The Board of Directors of each District shall schedule a Regular or Special Meeting of the Board within ninety (90) days after when one of the Districts proposes an amendment and provides it in writing to the other District to review such proposed amendment(s).

14.2.3 The Board of Directors of each District, by a majority vote at a Regular or Special Meeting of the Board, must approve the amendment(s).

15.0 LATE CHARGES, PENALTIES AND INTEREST

15.1 Neither District will be assessed any penalties for excess flow caused by a flood as defined in 42.U.S.C. 4121(a) (1) or other Act of God. Additionally, each District shall take into consideration other unique situations out of the control of the Districts which result in a District exceeding its typical average monthly flow.

15.2 Each party to this Service Agreement shall be responsible for any and all fines, administrative penalties or other assessments or charges levied against MGSD for violations of law or existing permits if in fact such violations can be identified and allocated to the actions of such party. If such actions and/or violations cannot be attributed, allocated or identified to either of the respective Districts, then the fines and penalties referenced above shall be shared by the Districts on an allocated percentage cost sharing basis mirroring the percentage of current WWTP flow by

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each District at the time the violation occurs. Either party shall promptly notify the other whenever a regulatory body makes an allegation of a violation against either party.

15.3 If either District is found to have violated any law, ordinance or regulation, and is subsequently cited, charged or assessed fines, penalties or charges as a result of actions exclusive to that District, including gross operator negligence in the operation of the System and bearing no relationship to the other District, then the violating District shall bear sole and singular responsibility for payment of those charges, assessments or fines.

15.4 All payments due under any of the terms of this Service Agreement shall be due within thirty (30) days after the date of MGSD's invoices (if quarterly payments are permitted then thirty (30) days after the first day of the quarter). Any payment or part thereof that is past due pursuant to the provisions of this Service Agreement shall accrue interest at the rate of 10%.

16.0 DISPUTE RESOLUTION

16.1 The parties shall attempt in good faith to resolve through negotiation any dispute, claim or controversy arising out of or relating to this Service Agreement. Either party may initiate negotiations by providing written notice in letter form to the other party, setting forth the subject of the dispute and the relief requested. The recipient of such notice shall respond in writing within thirty (30) days with a statement of its position on and recommended solution to the dispute. If the dispute is not resolved by this exchange of correspondence, then representatives of each party with full settlement authority shall meet at a mutually agreeable time and place within sixty (60) calendar days after the date of initial notice in order to exchange relevant information and perspectives and to attempt to resolve the dispute. If the dispute is not resolved by these negotiations, the matter shall be submitted to a mutually agreed upon Mediator.

16.2 Except as provided herein, no civil action with respect to any dispute, claim, or controversy arising out of or relating to this Service Agreement may be commenced until the matter has been submitted to the Mediator. Each party may commence mediation by providing to the Mediator and the other party a written request for mediation, setting forth the subject of the dispute and the relief requested. The parties shall cooperate with the Mediator and with one another in selecting a Mediator from a panel of neutrals in scheduling the mediation proceedings. The parties covenant that they shall participate in the mediation in good faith, and that they shall share equally in the costs of the Mediator. All offers, promises, conduct and statements, whether oral or written, made in the course of the mediation by any

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of the parties, their agents, employees, experts and attorneys, and by the Mediator and any Mediator employees, are confidential, privileged, and inadmissible for any purpose, including impeachment, in any litigation or other proceeding involving the parties, provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non-discoverable as a result of its use in the mediation. Either party may seek equitable relief prior to the mediation to preserve the status quo pending the completion of that process. Except for such an action to obtain equitable relief, neither party shall commence a civil action with respect to the matter submitted to mediation until after he completion of the initial mediation session, or ninety (90) days after the date of fling the written request for mediation, whichever occurs first. The parties agree to toll any applicable statute of limitations during the period of time required to comply with this paragraph. Mediation may continue after the commencement of a civil action, if the parties so desire. The provisions of this paragraph may be enforced by any court of competent jurisdiction, and the party seeking enforcement shall be entitled to an award of all costs, fees and expenses, including attorney's fees, to be paid by the party against whom enforcement is ordered.

16.3 Subsection 15.1 shall not apply to any disputes arising out of Subsections 7.3 through 7.5. Resolution of any disputes arising out of Subsections 7.3 through 7.5 shall be resolved in accordance with Subsections 7.7 and 7.8.

16.4 In the event either party institutes any legal or equitable action to determine or enforce any rights under this agreement, such legal or equitable action, jurisdiction and venue shall be in the First Judicial District Court o the State of Nevada, in and for the County of Douglas.

17.0 INDEMNIFICATION

17.1 GRGID agrees that it shall indemnify, defend, protect, and hold MGSD, its employees, agents, officers and directors harmless from and against any claims, actions, suits, proceedings, judgments, losses, costs, damages, liabilities (including, without limitation, sums paid in settlement of claims), deficiencies, fines, penalties, or expenses (including, without limitation, reasonable attorney, expert and consultant fees, investigation and laboratory fees, court costs and litigations expenses) caused by negligent or intentional acts or omissions of GRGID arising out of its operations or performance under this Service Agreement.

17.2 MGSD agrees that it shall indemnify, defend, protect and hold GRGIS, its employees, agents, officers and directors harmless from and against any claims, actions, suits, proceedings, judgments, losses, costs, damages, liabilities (including, without limitation, sums paid in settlement of claims), deficiencies,

fines, penalties, or expenses (including, without limitation, reasonable attorneys', experts' and consultants' fees, investigation and laboratory fees, court costs and litigations expenses) caused by negligent or intentional acts or omissions of MGSD arising out of its operations or performance under this Service Agreement.

18.0 LIABILITY INSURANCE

18.1 Each party agrees to procure and maintain in force during the term of this agreement public liability insurance in companies approved by the Insurance Commissioner of the State of Nevada, to protect against liability on comprehensive general liability, and including, but not limited to, contractual liability insurance, damage claims through public use of, or arising out of accidents occurring in the operation of any of the works and facilities of the insuring party, and for damage claims due or incident to, either in whole or in part, and whether direct or indirect, the construction, operation, repair, existence or failure of any of said works and facilities of the insuring party in a minimum coverage of bodily injury liability, $ for each person, $ for each occurrence, $ aggregate bodily injury, and property damage, $ aggregate and a comprehensive excess indemnity occurrence limit of $. Such insurance policies shall provide coverage for each party's liability on such claims or losses. Certificates of insurance shall be delivered to the other party for keeping. MGSD and GRGID agree to obtain a written obligation from their insurers to notify MGSD or GRGID in writing at least thirty (30) days prior to cancellation or refusal to renew any such policy or policies of MGSD or GRGID.

19.0 NOTICES

19.1 All notices, statements, reports, approvals, invoices, requests or other communications that are required either expressly or by implication to be given by either party or the other under this Service Agreement shall be in writing, signed for each party by such officers as each may from time to time authorize in writing to so act, and mailed by certified mail, return-receipt requested. Unless and until formally notified otherwise, all notices shall be addressed to the parties at their addresses as shown below:

MINDEN-GARDNERVILLE SD	GARDNERVILLE RANCHOS GID
General Manager	General Manager
1st address line	1st address line
2nd address line, NV	2nd address line, NV

20.0 ACTS OF GOD

20.1 Neither party hereto shall be liable to the other for failure to comply with any term or condition of this Service Agreement by reason of fire, earthquake, or other act of God; provided, however, that each party shall act promptly and diligently to repair or replace any of its facilities that are so damaged to at least the condition that existed prior to such occurrence.

20.2 In the event any System facility is totally destroyed, or totally fails, or are partially destroyed or partially fail, and cause interruption of service so that MGSD cannot treat and dispose of GRGID's sewer flows; or the operation of state, regional or federal law causes said interruption of service, GRGID shall hold MGSD harmless from interruption of service, and MGSD shall retain all payments made by GRGID.

20.2.1 With respect to repair or System facilities under this Section, MGSD and GRGID shall each pay their proportionate share of the capital costs (less insurance proceeds or any grant funds) of such replacement or repair, based upon the respective capacity right held by each party at such time the facility is damaged. Currently, the respective capacity rights are (GRGID/MGSD): Interceptor Line 60%/40% based on allocation described in Subsection 2.4, and WWTP 18.35%/81.65% based on allocation described in Subsection 8.1.3.

21.0 TERM OF AGREEMENT

21.1 This Service Agreement shall continue in perpetuity unless sooner terminated by agreement of the parties hereto and the Board of Directors of GRGID by resolution relinquishes its rights under the Service Agreement to utilize the capacity in the System, as such may be replaced, reconstructed, modified, relocated, improved or expanded from time to time.

22.0 PREVAILING PARTY ATTORNEY FEES

22.1 Should any party to this Service Agreement initiate litigation to enforce its terms, the prevailing party in that litigation shall recover reasonable costs and attorney fees.

23.0 SEVERANCE OF CONTRACT

23.1 If any term, provision, covenant or condition of this Service Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall remain in full force and affect and shall in no way be affected, impaired or invalidated.

24.0 CHOICE OF LAW

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24.1 This Service Agreement is entered into in the State of Nevada and shall be construed and interpreted according to the laws of the State of Nevada. Any action to enforce the terms of this agreement shall be brought in the Superior Court for the County of Douglas.

25.0 TIME IS OF THE ESSENCE

25.1 Time is of the essence with respect to all provisions within this Service Agreement. Any delay in performance by either party shall constitute a material breach of this Service Agreement.

26.0 ENTIRE SERVICE AGREEMENT

20.1 This Service Agreement contains the entire agreement between the parties and supersedes and replaces any and all prior or contemporaneous agreements or understands, written or oral, with regard to the matters set forth herein. The terms of this Service Agreement are contractual and not mere recitals and may be amended or modified in whole or in part at any time only by an agreement in writing, executed in the same manner as this Service Agreement.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and affixed their seals the day and year first above written.

MINDEN-GARDNERVILLE SANITATION DISTRICT

By: _____

Attest:

_____

Secretary

GARDNERVILLE RANCHOS GENERAL IMPROVEMENT DISTRICT

By: _____

Attest:

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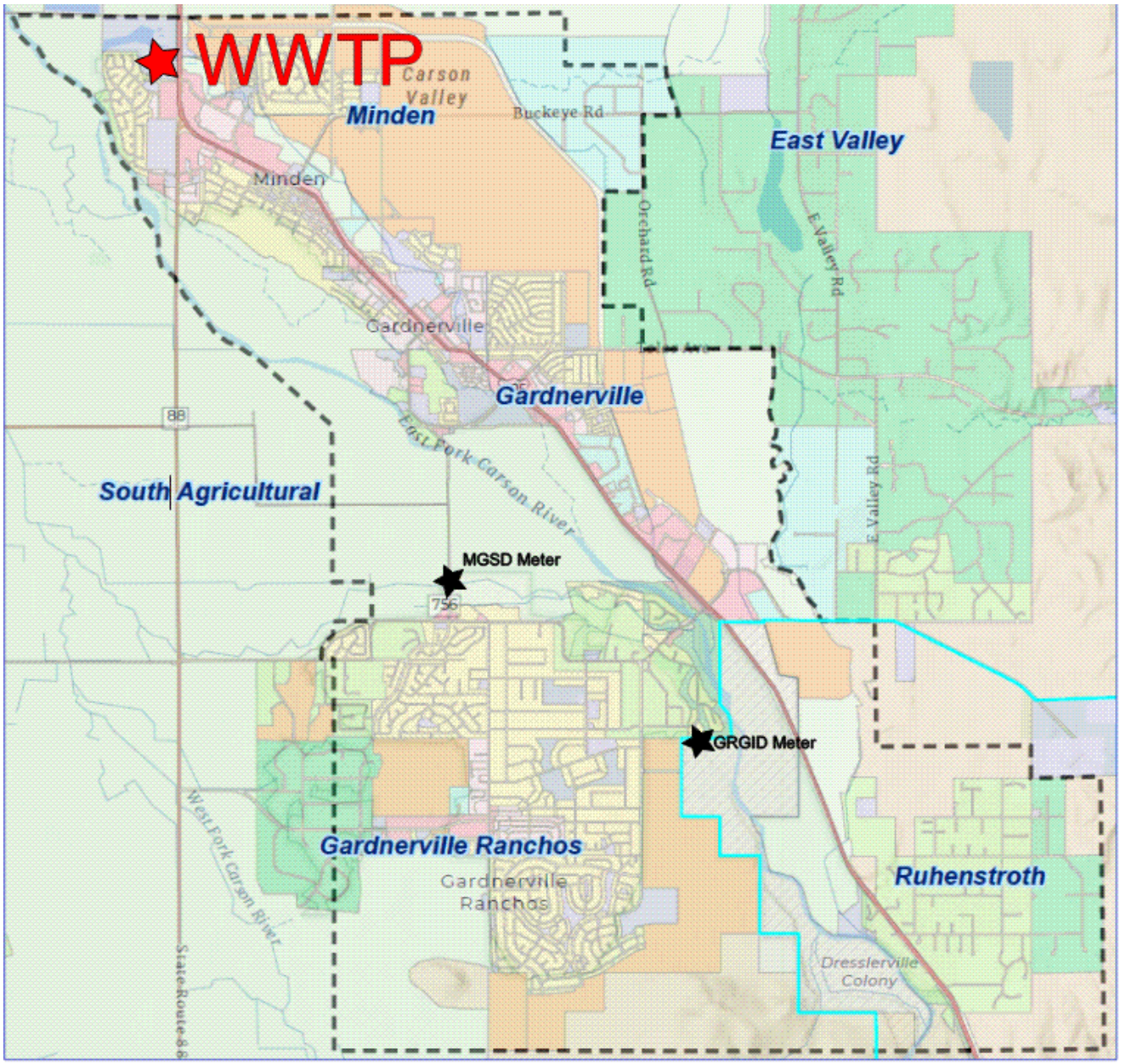
_____

Secretary

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Exhibit A

MGSD Service Territory, Wastewater Treatment Plant location and Connection Point of Districts



WWTP – MGSD Wastewater Treatment Plant

GRGID Meter – measures sewage flows from Dresslerville Colony, Washoe Tribe.

MGSD Meter – measures sewage flows from GRGID's outfall.

Exhibit B

Out of District Service Fee Calculation

Item	NV Dept. of Taxation Publication		FY27
GRGID Net Tax after Abatements	"Proforma Ad Valorem Revenue Projections"	a	$1,390,773
GRGID FY27 Tax Rate		b	0.5500
GRGID Computed A.V. after Abatements		**c = (a*100)/b**	**$252,867,731**
MGSD FY27 Tax Rate		d	0.1224
MGSD Out of District Service Fee Fiscal Year 2027		**e = (c*d)/100**	**$309,510**

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Exhibit C.1

Nevada Department of Taxation Local Government Finance Form F004
Schedule F-1

PROPRIETARY FUND	(1) ACTUAL PRIOR YEAR ENDING 6/30/2025	(2) ESTIMATED CURRENT YEAR ENDING 6/30/2026	(3) BUDGET YEAR ENDING 06/30/27 TENTATIVE APPROVED	(4) BUDGET YEAR ENDING 06/30/27 FINAL APPROVED
OPERATING REVENUE				
Sewer Use Fees	2,907,653	2,660,543	3,120,945	3,120,945
GRGID	540,057	1,501,924	1,649,938	1,649,938
Other				
Total Operating Revenue	3,447,710	4,162,467	4,770,883	4,770,883
OPERATING EXPENSE				
Salary & Wages	1,456,489	1,392,502	1,611,055	1,626,055
Employee Benefits	704,453	951,598	1,054,436	1,054,436
Services & Supplies	1,346,935	1,444,318	1,581,719	1,581,719
Depreciation/Amortization	1,383,490	1,443,326	1,383,932	1,383,932
Total Operating Expense	4,891,367	5,231,744	5,631,142	5,646,142
Operating Income or (Loss)	(1,443,657)	(1,069,277)	(860,259)	(875,259)
NONOPERATING REVENUES				
Interest Earned	398,886	200,000	270,000	270,000
Property Taxes		641,027	679,038	679,038
Capacity/Connection/Acreage Fees		879,900	895,500	895,500
Consolidated Tax		134,659	134,659	134,659
Other (from '25 Audit)	800,125			
Total Nonoperating Revenues	1,199,011	1,855,586	1,979,197	1,979,197
NONOPERATING EXPENSES				
Interest Expense	0	0	0	-
Total Nonoperating Expenses	0	0	0	-
Transfers (Schedule T)				
In				
Out				
Net Operating Transfers				
CHANGE IN NET POSITION	($244,646)	$786,309	$1,118,938	$1,103,938

Minden-Gardnerville Sanitation District

(Local Government)

SCHEDULE F-1 REVENUES, EXPENSES AND NET POSITION

FUND: **Proprietary Sewer Fund**

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Exhibit C.2

System Assets Original Cost as a Percentage of Total MGSD Assets

Asset Type	System	Collection & Other	Total Value
Structures & Equipment	$49,707,825	$6,619,462	$56,327,287
WWTP Land [1]	$0		$0
Office Equipment		$250,962	$250,962
Fleet (Autos and Trucks)		$924,105	$924,105
Total Original Value of Assets	**$49,707,825**	**$7,794,529**	**$57,502,354**
Share of Total Assets Value	**86%**	**14%**	

[1] Not reflective of operations and maintenance activities.

Below is an image from page 27 of the 2025 ACFR which provides the data for the calculation.

NOTE 10 – CAPITAL ASSETS

A summary of changes in capital assets is as follows as of June 30, 2025:

	Balance July 1, 2024	Additions	Deletions	Balance June 30, 2025
Plant, building, structures, and equipment	$ 49,511,994	$ 195,831	$ -	$ 49,707,825
Collection system and collection system equipment	6,733,290	-	(113,828)	6,619,462
Office equipment	245,795	5,167	-	250,962
Automobiles and trucks	654,404	326,843	(57,142)	924,105
	57,145,483	527,841	(170,970)	57,502,354
Less: accumulated depreciation	(40,049,689)	(1,383,932)	65,299	(41,368,322)
	17,095,794	(856,091)	(105,671)	16,134,032
Construction in progress	136,824	237,340	(180,150)	194,014
Land	789,815	-	-	789,815
Net property, plant, and equipment	$ 18,022,433	$ (618,751)	$ (285,821)	$ 17,117,861

Exhibit C.3

Annual Calculation of System Operations and Maintenance Costs Allocated to GRGID

Example below is for Fiscal Year 2027

MGSD FY27 Budgeted O&M (see Table C.1)	a	$4,262,210
System Assets as Share of Total Assets (see Table C.2)	b	86.0%
Shared O&M System Costs	**c = a*b**	**$3,665,501**
GRGID Flow (Prior Calendar Year - 2025)		**GPD ***
Total WWTP Influent	d	1,475,000
GRGID Metered Influent	e	700,000
GRGID Share of Total Influent	**f = e/d**	**47.5%**
GRGID Portion of System O&M Costs	**g = c*f**	**$1,739,560**
plus Administrative Charge	h	5.0%
Total GRGID FY27 O&M Payment Due	**i = g*(1+h)**	**$1,826,538**
Quarterly Payments	j = i/4	$456,634

* 30-day average gallons per day.

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Exhibit C.4

Administrative Charge

As of the date of this agreement, the administrative charge added to the System Operations and Maintenance Payment detailed in Section 7 of the Service Agreement is 5%.

Subsequent changes to this percentage shall be documented below.

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Exhibit D

Calculation of GRGID Share of NCECI Projects

Example: MGSD FY27 CIP

Capital Improvements	Estimated Total Cost	NCECI Cost Share			Capacity Expanding Cost Share			Notes
		Total	MGSD	GRGID	Total	MGSD	GRGID	
Treatment Plant	*current allocation --->*		*81.65%*	*18.35%*				
Plant PLC & Infrastructure	$150,000	$150,000	$122,478	$27,522	$0	$0	X	**GRGID only pays for NCECI costs pursuant to allocation in Section 8.1.3**
Concrete Rehab for Clarifiers	$1,700,000	$1,700,000	$1,388,080	$311,920	$0	$0	X	
New Roofing for Influent & MCC Buildings	$85,000	$85,000	$69,404	$15,596	$0	$0	X	
Collection System	*current allocation --->*		*40.00%*	*60.00%*				
Interceptor Line	$1,670,853	$1,670,853	$668,341	$1,002,512	$0	$0	$0	**GRGID pays NCECI pursuant to allocation in Section 8.1.2 [1]**
MGSD Collection System	$1,329,147	$1,329,147	$1,329,147		$0	$0	X	**GRGID does NOT pay for MGSD collection system**
Administrative Buildings & Fleet								
Office Addition Design	$100,000	$0			$100,000	$100,000	X	**GRGID does NOT pay for administrative buildings & fleet**
ERP Software SAAS/Implementat	$187,000	$187,000	$187,000		$0	$0	X	
New Work Truck	$45,000	$45,000	$45,000		$0	$0	X	
TOTAL CIP Costs	**$5,267,000**	**$5,167,000**	**$3,809,450**	**$1,357,550**	**$100,000**	**$100,000**	**$0**	
TOTAL MGSD	**$3,909,450**		$3,809,450			$100,000		
TOTAL GRGID	**$1,357,550**			$1,357,550			$0	

[1] GRGID pays all capacity expanding costs if expansion is for GRGID; pro rata share if expansion is for both parties and zero if expansion is for MGSD customers only

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Agenda Item 11

Warren Reed Plant Insurance

Items in this Section Include:

- ✓ ***Plant Insurance package through Nevada Public Agency Insurance Pool for FY 2026-2027.***

Return to Agenda

WARREN REED INSURANCE

Insurance Renewal for

Minden Gardnerville Sanitation District

MGSD

MINDEN GARDNERVILLE SANITATION DISTRICT

SINCE 1964

Presented By:
Alan Reed

1521 HIGHWAY 395, NORTH
GARDNERVILLE, NV 89410
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WARREN REED
INSURANCE • SINCE 1947

Warren Reed Principle

To provide our customers with quality insurance products and services while maintaining the highest standard of integrity, trust and respect with our client base, this commmunity and our agency staff. We will do this by continuing* to build our organizational capabilities and taking seriously the responsibility *placed upon us.

Name	Year	Division	Title
Warren Reed	1947	Carson Valley	Founder/Deceased 1917 - 1998
Bruce Hollander CPCU	1966	Carson Valley	Retired in 2016 after 50 years of service
Jim Norton	1967	Carson Valley	Property & Casualty Agent
Alan Reed CIC	1974	Carson Valley	President, Property & Casualty Agent
Denise Rudnick CISR	1984	Carson Valley	Retired in 2022 after 38 years of service
William Coverly	1987	Carson Valley	Life & Health Agent - deceased 1942 - 2015
Todd Wilcks, CIC	1987	Carson Valley	Property & Casualty Agent
Kristi Glover, CISR	2003	Carson Valley	Account Executive/ Office Manager
Jeff Long	2005	Carson Valley	Life & Health Agent
Carolyn Mitchell, CISR	2008	Carson Valley	Commercial Lines CSR
Mike Downs	2008	Carson Valley	Property & Casualty Agent
Robin Frediani	2006	Montana	Claims Administrator
Taylor Reed, CIC	2015	Carson Valley	Vice President, Property & Casualty Agent
Rachel Rodriguez	2017	Carson Valley	Commercial Lines CSR
Benjamin Reed	2020	Montana	Property & Casualty Agent
Celeste Covey	2021	Carson Valley	Property & Casualty Agent
Shannon Minder	2022	Carson Valley	Personal Lines CSR
Thomas Reed	2023	Reno	Property and Casualty Agent
Jason Hill	2025	Las Vegas	Property and Casualty Agent
Victoria Gleason	2025	Carson Valley	Personal Lines CSR
Shawnee Hunt	2026	Ely	Property and Casualty Agent

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Partners in Education

Warren Reed Insurance, as well as the Reed family foundation are heavily involved in the education of our youth.

In 1999, the Warren & Ethyln Reed – Carson Valley Lions Scholarship Foundation was formed by Alan Reed. The tax-exempt foundation was set up according to the laws governing same by the Internal Revenue Service.

It was Warren Reed's ambition to be able to provide scholarships to students of single parents who have a true financial need for assistance. The scholarship is open to students who live in single parent households. Students from Smith Valley, Coleville, Whittell and Douglas High Schools are eligible to apply for a scholarship of up to $2,000 annually.

Warren Reed had a long record of public service to the Carson Valley Lions Club, and the award aptly names his affiliation with same.

Scholarship winners to date are:

1999 Jeana Valenzuela Jamie Bratton Rebecca Groves	**2000** Nikki Leeper	**2001** Derick E. Schulz Kelly L. Henderson Victoria Brinkerhoff	**2002** Jaime Yered Allison Walling
2003 Erin Zelenski Daniel Wines Bethany Teveldahl	**2004** Dustin Cooper Amanda Hallstein Sho Kashiman	**2005** Anna Arana Courtney Kemp Ariana Rodriguez	**2006** Courtney Zaninovich Cristna Milner Rachael McElhiney
2007 Amanda Edmonson Bryce Rafferty Shauna Johnson	**2008** Brittany Faller-Stimpston Lourdes Zuniga Amanda McComb	**2009** Brittany Boyd Savannah Nash	**2010** Jacquelyn Edwardson Elizabeth Sims
2012 Shannon Dugan	**2013** Serena Gafford	**2014** Kendall Ferris	**2015** Max Primo
2016 Shaena Robinson	**2017** Jarod Pieller	**2018** Nicholaus Buchholz	**2019** Alexandra Gaiser
2020 DiDiAlice Coker Grace Green Bayla Fitzpatrick Delta Waldberger	**2021** Sarah Burt Jack Forvilly Cameron Peterson	**2022** Zoey Quinn Ashanti Gutierrez	**2023** Jade Paine Jade Paine Sara Hurford Kylie Martin Hailey Peterson
2024 Dexter Mathers Harley Smith	**2025** Mari Stone Carson Remington	**2026** Natalye Carrillo Vicente Zackery Dalton	

BROKER REPORT

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WARREN REED
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May 20, 2026
Minden-Gardnerville Sanitation District
Attn: Peter Baratti, District Manager
PO BOX 568
Minden NV 89423

Dear Mr. Baratti and The Board of Trustees,

Enclosed please find a detailed summary of coverage terms and conditions for the upcoming year.

The 2026 POOL Renewal Process

POOL regularly shops for quality carriers, as well as competitive terms. This process started months ago (as noted below).

October 2025- Association of Governmental Risk and Insurance POOL meetings conducted in Austin, Texas. Meetings were held with 6 markets wherein market conditions, and options were explored.

March 2026- Alternate markets were approached for Cyber and Liability in pursuit of gap filling with respect to liability and replacement carriers for cyber.

February 2026- Meetings conducted with 17 potential syndicate partners. We were assisted by our London broker, Steve Firman and our U.S. affiliate, Willis Towers Watson. As well, the property market has stabilized since 2024.

As a result of POOL's efforts, your membership voted to accept proposals from County Reinsurance Limited, Public Risk Mutual, Government Entities Mutual, Lloyds of London, Tokio Marine and Travelers Boiler Re.

Membership Report

There are now 144 public entities in POOL. Approximately 45 members have voting rights. New members include Beatty GID, Cave Rock Estates GID, East Fork Fire Protection District and Tahoe Transportation District. The members have effectively pooled together as a risk sharing pool for more than 40 years.

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Carrier Review and Financial Discussion

The voting members considered several factors in making their renewal decision. Those included current carrier relationships, stability in pricing, claims handling, and auxiliary services provided to the membership, as well as coverage enhancements.

In an effort to increase their long-range viability and financial strength, the membership has continued to develop a number of member owned insurers that over time, have and will continue to participate in the program structure. These companies assist POOL/ PACT by participating in coverage layers within the insurance programs. The presence of these member owned captives has strengthened the financial position of POOL/PACT. They have also helped in the negotiation of coverage contracts with respect to increased levels of coverage that are dependent on financially strong underlying companies. One additional goal is to continue increasing investment earnings.

The major purpose of any pool is to provide consistency in terms of coverage availability and pricing which can also be described as taking the unexpected bumps out of the road that may occur from time to time, due to hardening and softening within the marketplace.

In the case of POOL/ PACT, the member owned captives are Public Risk Mutual (PRM) and Public Compensation Mutual (PCM). These non-profit captives participate within the program structure. As well, the Pool has a financial stake in two risk retention groups (RRG's), Government Entities Mutual (GEM) and County Reinsurance Limited (CRL) who also participate in coverage layers. One traditional insurance company, Travelers Re, as well as one syndicated insurance provider, Lloyds of London participate in the property coverages. Ironshore Insurance provides environmental protection.

Carrier Spotlight-Government Entities Mutual-GEM was formed in 2003 and is currently owned by twenty three public entity pools from seventeen states, including the Nevada Public Agency Insurance Pool (POOL). They are a pool of pools. They also participate in POOL's coverage layers. GEM is domiciled and regulated in Washington, D.C.. The GEM Proposition-A dependable, stable source of reinsurance acting in the best interests of our members.

Financial statements are available to any interested party. In short, the member owned entities continue to grow in key areas including net assets (well over $200,000,000). As POOL/PACT are quasi public entities, they are subject to Nevada Statutes with respect to safeguarding their financial assets. Same includes preservation of principal, and adequate liquidity to meet operating needs. However, they are also offered an opportunity at income and growth which typically, governmental entities are not. Both organizations received clean opinions from the independent auditor.

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Did you know? The Nevada Public Agency Insurance Pool is a non-profit organization.

State of the Insurance Market

Property

- The property market has leveled, and capacity is again available. CAT losses have not declined, and secondary losses continue to be more frequent, such as climate change, wind, hail, and wildfire.

Liability

- Due to inflation, including social inflation, and it's impact on claim costs, civil turmoil/law enforcement and continued Sexual Assault and Molestation, liability markets remain conservative in pricing.

Workers Compensation

- With the continued rise in health care costs, markets will continue to look for rate increases. With respect to public entities, presumptive legislation and resulting laws will no doubt, provide challenges going forward.

Cyber

- Although some market stabilization has occurred in 2026, losses continue to happen. Markets continue to press for improved cyber security practices on behalf of insureds. Higher rates, reduced limits, larger retentions and deductibles are impacting this sector.

POOL's Cyber Cover

POOL affords Cyber Liability to each member. The limit is $1,000,000 per cyber security event. Claims include but are not limited to malware attacks, leakage of sensitive information, unwanted e-mails to wireless devices and computers without permission, improper faxes, failure to follow electronic procedures, errors arising out of social networking, web issues, improper text messaging and data breaches.

Tokio Marine now underwrites the coverage.

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POOL currently contracts with Information International Associates, Inc. to assist with data security policies, procedures, and risk evaluations. These services have been made available to the members. The cost for same is absorbed by the POOL.

Environmental Services

Pollution Legal Liability is included subject to a $2,000,000 limit for each incident and an aggregate limit of $10,000,000. A $25,000 deductible per incident applies. Coverage applies for (1) third party claims, (2) first party remediation expense, (3) emergency response expense and (4) business interruption.

Property Recap

The POOL currently underwrites $8,590,569,059 in Nevada property exposures. This limit also includes physical damage on those autos scheduled with broader coverage.

Ownership

As mentioned above, ownership in the Nevada Public Agency Insurance Pool is vested in the membership. All decisions regarding coverage plans are made by the Executive Board and the Executive Committee with input, research and leadership provided by the POOL's Executive Director (Wayne Carlson) and POOL staff.

Accountability and Peer Review

Both POOL and PACT belong to AGRiP, the Association of Governmental and Risk Pools. AGRiP is a conglomerate of several hundred governmental insurance pools in the U.S. POOL and PACT have consistently (since 1996 and 1993) received awards from AGRiP's Recognition Program. That status is achieved upon completion of rigorous examinations and a compliance process administered under AGRiP's Advisory Standards for Public Entity Risks and Employee Benefit Pools. This comprehensive process includes an in depth analysis of practices, procedures, claims and a financial review, as well.

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Risk Management Grant Program

The program funds for risk management and mitigation projects. Annual grants funded by POOL are approximately $500,000 for POOL, and a similar amount for PACT.

Equipment replacement projects, cyber security software, security enhancements, parks and playground equipment, as well as fire protection upgrades are high on many public entities wish lists. Some grants were/are over $50,000. Members use these grants to reduce their own costs that are associated with risk management. There are a variety of applications reviewed on a regular basis. Members are encouraged to take advantage of this service. Grant awards can be provided for a number of safety items (i.e. fire alarm equipment, video security, and dispatch equipment) as well as cost reimbursements for risk management conferences. As well, awards are available under the POOL's Enterprise Risk Management Excellence Program

The Employee Assistance Program

The Employee Assistance Program (or EAP) through KEPRO continues to be utilized. The most widely assessed problems include Emotional Well Being, Work Life and Relationships. For those looking at legal consultations Family Law, Divorce, Separation, Elder Law, Probate and Estates are some of the most looked at topics. More employees are accessing online according to the utilization data. KEPRO is also emphasizing the promotion and availability of teletherapy and telehealth.

POOL/PACT offers to all member employees and their dependents a confidential program to address and resolve personal and workplace challenges. Services are offered live and online. Over 15,000 employees have access to this program. Hundreds of public entity employees seek assistance each year. Of those seeking help, about 15% are dependents.

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POOL/PACT Executive Committees

Both organizations are member owned and driven. The current Executive Committees include:

POOL

Ann Cyr	Carson City School District
Josh Foli, Chair	Lyon County
Curtis Trujillo	Incline Village GID
Dan Murphy, Vice Chair	Pershing County School District
Amanda Osborne	Elko County
Weston Noyes	Humboldt County
Kim Todd, Fiscal Officer	Eureka County
Bryce Cranch	Tahoe Douglas Fire District

PACT

Josh Foli, Fiscal Officer	Lyon County
Alicia Heiser	City of Winnemucca
Russel Klein, Vice Chair	Lander County School District
Amanda Osborne	Elko County
Paul Sikora, Chair	Boulder City
Joe Westerlund	Town of Tonopah
Jackie Signorelli	North Lake Tahoe Fire District

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Program Cost Summary

The program cost for Minden-Gardnerville Sanitation District is $147,553.71 for 2026-27. This represents an increase of $15,718.88 (11.92%). Notable changes in the rating of the 2026-27 cost structure include a payroll increase of 7.53%. Property values increased 19.89% and your auto count increased by 1 (7.69%).

Warren Reed Insurance, Inc.

The Reed agency operates under a focused strategic plan that includes:

Risk Management and Underwriting
Marketing and Sales
Customer Service
Claims
Education and Analysis

The Warren Reed agency is Douglas County's oldest family owned commercial enterprise, established in 1947. Alan G. Reed, C.I.C, and President has been with the agency since 1974. The agency has been family owned since inception. He and his wife, Dana have been married for forty four years and they have six children, ten grandchildren, and three great grandchildren. Christine is a graduate of Washington State University and is a teacher in western Oregon. A.G. received a law degree and a Masters in Public Policy from Indiana University. His undergraduate studies included the United States Air Force Academy, Hillsdale College (Michigan) and Oxford University. He currently resides in Sacramento. Taylor is a 2011 graduate of Gonzaga University and is a vice president/account executive for Warren Reed Insurance. Benjamin graduated from Montana State in Bozeman in 2014. He has a bachelors in agri business and he is an account executive in Warren Reed's Montana office. Nicole graduated from Boise State in 2019 with a bachelors in psychology. Nicole recently completed her Master's program at Grand Canyon University in Pheonix. Thomas is a property and casualty agent with Warren Reed Insurance.

Thank you, Mr. Baratti and The Board of Trustees.

Please address any questions or concerns to my office.

Sincerely,

Alan Reed

Alan Reed C.I.C., President

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Claims Happen

Examples of sizeable losses incurred by POOL

Property Flood Loss: Flash flood happened over a community that included 4 of our members. Incurred $3.32M.

Multiple Locations Due to Winter Storms: Freezing and flooding to multiple members. Incurred loss $2.44M

Property Freeze Damage: Building Damage due to freezing. Incurred loss $1.2M

Property Equipment Fire: Fire to equipment total loss and included business interruption Incurred loss $1.1M

Property Water Damage Loss: Faulty valve did not close and caused 500K gallons of water to fill a building. Incurred loss $1.1M

Property Building: Building collapsed due to ice and snow. Current reserved at $991K

Property Earthquake: Cracks to building allowing waster to enter building. Incurred loss $687K

Property Fire: Fire to building was a total loss. Current reserved loss is $616K

Property Auto: Ambulance caught fire. Incurred loss $521K

E&O Liability: Built houses on old landfill. Incurred loss $2.6M

E&O Liability (School): Sexual Molestation. Incurred loss $2.6M

E&O Liability (School): Violation of ADA. Incurred loss $2.3M

Police Liability: In custody death. Incurred loss $2M

Policy Liability: Alleged release of DUI motorist that caused fatal accident. current reserve of $1.7M

Liability: Alleged negligence with connection to flooding of property. Incurred loss $1.7M

Property Water Damage: Frozen waer pipe cause leak. Incurred loss $415K

Police Liability: Alleged 8th and 14th amendment violation. Incurred loss $1M

Police Liability: Alleged 4th amendment violation. Incurred loss $536K

2026-2027
SUMMARY AND
COST QUOTATION

poolpact.com
The Power of the POOL

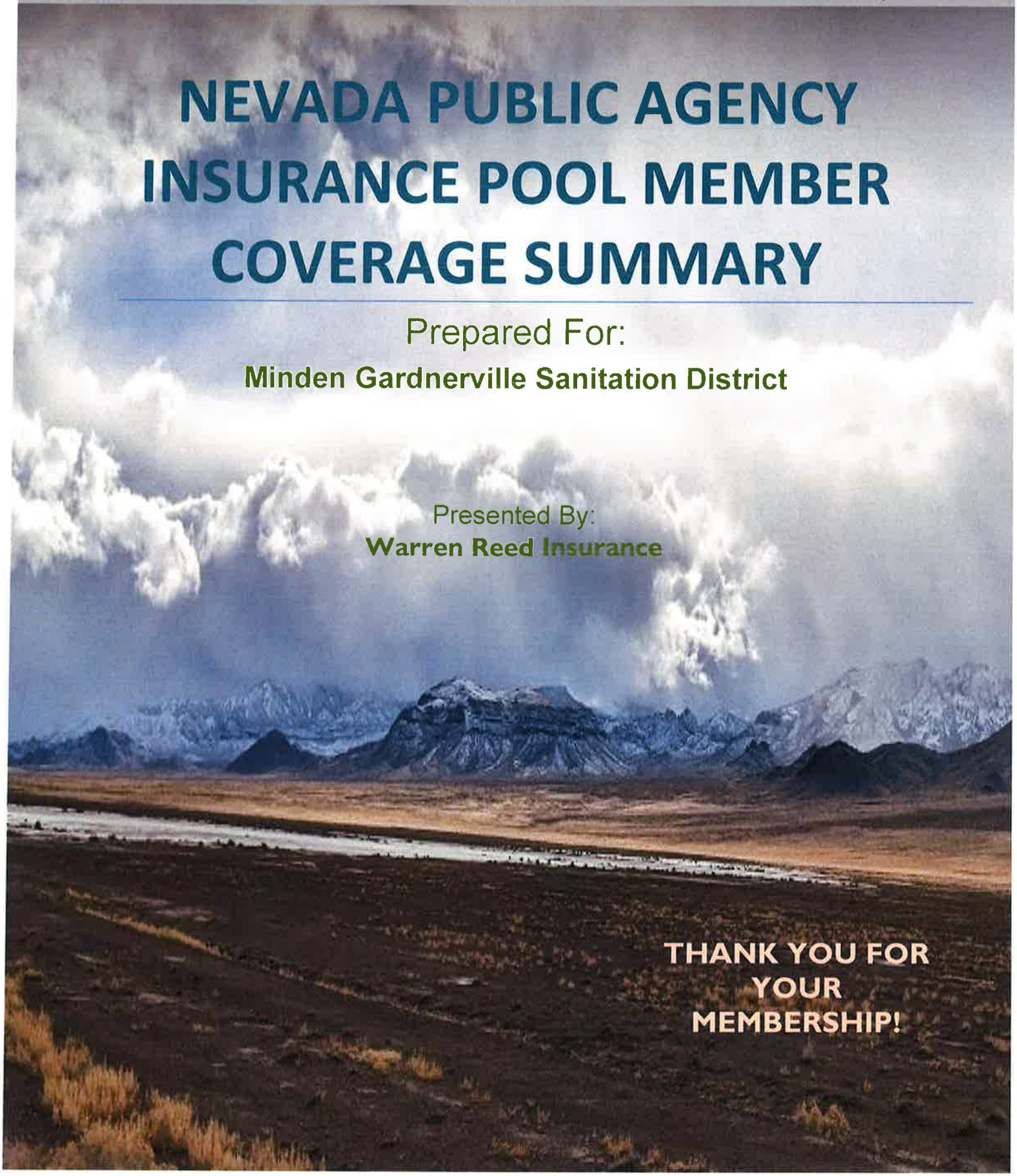
NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

Prepared For:

Minden Gardnerville Sanitation District

Presented By:

Warren Reed Insurance



Dear POOL Member:

Thank you for your continuing leadership commitment to serving your communities by fulfilling your public service mission. The POOL continues to offer programs, services and support for Members' financial security and collaborating with you in support of your mission.

This Member Coverage Summary reflects the successful negotiations with multiple markets to obtain cost-effective terms, conditions and pricing for approval by the POOL Board on behalf of all Members.

As owners of the POOL, you approved the extensive risk management services, such as POOL/PACT HR services including its training courses and ELearning modules on important HR topics. Enrollment in POOL's ELearning programs include Target Solutions Fire/EMS training, KnowBe4 email security training and more. ELearning continues to reach an increasing number of employees for convenient and cost-effective learning. POOL also maintains an ongoing focus on law enforcement policies and practices targeted jail and road operations with onsite and virtual assessments and sample policies.

We encourage you to discuss the POOL's services with staff and your agent. We regularly update our website and encourage you to visit www.poolpact.com to utilize a growing base of HR and risk management information in the resource libraries. While there, look for the POOL Coverage documents, board and committee agendas and minutes.

Thanks to all Member volunteers who serve on our boards and committees. These volunteers do a superb job of representing the interests of the Members of your POOL.

Sincerely,



Wayne Carlson
Executive Director
Nevada Public Agency Insurance Pool

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2026.

NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2026 – 07/01/2027 Standard Time	Minden Gardnerville Sanitation District	$5,000

Property Coverage

Coverage	Limit per Loss	
Property	$500,000,000	Per Schedule of Locations

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

Accounts Receivable	$5,000,000 per loss
Arson Reward	10% up to $25,000 per loss
Debris Removal - Mold/ Asbestos	$100,000
Earthquake	$150,000,000 aggregate
Flood	$150,000,000 aggregate $25,000,000 aggregate - Flood Zone A
Equipment Breakdown	$150,000,000 per loss
• Loss of Income & Extra Expense	included
• Hazardous Substance Coverage	$250,000 per loss
• Spoilage Coverage	$250,000 per loss
• Data Restoration	$100,000 per loss
• Electrical Risk Improvements	$10,000
Expediting Expenses	$25,000 per loss
Unintentional Errors and Omissions	$5,000,000 per loss
Money and Securities	$500,000 per loss
Ordinance or Law – LEED Building	$500,000
Agreed Value Vehicles	Per Attachment D, if applicable

NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Liability Coverage

The Limits of Liability are as *follows*:

Coverage	Limit per **Named Assured**	Annual Aggregate Limit per **Named Assured**
Per **Event**	$10,000,000	$10,000,000
All Sublimits are a part of and not in addition to the Limits of Liability. *Liability Sublimits:*		
• Additional Assured (Lessors) (Section I, item 2)	$2,000,000	
• Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix))	$250,000	$250,000
• Emergency Response to Pollution (Section IV, item 3 (B) (2) (v))	$1,000,000	$1,000,000
• Criminal Defense Fees and Costs (Section VI, part C, item 4)	$50,000	$50,000
• Defense for Regulatory Agency Actions (Section VI, part C, item 16)	$50,000	
Sexual Abuse Sublimit (Section VI, part C, item 21)	$2,500,000	$2,500,000
Retroactive Date		*May 1, 1987 except as shown in Attachment C*

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2026.

NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Cyber Risk Coverage:

	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2025 – 07/01/2026 12:01 A.M., Standard Time	Per Attachment A	10%, up to $25,000 *

CYBER SECURITY RISK COVERAGE		
CYBER SECURITY RISK COVERAGE LIMITS	Limit per **Named Assured** Per **PRIVACY OR SECURITY EVENT**	Annual Aggregate Limit Per All **Named Assureds**
Coverage Limits – First and Third Party	$1,000,000	$1,000,000 up to $15,000,000 aggregate all POOL Members combined
The following sublimits are a part of and not in addition to the Limits of Liability:		
Cyber Crime Coverage	$500,000	
Retroactive Date		July 1, 2013

* Applies for failure to timely implement and comply with vulnerability assessment recommendations.

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NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Environmental Liability Coverage

The Limits of Liability are as follows:

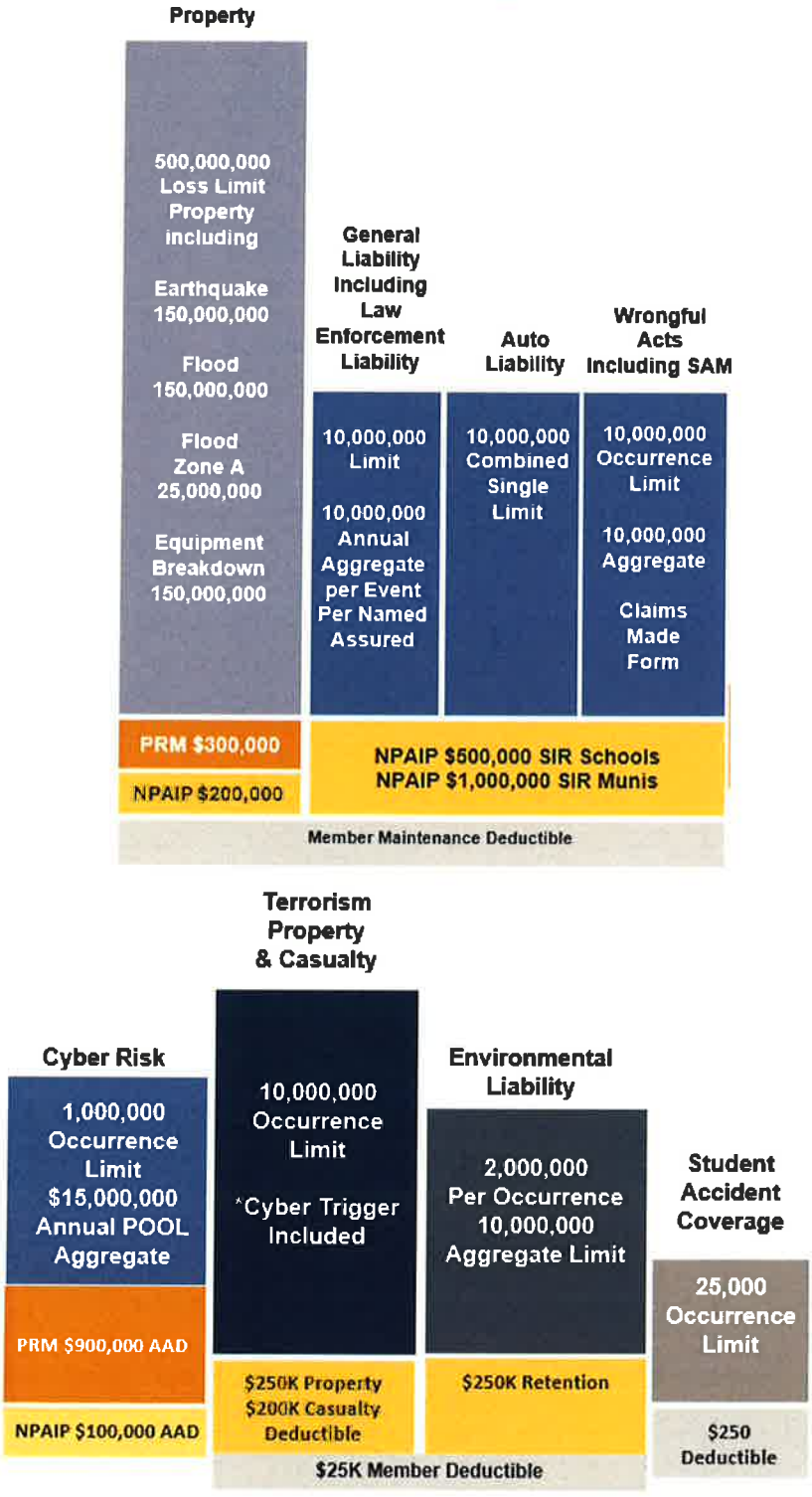
Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	$25,000	$2,000,000	$10,000,000

COVERAGE	DEDUCTIBLE	BUSINESS INTERRUPTION LIMIT (Days)	BUSINESS INTERRUPTION LIMIT ($)
D	3 Days	365	$2,000,000

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2026.

NPAIP 2026 - 2027 Program Structure



This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2026.

NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Changes within the 2026-2027 Coverage:

1. Property Per Loss Limit Increased to $500,000,000
2. Equipment Breakdown Limit Increased to $150,000,000
3. Cyber Liability Changes
   a. $1,000,000 Limit/Aggregate Per Member for First- and Third-Party Liability
   b. $ 500,000 Sub-Limit for Cyber Crime Coverage
4. Exclusion that is specific to PFAS has been added
5. Definition for Agreed Value has been updated for Clarification
6. Added Requirements for retaining "Salvage" after a loss

Change to the Interlocal Cooperation Agreement:

1. Amended Article 22 to state that a Member giving 120-day Notice of Withdrawal Waives the two-thirds Board vote requirement under Article 23.A

Coverage:

Maintenance Deductible:	$5,000

	2025	2026	Percent (%) Change
Program Cost Comparison	$131,834.83	$147,553.71	11.92%

Key Exposures:

	2025	2026	Percent (%) Change
Payroll	$1,294,988	$1,392,502	7.53%
Total Insured Property Values	$51,442,874	$61,675,773	19.89%
Auto Count	13	14	7.69%
Law Enforcement	0	0	0.00%
Employees	13	13	0.00%
Student ADA	0	0	0.00%
Teachers	0	0	0.00%

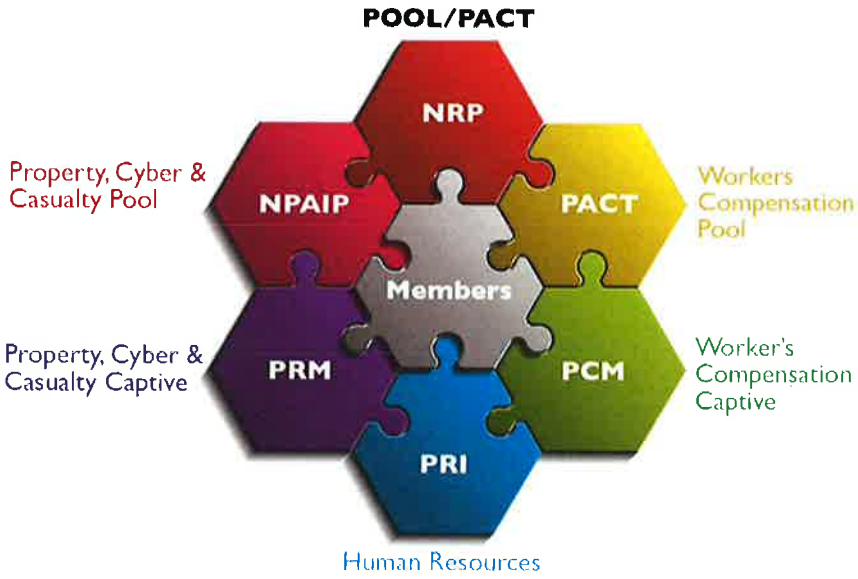
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POOL/PACT – HERE FOR YOU

Members Helping Members
In 1987, four Nevada counties formed their own risk sharing pool. Now over thirty years later, the majority of Nevada's public entities remain committed to each other and the mission of their risk pool organization. POOL/PACT continues to excel in providing an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of dedicated, hardworking, and ethical Member leaders focused on public risk management. They continue to do an excellent job of representing the interests of the Member-owners of POOL/PACT.

Our members continue to see great value in being part of POOL/PACT because of extensive services, which keeps membership retention strong. POOL/PACT encourages you to discuss the services we offer with your insurance agent – its valued partner in the POOL program.



POOL Executive Committee
Josh Foli - Chair (Lyon County)
Kim Todd – Director (Eureka County)
Amanda Osborne - Director (Elko County)
Dan Murphy – Vice Chair (Pershing Co.SD)
Weston Noyes – Fiscal Officer (Humboldt Co)
Ann Cyr - Director (Carson City SD)
Curtis Trujillo – Director (Incline Village GID)
Bryce Cranch - Director (Tahoe Douglas FPD)

PACT Executive Committee
Paul Sikora - Chair (Boulder City)
Russell Klein – Vice Chair (Lander CSD)
Amanda Osborne - Trustee (Elko County)
Josh Foli – Fiscal Officer (Lyon County)
Jackie Dunklee – Trustee (North Lale Tahoe FPD)
Alicia Heiser - Trustee (City of Winnemucca)
Joe Westerlund – Trustee (Town of Tonopah)

RISK MANAGEMENT BENEFITS AND SERVICES

POOL/PACT Enterprise Risk Management Committee

Develops, administers, and supervises Risk Management policy, procedure, and planning • Supports innovative risk reduction and/or mitigation programs • Develops and administers risk control techniques to reduce the frequency and severity of losses

Enterprise Risk Management Excellence Program

A voluntary program developed to assist POOL/PACT members achieve operational excellence in the delivery of public service though effective risk management • Develops understanding of Enterprise Risk Management – that risk management efforts of one department have a direct impact, either positive or negative, on the enterprise as a whole

Risk Management Grant Program

Educational Grants supporting risk management education and training opportunities • Risk Management Grants for risk management/mitigation projects or acquisitions • Visit www.poolpact.com/risk-grant.asp for more information

Online Safety Training

Active Shooter Response • Asbestos Awareness Training • Aversive Interventions • Back Safety in the Workplace • Bloodborne Pathogens Awareness • The Complex Quadriplex of Lifeguard Blindness • Cybersecurity Awareness • Ransomware Awareness • Defensive Driving • FERPA • GHS - Hazard Communication • Heat-Related Illness • HIPAA Privacy Rule • Lock-Out, Tag-Out • Mandatory Child Abuse Reporting Laws • MRSA Awareness for Correctional Employees • MRSA Awareness in Hospitals • Nevada Ethics in Government Law • Office Ergonomics • Open Meeting Law • OSHA – Rights and Responsibilities • Pool Chemical Safety • Slips, Trips, and Falls • Strip Search Training • Students in Transition • Sub-Administrator Training • Surviving an Active Shooter • Teaching Science Safely • Transporting Students with Special Needs • MSDSonline (SDS management)

Law Enforcement and Fire Protection

Partnership with leading law enforcement experts to provide Best-practice Road and Detention Operation Policies and Procedures • Detention Facility Assessments and Reports • Team Approach to Address Individual Needs Through Network of Subject Matter Experts in Law Enforcement, Jails/Corrections, Public Safety, and Criminal Justice • TargetSolutions Fire and EMS Training Platform • Mental Health – Fit for Retirement Wellness

Swimming Pool Safety Policies, Inspections, and Training

Aquatic Facility Assessment and Report • Annual Aquatic Risk Management Seminar • Best-practice Aquatic Facility Policy and Lifeguard Manual Templates

Cybersecurity Training and Policies

Onsite Passive Network Assessments (PNA) • Best-practice Data Security Policy Templates • Quarterly Cybersecurity Hot-Topic Webinars • Annual Cybersecurity Summit • KnowB4 Phishing Awareness Campaigns and Training • Knowb4 Cybersecurity Newsletter • Cyber Incident Response Plan Templates • Individualized Data- and Cybersecurity Advice and Support

School District Emergency Operations Plans, Training, and Policies

NRS-required Emergency Operation Plans (EOP) • Annual EOP updates • Emergency Management and Response Training • School Safety Training based on FEMA Guide for High Quality School Emergency Operations Plans • Hazard and Vulnerability Assessments and Reports

Site Safety Inspections AND Training

Playground & Parks Safety Surveys • Workstation Ergonomic Evaluations • Confined Space Risk Assessments • Facility Surveys • Fire Extinguisher Education • Respirator Fit Testing and Education • CPR/First Aid/AED • Accident Investigation Training • Back Safety and Lifting • Defensive and Distracted Driver Education • Workplace Violence • Personal Protective Equipment • Emergency Preparedness • OSHA Compliance Training • Written Workplace Safety Plan Training • Safety Committee Formation and Operation • Wellness/Health Education and Training

For More Information, Contact:

Marshall Smith, Risk Manager (marshallsmith@poolpact.com) or Jarrod Hickman, Risk Management Specialist (jarrodhickman@poolpact.com); (775) 885-7475; or visit www.poolpact.com.

PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

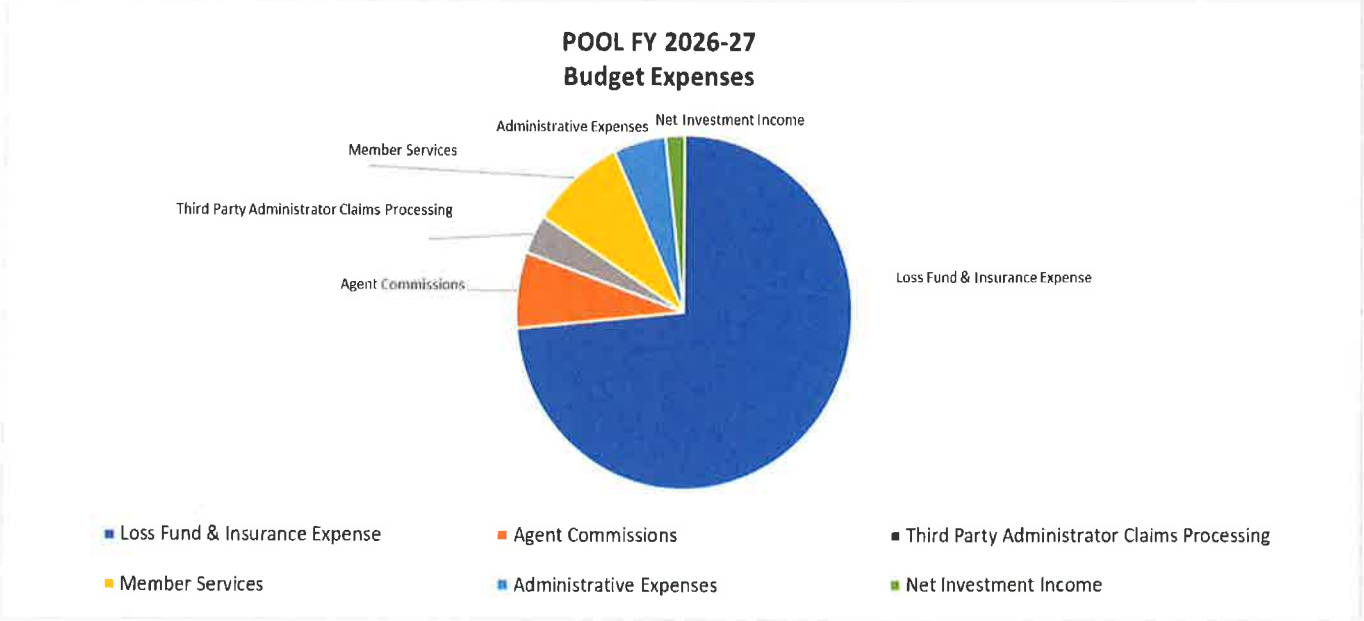


POOL/PACT HUMAN RESOURCES MEMBER SERVICES

A variety of services are offered through POOL/PACT HR. We work with each member individually to address their specific HR-related needs and reduce liability. The basic services include:

- Consultation with members to manage and resolve critical employment-related issues to include identifying options, providing step-by-step guidance, monitoring progress, and answering questions.
- In-person and virtual instructor-led training courses, workshops, and certificate programs.
- eLearning courses available 24/7.
- Webinars on HR-related topics.
- On-site assessments of members' HR practices with recommendations.
- Communication issued as "Alerts" to inform members of significant HR-related law or practice changes.
- On-site HR Briefings tailored to specific needs/requests of members.
- Sample personnel policies which may be adopted for use by members.
- Sample job description templates and numerous HR forms that can be tailored for use by members.
- Salary schedule database available on our website for member reference.
- Summary of HR-related legislation produced each legislative session.
- HR scholarships to assist member HR representatives in attaining nationally recognized HR certifications.
- Annual HR Conference providing HR representatives and CEOs valuable information on communication, leadership, and legal compliance.

POOL 2026-2027 APPROVED BUDGET AND EXPENSES



POOL Budget FY 26-27	Recommended Budget	FY 2026-27	% Allocation
Loss Fund & Insurance Expense	$ 22,148,029		75.5%
Agent Commissions	$ 1,974,942		6.7%
Third Party Administrator Claims Processing	$ 835,280		2.8%
Member Services	$ 2,668,393		9.1%
Administrative Expenses	$ 1,524,152		5.2%
Building Cost	$ 201,753		0.7%
Total Budget	***$ 29,352,549***		***100.0%***

POOL/PACT CONTACTS

Nevada Risk Pooling (NRP)
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Marshall Smith, Risk Manager, ext 104
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Jarrod Hickman, Risk Manager, ext 133
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Jennifer Turner, Admin Data Analyst, ext 129
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Beck Freeman, Admin Assistant, ext 125
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Andrea Laughlin, HR Analyst, ext 113
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Robin Womack, HR Learning & Development, ext 106
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Davies Claims Solutions
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Margaret Malzahn, WC Claims Supervisor
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Margaret.malzahn@us.davies-group.com

NPAIP MEMBERSHIP

Counties:
Carson City
Churchill County
Elko County
Esmeralda County
Eureka County
Humboldt County
Lander County
Lincoln County
Lyon County
Mineral County
Pershing County
Storey County
White Pine County

Cities:
Boulder City
City of Caliente
City of Carlin
City of Elko
City of Ely
City of Fernley
City of Lovelock
City of Sparks
City of Wells
City of West Wendover
City of Winnemucca
City of Yerington

Towns:
Town of Gardnerville
Town of Genoa
Town of Minden
Town of Round Mountain
Town of Tonopah

School Districts:
Carson City School District
Churchill County School District
Douglas County School District
Elko County School District
Esmeralda County School District
Eureka County School District
Humboldt County School District
Lander County School District
Lincoln County School District
Lyon County School District
Mineral County School District
Nye County School District
Pershing County School District
Storey County School District
White Pine County School District

Fire Districts:
East Fork Fire Protection District
Moapa Valley Fire Protection District
Mt. Charleston Fire Protection District
North Lake Tahoe Fire Protection District
North Lyon County Fire Protection District
Pahranagat Valley Fire District
Tahoe Douglas Fire Protection District
Washoe County Fire Suppression
White Pine Fire District

Others:
Central Nevada Health District
Central Nevada Historical Society
Central Nevada Regional Water Authority
Community Chest, Inc
Consolidated Agencies of Human Services
County Fiscal Officers Association of Nevada
Douglas County Redevelopment Agency
Elko Central Dispatch
Elko Convention & Visitors Authority
Humboldt River Basin Water Authority
Lincoln County Regional Development
Mineral County Housing Authority
Nevada Association of Counties
Nevada Commission for the Reconstruction of the V & T Railway
Nevada League of Cities
Nevada Risk Pooling, Inc.
Nevada Rural Housing Authority
Nevada Volunteers
NevadaWorks
Pooling Resources, Inc.
Regional Transportation Commission of Washoe County
Truckee Meadows Regional Planning Agency
U.S. Board of Water Commissioners
Virginia City Tourism Convention
Western Nevada Regional Youth Center
White Pine County Tourism

Special Districts:
Alamo Water & Sewer District
Amargosa Library District
Baker Water and Sewer
Battle Mountain Hospital
Beatty Library District
Beatty Water & Sanitation District
Beatty GID
Canyon General Improvement District
Carson-Truckee Water Conservancy District
Carson Water Subconservancy District
Cave Rock Estates GID
Churchill County Mosquito, Vector

Special Districts (continue):
Douglas County Mosquito District
Douglas County Sewer
East Fork Swimming Pool District
Elko County Agricultural Association
Elko TV District
Fernley Swimming Pool District
Gardnerville Ranchos General Improvement District
Gerlach General Improvement District
Humboldt General Hospital
Incline Village General Improvement District
Indian Hills General Improvement District
Kingsbury General Improvement District
Lakeridge General Improvement District
Lincoln County Water District
Logan Creek Estates General Improvement District
Lovelock Meadows Water District
Marla Bay General Improvement District
Mason Valley Swimming Pool District
McGill Ruth Sewer and Water
Minden Gardnerville Sanitation District
Moapa Valley Water District
MT Grant General Hospital
Nevada Association of Conservation Districts
Nevada Association of School Boards
Nevada Association of School Superintendents
Nevada Tahoe Conservation District
Northern Nye County Hospital District
Pahrump Library District
Palomino Valley General Improvement District
Pershing County Water Conservation District
Sierra Estates General Improvement District
Silver Springs General Improvement District
Silver Springs Stagecoach Hospital
Skyland General Improvement District
Smoky Valley Library District
Southern Nevada Area Communication Council
Stagecoach General Improvement District
Sun Valley General Improvement District
Tahoe Douglas District
Topaz Ranch General Improvement District
Tahoe Reno Industrial General Improvement District
Tahoe Transportation District
Tonopah Library District
Truckee Meadows Water Reclamation Facility
Walker Basin Conservancy
Walker River Irrigation District
Washoe County Water Conservation District
West Wendover Recreation District
Western Nevada Development District
White Pine Television District #1
Zephyr Cove General Improvement District
Zephyr Heights General Improvement District

THANK YOU FOR YOUR MEMBERSHIP!

2026-2027
SUMMARY OF
INSURANCE

Site	Building Number	Description	Address 1	City	State	Zip Code	Construction Year	ISO Construction Class	Total Sq. Ft.	Flood Zone	Number of Stories	Sprinklers	Replacement Cost New	Modeled Contents Value
01 - WASTEWATER TREATMENT PLANT	01	ADMINISTRATION OFFICE / GARAGE	1790 HWY 395 NORTH	MINDEN	NV	89423	1975	4 - MASONRY NON COMBUSTIBLE	8711	X	1	YES	$4,617,000.00	$2,042,000.00
01 - WASTEWATER TREATMENT PLANT	02	STORAGE	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	4 - MASONRY NON COMBUSTIBLE	820		1	NO	$120,920.00	$29,790.00
01 - WASTEWATER TREATMENT PLANT	03	INFLU. PUMP STAT. BLDG #32	1790 HWY 395 NORTH	MINDEN	NV	89423	1999	2 - JOISTED MASONRY	2464	X	1	NO	$1,885,000.00	$2,331,000.00
01 - WASTEWATER TREATMENT PLANT	04	ELECTRICAL BUILDING #33	1790 HWY 395 NORTH	MINDEN	NV	89423	1999	4 - MASONRY NON COMBUSTIBLE	930	X	1	NO	$458,900.00	$750,000.00
01 - WASTEWATER TREATMENT PLANT	05	OLD AERATION BASINS (4)	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	2400	AO	1	NO	$819,200.00	$82,000.00
01 - WASTEWATER TREATMENT PLANT	06	WASTE ACTIVATED SLUDGE TANK	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	908	AO	1	NO	$406,300.00	$0.00
01 - WASTEWATER TREATMENT PLANT	07	GRAVITY BELT, THICKNER BUILDING #6	1790 HWY 395 NORTH	MINDEN	NV	89423	1993	2 - JOISTED MASONRY	1512	X	1	NO	$605,000.00	$860,000.00
01 - WASTEWATER TREATMENT PLANT	08	PRIMARY CLARIFIER TANKS (2)	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	3617	X	1	NO	$1,078,000.00	$500,000.00
01 - WASTEWATER TREATMENT PLANT	09	PRIMARY SLUDGE PUMP STATION #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	6 - FIRE RESISTIVE	480	X	1	NO	$215,000.00	$202,000.00
01 - WASTEWATER TREATMENT PLANT	10	ODOR SCRUBBER SYST & FILTER BED	1790 HWY 395 NORTH	MINDEN	NV	89423	1997	6 - FIRE RESISTIVE	1612	AE	1	NO	$257,200.00	$223,500.00
01 - WASTEWATER TREATMENT PLANT	11	TRICKLING FILTER DOSING / PUMP STATION BLDG #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	2 - JOISTED MASONRY	840	AO	1	NO	$340,000.00	$350,000.00
01 - WASTEWATER TREATMENT PLANT	12	DIGESTIVE #1 W/CONTROL & BOILER ROOM	1790 HWY 395 NORTH	MINDEN	NV	89423	1974	4 - MASONRY NON COMBUSTIBLE	3233	X	1	NO	$1,232,000.00	$353,500.00
01 - WASTEWATER TREATMENT PLANT	13	DIGESTER #2 - BLDG #13	1790 HWY 395 NORTH	MINDEN	NV	89423	1991	6 - FIRE RESISTIVE	1590	X	1	NO	$789,900.00	$0.00
01 - WASTEWATER TREATMENT PLANT	14	TRICKLING FILTER #2	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	5026	X	1	NO	$1,387,000.00	$385,000.00
01 - WASTEWATER TREATMENT PLANT	15	FLOW SPLIT STRUCTURE #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	132		0		$43,340.00	$47,610.00
01 - WASTEWATER TREATMENT PLANT	16	SECONDARY CLARIFIER #2	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	3318	X	1	NO	$1,317,000.00	$250,000.00
01 - WASTEWATER TREATMENT PLANT	17	FLOW SPLIT STRUCTURE #2	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	6 - FIRE RESISTIVE	176		0		$57,740.00	$63,440.00
01 - WASTEWATER TREATMENT PLANT	18	SECONDARY CLARIFIER #3	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	6 - FIRE RESISTIVE	5024	X	1	NO	$1,994,000.00	$378,500.00
01 - WASTEWATER TREATMENT PLANT	19	RAS/WAS PUMP STATION	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	1104	X	1	NO	$713,000.00	$475,000.00
01 - WASTEWATER TREATMENT PLANT	20	HYPOCHLORITE BLDG #29	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	638	X	1	NO	$238,300.00	$75,200.00
01 - WASTEWATER TREATMENT PLANT	21	NORTH NONPOTABLE WATER BLDG #30	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	540	X	1	NO	$242,400.00	$250,000.00
01 - WASTEWATER TREATMENT PLANT	22	CHLORINE CONTACT BASINS (2)	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	2758	X	1	NO	$870,000.00	$100,000.00
01 - WASTEWATER TREATMENT PLANT	23	DEWATERING BUILDING #26	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	1800	X	1	NO	$800,400.00	$1,023,000.00
01 - WASTEWATER TREATMENT PLANT	24	EQUIP GARAGE - BLDG #23	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	500		1	NO	$36,470.00	$99,480.00
01 - WASTEWATER TREATMENT PLANT	25	OLD POLYMER MIXING BLDG	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	672		1	NO	$48,920.00	$24,390.00
01 - WASTEWATER TREATMENT PLANT	26	SOLID HAND VACUUM BED - BLDG #20	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	375		1	NO	$44,640.00	$99,650.00
01 - WASTEWATER TREATMENT PLANT	27	SOLID HAND VACUUM BED - BLDG #21	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	375		1	NO	$44,640.00	$99,650.00
01 - WASTEWATER TREATMENT PLANT	28	SLUDGE DRYING BEDS	1790 HWY 395 NORTH	MINDEN	NV	89423	1986	6 - FIRE RESISTIVE	14560	AE	1	NO	$337,000.00	$37,000.00
01 - WASTEWATER TREATMENT PLANT	29	PUMP STATION #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	96		0	NO	$39,050.00	$71,550.00
01 - WASTEWATER TREATMENT PLANT	30	PUMP STATION #2	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	584	AO	1	NO	$250,000.00	$100,000.00
01 - WASTEWATER TREATMENT PLANT	31	PUMP STATION #3	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	77		0	NO	$31,270.00	$31,650.00
01 - WASTEWATER TREATMENT PLANT	32	PRIMARY CLARIFIER #3	1790 HWY 395 NORTH	MINDEN	NV	89423	2003	6 - FIRE RESISTIVE	1963	X	1	NO	$585,000.00	$270,000.00
01 - WASTEWATER TREATMENT PLANT	33	GRIT FACILITY	1790 HWY 395 NORTH	MINDEN	NV	89423	2003	6 - FIRE RESISTIVE	1530	X	1	NO	$740,000.00	$870,000.00
01 - WASTEWATER TREATMENT PLANT	34	GRIT DEWATERING BUILDING	1790 HWY 395 NORTH	MINDEN	NV	89423	2003	4 - MASONRY NON COMBUSTIBLE	390	X	1	NO	$210,000.00	$300,000.00
01 - WASTEWATER TREATMENT PLANT	35	PRIMARY SLUDGE PUMP STATION #2	1790 HWY 395 NORTH	MINDEN	NV	89423	2003	4 - MASONRY NON COMBUSTIBLE	600	X	1	NO	$260,000.00	$250,000.00
01 - WASTEWATER TREATMENT PLANT	36	PUMP STATION #4	1790 HWY 395 NORTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	666	X	1	NO	$266,000.00	$2,800,000.00
01 - WASTEWATER TREATMENT PLANT	37	BLOWER BUILDING	1790 HWY 395 NORTH	MINDEN	NV	89423	2006	4 - MASONRY NON COMBUSTIBLE	960	X	1	NO	$475,700.00	$840,500.00
01 - WASTEWATER TREATMENT PLANT	38	AERATION BASIN	1790 HWY 395 NORTH	MINDEN	NV	89423	2006	6 - FIRE RESISTIVE	3250	X	1	NO	$1,110,000.00	$111,200.00
01 - WASTEWATER TREATMENT PLANT	39	PUMP STATION 2A	1790 HWY 395 NORTH	MINDEN	NV	89423	2008	6 - FIRE RESISTIVE	100		1		$68,520.00	$324,960.00
01 - WASTEWATER TREATMENT PLANT	40	DIGESTER CONTROL BUILDING NO.2	1790 HWY 395 NORTH	MINDEN	NV	89423	2010	4 - MASONRY NON COMBUSTIBLE	1276	X	1	NO	$879,000.00	$1,900,000.00
01 - WASTEWATER TREATMENT PLANT	41	DIGESTER NO.3	1790 HWY 395 NORTH	MINDEN	NV	89423	2010	6 - FIRE RESISTIVE	2462	X	1	NO	$1,530,000.00	$0.00
01 - WASTEWATER TREATMENT PLANT	42	UNDERGROUND TFPS (WELL AND VAULT)	1790 HWY 395 NORTH	MINDEN	NV	89423	2010	6 - FIRE RESISTIVE	392		1	NO	$178,810.00	$389,830.00
01 - WASTEWATER TREATMENT PLANT	43	EQUIPMENT STORAGE BUILDING	1790 HWY 395 NORTH	MINDEN	NV	89423	2010	3 - NON COMBUSTIBLE	4160	X	1	NO	$332,000.00	$90,000.00
01 - WASTEWATER TREATMENT PLANT	44	GREASE RECEIVING STATION	1790 HWY 395 NORTH	MINDEN	NV	89423	2012	N - NOT APPLICABLE	300		1	NO	$162,200.00	$1,137,110.00
01 - WASTEWATER TREATMENT PLANT	45	PROCESS PIPING	1790 HWY 395 NORTH	MINDEN	NV	89423	1975	3 - NON COMBUSTIBLE	0	X	1	NO	$7,365,000.00	$0.00
01 - WASTEWATER TREATMENT PLANT	46	TRICKLING FILTER #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	5026	X	1	NO	$1,387,000.00	$385,000.00
01 - WASTEWATER TREATMENT PLANT	47	SECONDARY CLARIFIERS #1	1790 HWY 395 NORTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	3318	X	1	NO	$1,317,000.00	$250,000.00
													$38,185,820.00	**$21,253,510.00**

Veh. #	Year	Make	Model	VIN #	Use/Dept.	GVW (Trucks) / # Pass. (Buses)	Class	Cost New	Agreed Value	Valuation
1	1996	FORD	VACTOR F80	1FDNF80C9TVA14575			21499	$ 103,810		Market
2	1991	CHEVROLET	570	1GBM7H1P8MJ101847			21499	$ 17,000		Market
3	2000	CHEVROLET	2500	1GCGK24J2YR198711			1499	$ 23,042		Market
6	2003	FREIGHTLINER	DUMP TRUCK	1FVHBXAK03DL87432			21499	$ 70,558		Market
7	2006	FORD	PICKUP	1FTNF21506ED54977			1499	$ 29,000		Market
9	2010	INTERNATIONAL	VAC TRUCK	1HTWPAZT7AJ251122			31499	$ 320,000		Market
10	2015	CHEVROLET	PICKUP	1GC1KUEG3FF565912			1499	$ 28,000		Market
11	2015	Zieman	1165 Trailer	1ZCE25E23FZ345024			68499	$ 6,970		Market
12	2016	JEEP	Patriot 4WD	1C4NJRBBXGD779884			7398	$ 16,533		Market
13	2020	CHEVROLET	SILVERADO PICKUP	3CNYAEF6LG165634			1499	$ 28,000		Market
14	2021	CHEVROLET	SILVERADO PICKUP	1GB4YTE77MF288947			1499	$ 35,000		Market
15	2023	Ford	E450 Super Duty Cutaway	1FDXE4FN8PDD37038			1499		$ 378,000	Agreed
16	2024	Chevrolet	Silverado 1500	3GCNDAEK2RG437260			1499	$ 41,319		Market
17	2025	Chevrolet	Silverado 1500	3GCPKBEK2SG214906			1499	$ 47,356		Market
18	2026	Peterbilt	567 includes 16 ft dump bed	1NPCL40X4TD796136			31499	$ 231,664		Market
								$ 998,252	$ 378,000	
								x .75		
						TOTAL		**$ 748,689**	**$ 378,000**	
						FINAL		**$ 1,126,689**		

Minden Gardnerville San Dist						
Year	**Make**	**Model**	**Serial #**	**Use/Dept.**	**Value**	
2014	Case	CX31B Mini Excavator	NETN51937		$	43,700
2000	Bobcat	Skid Steer	510920974		$	9,500
2001	Honda	Quad	478TE224X14216418		$	1,000
2009	Polaris	Ranger UTV	3NSRTA878KG816344		$	15,500
2018	Case	TV 380 Loader	NJM443453		$	61,000
2025	Polaris	Ranger XP 1000	4XARRY997S8781446		$	29,054
				TOTAL	**$**	**159,754**

Agenda Item 14

Administrative Report

Items in this Section Include:

- ✓ ***Administrative Report for June 2026***

Return to Agenda

Minden Gardnerville Sanitation District
Administrative Report
June 2, 2026

STAFF ITEMS:

- We are having our personnel manual reviewed by legal staff with revisions to follow.

FOR YOUR INFORMATION:

- The County Board of Commissioners is considering a request to extend the Ashland Park development timeline near Toler Lane in Gardnerville, including moving the Phase 1 deadline from December 31, 2025, to December 31, 2028.
- The Northern Nevada Business Weekly published an article regarding the consideration of nuclear reactors to support growing energy demands from data center development at the Tahoe Reno Industrial Center (TRIC).

THINGS KEEPING US BUSY RIGHT NOW:

- LaVonne is working on our new software implementation.

UPCOMING ITEMS:

- Rate Increase (July 1st, 2026)