

Terms and Conditions for Ownership & Encumbrance (O&E) Reports

1. Scope of Services Linden Title, LLC ("Company") provides a comprehensive Ownership & Encumbrance Report ("Report") covering historical ownership and encumbrance details based on public records. Each Report includes the following components:

1. Cover Letter
2. Ownership Report (Summary)
3. Assessor Search Results
4. District Court Results
5. Runsheet
6. All Recorded Documents Within Scope

These Reports are for informational purposes only and do not constitute legal opinions or title insurance.

2. Report Limitations The Reports provided by the Company are limited to information available in the public record and do not include:

- Unrecorded interests or encumbrances
- Zoning and land use restrictions
- Environmental conditions
- Tax status beyond recorded liens
- Federal liens not recorded at the county level

3. Judgment and Lien Verification The Company will conduct a search for recorded judgments and liens related to the subject property and owners within the applicable time frame. This search is based on publicly available records and does not guarantee the absence of unrecorded or misindexed items.

4. Legal Verification The Company will verify the legal description of the subject property against the public record. The accuracy of the legal description provided to the Company by the client is essential, and the Company assumes no responsibility for errors resulting from incorrect or incomplete information provided.

5. Turnaround Time Guarantee The Company guarantees a standard turnaround time of 7 business days for Reports, subject to the following conditions:

- Guarantee applies to orders of five (5) or fewer Reports within any 7-day period.
- Orders exceeding five (5) Reports may require additional processing time and will be communicated to the client.
- In the event a Report is not delivered within the guaranteed time, a 25% discount will be applied.

6. Client Responsibilities Clients are responsible for providing accurate property details, including but not limited to:

- Owner names
- Property address
- Parcel identification numbers

Failure to provide accurate information may result in report inaccuracies or delays.

7. Fees and Payment Payment for Reports is due upon order submission unless otherwise agreed in writing. Fees are non-refundable once the search process has begun.

8. Disclaimers The Reports provided by the Company are not a substitute for a title opinion or title insurance. Linden Title, LLC, is not a law firm and does not provide legal services. Clients should consult legal professionals for legal advice related to property transactions.

9. Limitation of Liability The Company's liability for any claim related to the Reports shall be limited to the amount paid for the specific Report. The Company shall not be liable for indirect, incidental, or consequential damages arising from reliance on the Reports.

10. Governing Law These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Colorado, without regard to conflicts of law principles.

11. Amendments The Company reserves the right to amend these Terms and Conditions at any time. Any changes will be effective upon posting on the Company's website or direct notification to clients.

12. Contact Information For questions or concerns regarding these Terms and Conditions, please contact:

Linden Title, LLC
info@lindentitle.com

By ordering a Report, the client acknowledges and agrees to these Terms and Conditions.