



First American

Title Transmittal

Dated: November 24, 2005

Arista Verde, LLC
12211 Idaho Avenue #305
Los Angeles , CA , 90025

Loan #

RE: SYV 2039884
Arista Verde, LLC
0330-146-02;0342-021-24;0342-036-50
CA

Please find enclosed Policy of Title Insurance

David Luke
Title Officer

323 Court Street San Bernardino, California 92401-1604
TEL: (909)889-0311 FAX:

INTERIM BINDER

FEE \$396.00

FIRST AMERICAN TITLE INSURANCE COMPANY
a corporation,

hereby agrees that with the vestee named herein that it will issue, from and after the date shown below, its ALTA Residential Plain Language policy of title insurance with a liability not exceeding \$17,500.00, showing title to the estate or interest described to be vested in the vestee named herein subject only to the exceptions shown herein and to all of the provisions of the policy; or, if a valid and sufficient instrument creating an insurable estate or interest in favor of the nominee of the vestee named herein is executed, delivered and recorded within two years from the date shown below, the policy will be issued as of the date of recording the instrument, insuring the estate or interest subject only to the aforesaid exceptions and provisions of the policy and to liens, encumbrances and any other matters which shall have intervened, occurred or attached, or become for the first time disclosed of record between the date stated below and the date of recording the instrument, including those matters which may attach as a result of the recording.

This Binder is preliminary to the issuance of the policy of title insurance and shall become null and void 730 days from the date shown below or when the policy is issued, whichever shall first occur.

Dated: October 25, 2005

First American Title Insurance Company

BY *Gary L. Kenneth* PRESIDENT

ATTEST *Mark R. Aronson* SECRETARY



SCHEDULE A

The estate or interest in the land described or referred to herein is:

A fee.

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

Arista Verde, LLC

The land referred to herein is described as follows:

Real property in the unincorporated area of the County of San Bernardino, State of California, described as follows:

PARCEL 1:

LOT 58, BLOCK 1, TRACT 1921, MAP OF LARCHMONT, AS PER PLAT RECORDED IN BOOK OF MAPS, PAGES 12, 13 & 14, RECORDER'S RECORDS OF SAN BERNARDINO COUNTY, STATE OF CALIFORNIA.

PARCEL 2:

LOT 45, BLOCK B TRACT 2330 CEDARPINES PARK #12 AS PER PLAT RECORDED IN BOOK 33 OF MAPS, PAGE 75 RECORDS OF SAN BERNARDINO COUNTY.

PARCEL 3:

LOT 36 BLOCK F, IN TRACT 1895, CEDAR PINES PARK NO. 8, AS PER PLAT RECORDED IN BOOK 27 OF MAPS, PAGE 37, RECORDS OF SAN BERNARDINO COUNTY, STATE OF CALIFORNIA.

PARCEL 4:

THE SOUTH ½ OF THE NORTHEAST ¼ OF THE SOUTHEAST ¼ OF SECTION 16, TOWNSHIP 7 NORTH, RANGE 9 EAST, SAN BERNARDINO BASE AND MERIDIAN, ACCORDING TO THE OFFICIAL PLAT OF SAID LAND ON FILE IN THE DISTRICT LAND OFFICE.

EXCEPTING THEREFROM THAT PORTION CONVEYED TO THE ATCHISON, TOPEKA AND SANTA FE RAILROAD.

PARCEL 5:

LOT 50, TRACT NO. 5834, IN THE COUNTY OF SAN BERNARDINO, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 72 OF MAPS, PAGES 36 AND 37, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

EXCEPTING THEREFROM ALL OIL, GAS, OIL SHALE, COAL, PHOSPHATE, SODIUM, GOLD, SILVER

AND ALL OTHER MINERAL DEPOSITS CONTAINED IN SAID LAND, TOGETHER WITH THE RIGHT TO DRILL FOR AND EXTRACT SUCH DEPOSITS OF OIL AND GAS, OR GAS, AND TO PROSPECT FOR, MINE, AND REMOVE SUCH DEPOSITS OF OTHER MINERALS FROM SAID LAND, AND TO OCCUPY SO MUCH OF THE SURFACE OF SAID LAND AS MAY BE REQUIRED THEREFOR, UPON COMPLIANCE WITH THE CONDITIONS AND SUBJECT TO THE PROVISIONS AND LIMITATIONS OF CHAPTER 5, PART 1, DIVISION 6 OF THE PUBLIC RESOURCES CODE, AS RESERVED BY THE STATE OF CALIFORNIA, IN PATENT RECORDED APRIL 15, 1957 IN BOOK 4206 OF OFFICIAL RECORDS, PAGE 386.

APN: 0330-146-02-0-000 and 0342-021-24-0-000 and 0342-036-50-0-000 and 0557-041-09-0-000 and 0630-192-10-0-000

Exceptions:

1. General and special taxes and assessments for the fiscal year 2005-2006.
First Installment: \$81.91, PAID
Penalty: \$0.00
Second Installment: \$81.90, OPEN
Penalty: \$0.00
Tax Rate Area: 105031
A. P. No.: 0330-146-02-0-000

2. General and special taxes and assessments for the fiscal year 2005-2006.
First Installment: \$65.13, PAID
Penalty: \$0.00
Second Installment: \$65.11, OPEN
Penalty: \$0.00
Tax Rate Area: 105031
A. P. No.: 0342-021-24-0-000

3. General and special taxes and assessments for the fiscal year 2005-2006.
First Installment: \$61.32, PAID
Penalty: \$0.00
Second Installment: \$61.30, OPEN
Penalty: \$0.00
Tax Rate Area: 105031
A. P. No.: 0342-036-50-0-000

4. General and special taxes and assessments for the fiscal year 2005-2006.
First Installment: \$19.87, PAID
Penalty: \$0.00
Second Installment: \$19.86, OPEN
Penalty: \$0.00
Tax Rate Area: 105031
A. P. No.: 0557-041-09-0-000

5. General and special taxes and assessments for the fiscal year 2005-2006.
- | | |
|---------------------|-------------------|
| First Installment: | \$147.96, PAID |
| Penalty: | \$0.00 |
| Second Installment: | \$147.93, OPEN |
| Penalty: | \$0.00 |
| Tax Rate Area: | 105031 |
| A. P. No.: | 0630-192-10-0-000 |
6. The lien of supplemental taxes, if any, assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.

The Following Matters Affect Parcel 1:

7. Easements, Covenants and Conditions contained in the deed from Omart Investment Company, Ltd., as Grantor, to Lloyd Oliver Neal, as Grantee, recorded August 12, 1946 as Instrument No. 27697 of Torrens. Reference being made to the document for full particulars.

The Following Matters Affect Parcel 2:

8. Rights of the public in and to that portion of the land lying within private roadways shown on map of said tract.
9. Easements, Covenants and Conditions contained in the deed from Anloff & Houlette, Inc. as Grantor, recorded December 5, 1929 in Book 568, Page 21 of Official Records. Reference being made to the document for full particulars.

An easement as contained in the above document.

For: Public utilities and incidental purposes.

10. Easements, Covenants and Conditions contained in the deed from Mabel R. Wright as Grantor, recorded September 14, 1933 as Instrument No. Book 908, Page 228 of Official Records. Reference being made to the document for full particulars.

An easement as contained in the above document.

For: Public utilities and incidental purposes.

11. An easement for pipe lines and other necessary and useful purposes and incidental purposes, recorded April 10, 1934 in Book 952, Page 270 of Official Records.

In Favor of: Cedarpines Park Mutual Water Co.

Affects: Said Land

The Following Matters Affect Parcel 3:

12. Rights of the public in and to that portion of the land lying within the boundaries of any road, street or highway.

13. An easement for public thoroughfares and incidental purposes in the document recorded July 6, 1939 in Book 1357, Page 290 of Official Records.

The Following Matters Affect Parcel 4:

14. Rights of the public in and to that portion of the land lying within the boundaries of any road, street or highway.

The Following Matters Affect Parcel 5:

15. An easement shown or dedicated on the Map as referred to in the legal description
For: Public utilities and incidental purposes.
16. Covenants, conditions, restrictions and easements in the document recorded April 30, 1958 in Book 4496, Page 551 of Official Records, which provide that a violation thereof shall not defeat or render invalid the lien of any first mortgage or deed of trust made in good faith and for value, but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, marital status, ancestry, source of income or disability, to the extent such covenants, conditions or restrictions violate Title 42, Section 3604(c), of the United States Codes or Section 12955 of the California Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.
17. An easement for pole lines and incidental purposes, recorded January 26, 1973 in Book 8108, Page 1340 of Official Records.
In Favor of: General Telephone Company of California, a Corporation
Affects: Portion of said land
18. Easements, Covenants and Conditions contained in the deed from Al Tirpa & Associates, Inc., as Grantor, to Elija Lausevic DBA Elcco Builders, as Grantee, recorded March 5, 1991 as Instrument No. 91-075280 of Official Records. Reference being made to the document for full particulars.

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



First American

IMPORTANT - PLEASE READ

THIS LETTER CONTAINS INFORMATION ABOUT THE PROPERTY YOU HAVE RECENTLY PURCHASED. READ IT THOROUGHLY AND RETAIN IT WITH YOUR OTHER VALUABLE PAPERS PERTAINING TO THE PROPERTY.

Policy No.: SYV-2039884-DL

Property: 0330-146-02;0342-021-24;0342-036-50, 0557-041-09;0630-192-10, , CA

Title to the above referenced property is protected with a Policy of Title Insurance issued by First American Title Insurance Company. This insures your ownership of the property.

We have assigned the policy number referenced above to assure prompt processing of any future title orders involving the property. **If you sell your home within the next Five (5) years, First American Title Company will reduce the Base Policy Rate by Twenty percent (20 %).**

To take advantage of these savings, instruct your real estate agent, loan agent and/or escrow holder to open the order for title insurance with First American Title Company and reference the policy number above.

We appreciate the opportunity to serve you and will be glad to assist you in any way we can, remembering that protection of your property is your first consideration - and ours.

Sincerely,

Dan Williams
Vice President
County Manager