DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

PEARL KESSLER, a married woman, hereby grants to THE CITY OF SAN LEANDRO,

A Municipal Corporation, all that real property situated in the City of

San Leandro, County of Alameda, State of California, described as follows:



COMMENCING at the point of intersection of the southwestern line of San Leandro Boulevard, formerly Estudillo Street, with the northwestern line of Williams Street, said point of intersection being the most eastern corner of lot I in Block 42, as said lot, block and streets, are shown on the map of the Town of San Leandro, filed February 27, 1855 in Book 2 of Maps, page 43, Alameda County Records; thence north 27° 37° 04" west 25.67 feet along the said line of San Leandro Boulevard to the northeastern line of the Western Pacific Railroad right of way, 80 feet wide, being the ACTUAL POINT OF BEGINNING; thence north 49° 07° west 6.40 feet along the last mentioned line to a non-tangent curve concave to the west and having a radius of 50 feet; thence northerly 5.33 feet along said curve to a non-tangent line, being the said southwestern line of San Leandro Boulevard; thence south 27° 37° 04" east 10.74 feet along the last mentioned line to the point of beginning.

Dated September 29, 1959.

State of California) ss. County of Alameda) ss.

On Oct.2.,1959, before me, the undersigned a Notary Public in and for said County and State personally appeared

PEARL KESSLER

known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

Samuel L. Gold

Somuel to Dole

X Pearl Kereler

Notary Public in and for said County and State.

This is to certify that the interest in real property conveyed by the deed or grant dated September 29, 1959 from PEARL KESSLER, a married woman, to the CITY OF SAN LEANDRO, a political corporation, is hereby accepted by order of the City Council of the City of San Leandro on December 16, 1957, and the grantee consents to recordation thereof by its duly authorized officer.

Dated: (10toby 30,1959

AQ133401

H. H. Burbank City Clark

RECORDED at REQUEST OF California Pacific Title Ins. Co. AT 8:30 A. M.

NOV 12 1959

BOOK 9208 PAGE 323

OFFICIAL RECORDS OF

ALAMEDA COUNTY, CALIFORNIA

Thomas W. Fifzinger

COUNTY DECORDER

DH

DEED

San Leandro, County of Alameda, State of California, described as follows: A Municipal Corporation, all that real property situated in the City of PLARL KESSLER, a married woman, bereby grants to THE CITY OF SAN LEANDRO, FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

last mentioned line to the point of beginning. non-tangent line, being the said southwestern line of San Leandro Boulevard; thence south 270 37, 04" east 10,74 feet along the 50 feet; thence northerly 5,33 feet along said curve to a a non-tangent curve concave to the west and having a radius of 80 feet wide, being the ACTUAL POINT OF BEGINNING; thence north 490 07' west 6.40 feet along the last mentioned line to 25.67 feet along the said line of San Leandro Boulevard to the northeastern line of the Western Pacific Railroad right of way, said lot, block and streets, are shown on the map of the Town of San Leandro, filed February 27, 1855 in Book 2 of Maps, page 48, Alameda County Records; thence north 270 37, 04" west line of San Leandro Boulevard, formerly estudillo Street, with the northwestern line of Williams Street, said point of inter-section being the most eastern corner of lot I in Block 42, as COMMENCING at the point of intersection of the southwestern

Dated September 29, 1959.

County of Alameda State of California)

Z

said County and State personally appeared On Oct. 2., 1959, before me, the undersigned a Notary Public in and for

PEARL KESSLER

CHAZEL known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

dged to me that she executed the same.

Samuel L. Gold

and State. Notery Public in and for said Compty

its day Authorized officer. deed of grant Gated September 29, 1959 from PHARL KESSLER, a married woman, to the CITY OF SAN LIAMPRO, a political corporation, is hereby accepted by order of the City Council of the City of San Leandro on December 13, 1957, and the grantee consents to recordation thereof by dertify that the interest in real property conveyed by the

Dated:

AQ13340

AQ133401

H. H. BUTDARK, CITY CLEYE

YESEW T California Pacific Title Ins. Co.

POLICY OF TITLE INSURANCE

ISSUED BY

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY TITLE INSURANCE AND TRUST COMPANY

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY, a California corporation, and TITLE INSURANCE AND TRUST COMPANY, a California corporation, together herein called the Company, for a valuable consideration paid for this policy of title insurance, the number, date, and amount of which are shown in Schedule A, do hereby insure the parties named as Insured in Schedule A, together with the persons and corporations included in the definition of "the insured" as set forth in the stipulations of this policy, against loss or damage not exceeding the amount stated in Schedule A which the Insured shall sustain by reason of:

- 1. Title to the land described in Schedule A being vested, at the date hereof, otherwise than as herein stated; or
- 2. Unmarketability, at the date hereof, of the title to said land of any vestee named herein, unless such unmarketability exists because of defects, liens, encumbrances, or other matters shown or referred to in Schedule B; or
- 3. Any defect in, or lien or encumbrance on, said title, existing at the date hereof, not shown or referred to in Schedule B; or
- 4. Any defect in the execution of any mortgage or deed of trust shown in Schedule B securing an indebtedness, the owner of which is insured by this policy, but only insofar as such defect affects the lien or charge of such mortgage or deed of trust upon said land; or
- 5. Priority, at the date hereof, over any such mortgage or deed of trust, of any lien or encumbrance upon said land, except as shown in Schedule B, such mortgage or deed of trust being shown in the order of its priority in Part Two of Schedule B.

All subject, however, to Schedules A and B and the Stipulations herein, all of which schedules and stipulations are hereby made a part of this policy.

In Witness Whereof, the Companies have caused their corporate names and seals to be hereunto affixed by their duly authorized officers on the date shown in Schedude A.

TITLE INSURANCE AND TRUST COMPANY

Precide

Emist Loebluke

1 - 10

Assistant Secretary

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY

By Buy. J. Otenler

President

And

Assistant Secretary

POLICY OF TITLE DISURANCE

YE GRUSEL

CALHORAGE PACIFIC TITLE INSURANCE COMPANY TITLE INSURANCE AND TRUST COMPANY

CALIFORNIA PACHEL TITLE INSURANCE COMPANY, a California corporation, and TITLE INSURANCE COMPANY, a California corporation, and should company of the insurance, the manner, then the saltest should be companied as the party of the insurance, the manner, then the saltest should be a top the saltest should be a top the party of the insured as the party of the party of the insured as an incident of the party of the insured as an incident of the party of the insured as an incident of the party of th

- In 13th to the free free rebed in recedule a bring vested, at the date hereat, edierwise that or breath
- 2. Universequivally at the date hereof, of the title formed band of any vestreman, a hereof, unless and it consists tability extens because of others, firms, exemplessures, or other matters anown of telepholes to be a Schedule 31 or
- And defend in Straight in or commence on said iffice existing at the date hereof not shown or referred to in Straight its or
- he the debut in the execution of the consequence ded at front known is following the counting and individual to the consecution of which is no the polytes and only made a such defect afternoon from the new for the consequence.
- Provide at the state before the end one was such mortgage of deed of trust of now been at encurabraness.

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Christian intraces

Astronous Bounchas

APRINT TO BE VALUE

SCHEDULE A

Amount \$ 200.00

Fee \$ 45.00

Policy No. B- 566440

Policy Date

November 12, 1959 at 8:30 A.M. INSURED

THE CITY OF SAN LEANDRO

1. The title to said land is, at the date hereof, vested in:

THE CITY OF SAN LEANDRO (a municipal corporation)

2. Description of land in the City of San Leandro, County of Alameda , State of California, title to which is insured by this policy:

(See following page)

Market 1 1000.00

Paul S. 45,00 Peul Paul Na. B. 756440-

Pulls Date of Movember 12, 1059 at 8:50 M.M. of

SCHEDULE A

COMMENCING at the point of intersection of the southwestern line of San Leandro Boulevard, formerly Estudillo Street, with the northwestern line of Williams Street, said point of intersection being the most eastern corner of lot I in Block 42, as said lot, block, and streets, are shown on the map of the Town of San Leandro, filed February 27, 1855 in Book 2 of Maps, page 43, Alameda County Records; thence north 28° west 23 feet, more or less, along the said line of San Leandro Boulevard to the northeastern line of the Western Pacific Railroad right of way, 80 feet wide, being the ACTUAL POINT OF BEGINNING; thence north 49° 33' west 8.10 feet along the last mentioned line to a non-tangent curve concave to the west and having a radius of 50 feet; thence northerly 6.56 feet along said curve to a non-tangent line, being the said southwestern line of San Leandro Boulevard; thence south 28° east 13.40 feet along the last mentioned line to the point of beginning.

SULLIMIT A

OCHEROLMS at the moint of interescrion of the southwestern line of San Leandro Tordoverd, formerly Estudillo Street, with the southwestern line of Williams Street, acid point of interescrion peint the most eastern corner of lot I in Block 42, as said lot, and the most eastern corner of in Block 42, as said lot, along the most eastern for a shown as the standard book? Set asset, more or less, along the factorial there a north 28 rest 23 fact, more or less, along the raid line of San Leandro Boulevard to the northeastern line of the western Facilio Railwoad richt of way, 80 feet wide, being the low along the last mentioned line to a non-tenesus curve concave to the west and having a radius of feet; thence mostherly n.80 feet along asid curve to a non-tenesus line, being the said feet along said curve to a non-tenesus. Ithe, being the said southwestern line of San Leandro Houlevard; thence acoth 26 each southwestern the last tentioned line to the the point of certaining.

1,565

SCHEDULE B

This policy does not insure against loss by reason of the matters shown or referred to in this Schedule except to the extent that the owner of any mortgage or deed of trust shown in Part Two is expressly insured in paragraphs numbered 4 and 5 on page 1 of this policy.

PART ONE: This part of Schedule B refers to matters which, if any such exist, may affect the title to said land, but which are not shown in this policy:

- Taxes or assessments which are not shown as existing liens by the records of any taxing agency or by the public records; and easements, liens or encumbrances which are not shown by the public records.
- 2. Rights or claims of persons in possession of said land which are not shown by the public records.
- 3. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land, or by making inquiry of persons in possession thereof, or by a correct survey.
- 4. Mining claims, reservations in patents, water rights, claims or title to water.
- 5. Any laws, governmental acts or regulations, including but not limited to zoning ordinances, restricting, regulating or prohibiting the occupancy, use or enjoyment of the land or any improvement thereon, or any zoning ordinances prohibiting a reduction in the dimensions or area, or separation in ownership, of any lot or parcel of land; or the effect of any violation of any such restrictions, regulations or prohibitions.

PART Two: This part of Schedule B shows liens, encumbrances, defects and other matters affecting the title to said land or to which said title is subject:

1959-60 General and Special County and City taxes all payable to County Tax Collector:

1st installment \$418.66 Paid

2nd installment \$418.65 Payable Due Feb. 1st-Delinquent April 10th

County Account No. 75-42-2

(Affects other property also)

From 4017 477 F V. broadings Coverage Ephray From Conventit (190

SCHEDELE B

This prints does not his my monthing or do of the matters above or related to in the Schedule except to the extent that the owner of any monthing or do of trust shown in flat five is expressly manner in garage at the months of this policy.

RARY DAX: This part of Schedule is refers to metters which, if any such exist, may affect the title to said herd, but which are not shown in this policy:

- Terms of exemptions watch are not aboun as existing home by the accorde of any terms again, or by the politic resords, and exemptions from or enumbrances which the not about my the public accords.
- L. Rights at classes of prescrib in rost emboused said land which are not above for the value service.
- they facts, trained for the draine which are not shown by the public requires that which could be excitated in an interesting the presence of sold drain or by negative across of persons of sold drain or by negative across of persons in presence directly by by a security across.
- Elitar distribution and the patent, many rivides and are like in states
- Any lower presents one I are not regulated in the land of the land of any comparation in any sound and concerns the production of the land of any control of the production of the land of any control of the land of the land

Part Two. This part of SandulosB apover in as enturebraness, defects and when the termination of the title to said fand or to which said title is subject.

1959-60 General and Special County and City taxes all payable to County Fax Collector:

lat installment \$418.66 gaid

and installment Self. (Tayanie V

County Account No. 75-42-2

(Allacta othar property also)

Scope of Coverage

1. This policy does not insure against, and the Company will not be liable for loss or damage created by or arising out of any of the following:

(a) defects, liens, claims, encumbrances, or other matters which result in no pecuniary loss to the insured; (b) defects, liens, encumbrances, or other matters created or occurring subsequent to the date hereof; (c) defects, liens, encumbrances, or other matters created or suffered by the insured claiming such loss or damage; or (d) defects, liens, claims, encumbrances, or other matters existing at the date of this policy and known to the insured claiming such loss or damage, either at the date of this policy or at the date such insured claimant acquired an estate or interest insured by this policy, unless such defect, lien, claim, encumbrance or other matter shall have been disclosed to the Company in writing prior to the issuance of this policy or appeared at the date of this policy on the public records. Any rights or defenses of the Company against a named insured shall be equally available against any person or corporation who shall become an insured hereunder as successor of such named insured.

Actions

2. The Company at its own cost shall defend the insured in all litigation consisting of actions or proceedings against the insured, or defenses, restraining orders, or

injunctions interposed against a foreclosure or sale of said land in satisfaction of any indebtedness, the owner of which is insured by this policy, which litigation is founded upon a defect, lien, encumbrance, or other matter insured against by this policy, and may pursue such litigation to final determination in the court of last resort. In case any such litigation shall become known to any insured, or in case knowledge shall come to any insured of any claim of title or interest which is adverse to the title as insured or which might cause loss or damage for which the Company shall or may be liable by virtue of this policy, such insured shall notify the Company thereof in writing. If such notice shall not be given to the Company at least two days before the appearance day in any such litiga-

Notice of Actions or Claims to be Given by the Insured

tion, or if such insured shall not, in writing, promptly notify the Company of any defect, lien, encumbrance, or other matter insured against, or of any such adverse claim, which shall come to the knowledge of such insured, in respect to which loss or damage is apprehended, then all liability of the Company as to each insured hav-

ing such knowledge shall cease and terminate; provided, however, that failure to so notify the Company shall in no case prejudice the claim of any insured unless the Company shall be actually prejudiced by such failure. The Company shall have the right to institute and prosecute any action or proceeding or do any other act which, in its opinion, may be necessary or desirable to establish the title, or any insured lien or charge, as insured. In all cases where this policy permits or requires the Company to prosecute or defend any action or proceeding, the insured shall secure to it in writing the right to so prosecute or defend such action or proceeding, and all appeals therein, and permit it to use, at its option, the name of the insured for such purpose. Whenever requested by the Company the insured shall assist the Company in any such action or proceeding, in effecting settlement, securing evidence, obtaining witnesses, prosecuting or defending such action or proceeding, to such extent and in such manner as is deemed desirable by the Company, and the Company shall reimburse the insured for any expense so incurred. The Company shall be subrogated to and be entitled to all costs and attorneys' fees incurred or expended by the Company, which may be recoverable by the insured in any litigation carried on by the Company on behalf of the insured. The word "knowledge" in this paragraph means actual knowledge. edge, and does not refer to constructive knowledge or notice which may be imputed by the public records.

Notice of

of Action

3. A statement in writing of any loss or damage for which it is claimed the Company is liable under this policy shall be furnished to the Company within sixty. days after such loss or damage shall have been ascertained. No action or proceeding for the recovery of any such loss or damage shall be instituted or maintained against the Company until after full compliance by the insured with all the conditions imposed on the insured by this policy, nor

unless commenced within twelve months after receipt by the Company of such written statement.

Option to Pay, Settle or Compromise Claims

4. The Company reserves the option to pay, settle, or compromise for, or in the name of, the insured, any claim insured against or to pay this policy in full at any time, and payment or tender of payment of the full amount of this policy, together with all accrued costs which the

Company is obligated hereunder to pay, shall terminate all liability of the Company hereunder; including all obligations of the Company with respect to any litigation pending and subsequent costs thereof.

Subrogation **Upon Payment** or Settlement

5. Whenever the Company shall have settled a claim under this policy, it shall be subrogated to and be entitled to all rights, securities, and remedies which the insured would have had against any person or property in respect to such claim, had this policy not been issued. If the pay-

ment does not cover the loss of the insured, the Company shall be subrogated to such rights, securities, and remedies in the proportion which said payment bears to the amount of said loss. In either event the insured shall transfer, or cause to be transferred, to the Company such rights, securities, and remedies, and shall permit the Company to use the name of the insured in any transaction or litigation involving such rights, securities, or remedies.

Option to Pay Insured Owner of Indebtedness and Become Owner of Security

6. The Company has the right and option, in case any loss is claimed under this policy by an insured owner of an indebtedness secured by mortgage or deed of trust, to pay such insured the indebtedness of the mortgagor or trustor under said mortgage or deed of trust, together with all costs which the Company is obligated here-

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under to pay, in which case the Company shall become the owner of, and such insured shall at once assign and transfer to the Company, said mortgage or deed of trust and the indebtedness thereby secured, and such payment shall terminate all liability under this policy to such insured.

Payment of Loss and Costs of Litigation

7. The Company will pay, in addition to any loss insured against by this policy, all costs imposed upon the insured in litigation carried on by the Company for the insured, and in litigation carried on by the insured with

the written authorization of the Company, but not otherwise. The liability of the Company under this policy shall in no case exceed, in all, the actual loss of the insured and costs which the Company is obligated hereunder to pay, and in no case shall such total lia-

Indorsement of **Payment on Policy**

bility exceed the amount of this policy and said costs. All payments under this policy shall reduce the amount of the insurance pro tanto, and payment of loss or dam-

age to an insured owner of indebtedness shall reduce to that extent the liability of the Company to the insured owner of said land. No payment may be demanded by any insured without producing this policy for indorsement of such payment.

Manner of **Payment of Loss** to Insured

8. Loss under this policy shall be payable, first, to any insured owner of indebtedness secured by mortgage or deed of trust shown in Schedule B, in order of priority therein shown, and if such ownership vests in more than

one, payment shall be made ratably as their respective interests may appear, and thereafter, any loss shall be payable to the other insured, and if more than one, then to such insured ratably as their respective interests may appear. If there be no such insured owner of indebtedness, any loss shall be payable to the insured, and if more than one, to such insured ratably as their respective interests may appear.

of Terms

- The following terms when used in this policy mean:
 (a) "named insured": the persons and corporations named as insured in Schedule A of this policy;
- (b) "the insured": such named insured together with (1) each successor in ownership of any indebtedness secured by any mortgage or deed of trust shown in Schedule B, the owner of which indebtedness is named herein as an insured, (2) any such owner or successor in ownership of any such indebtedness who acquires the land described in Schedule A or any part thereof, by lawful means in satisfaction of said in-debtedness or any part thereof, (3) any governmental agency or instru-mentality acquiring said land under an insurance contract or guarantee insuring or guaranteeing said indebtedness or any part thereof, and (4) any person or corporation deriving an estate or interest in said land as an heir or devisee of a named insured or by reason of the dissolution, merger, or consolidation of a corporate named insured;
- "land": the land described specifically or by reference in Schedule A and improvements affixed thereto which by law constitute real prop-
- (d) "date": the exact day, hour and minute specified in Schedule A "Policy Date" (unless the context clearly requires a different meaning);
- (e) "taxing agency": the State and each county, city and county, city and district in which said land or some part thereof is situated that levies taxes or assessments on real property;
- (f) "public records": those public records which, under the recording laws, impart constructive notice of matters relating to said land.

Written Indorsement Required to **Change Policy**

10. No provision or condition of this policy can be waived or changed except by writing endorsed hereon or attached hereto signed by the President, a Vice-President, the Secretary, or an Assistant Secretary of each of the companies.

Notices Where Sent

11. All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at the office which issued this policy.

Fee Defined

12. The fee specified in Schedule A is the total fee for title search and examination, title insurance and escrow.

AFFILIATED OFFICES

Alameda County

California Pacific Title Insurance Company Fifteenth and Franklin Streets, Oakland 1164 A Street, Hayward

Butte County

Mid Valley Title and Escrow Company 183 East Sixth Street, Chico 1442 Lincoln Street, Oroville

Calaveras County

Calaveras County Title Guaranty Company Post Office Box 806, San Andreas

Contra Costa County

California Pacific Title Company, Contra Costa Division Main at Court Street, Martinez 2566 Macdonald Avenue, Richmond 1950 Mt. Diablo Boulevard, Walnut Creek

Los Angeles County

Title Insurance and Trust Company 433 South Spring Street, Los Angeles

Marin County

California Pacific Title Company, Marin Division 1200 Lincoln Avenue, San Rafael

Monterey County

Monterey County Title Company 16 West Gabilan Street, Salinas Pearl at Tyler Street, Monterey

Sacramento County

California Pacific Title Company, Sacramento Division 801 J Street, Sacramento 2212 K Street, Sacramento 3517 Marconi Avenue, Sacramento

POLICY OF TITLE INSURANCE

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY

AND

TITLE INSURANCE AND TRUST COMPANY

> ISSUED IN ALAMEDA COUNTY

CALIFORNIA PACIFIC TITLE
INSURANCE COMPANY

DIVISION OF TITLE INSURANCE AND TRUST COMPANY

15th AND FRANKLIN STREETS OAKLAND, CALIFORNIA

AFFILIATED OFFICES

San Francisco

California Pacific Title Insurance Company 148 Montgomery Street, San Francisco 1501 Noriega Street, San Francisco 3540 Geary Boulevard, San Francisco

Santa Clara County

California Pacific Title Insurance Company
66 North First Street, San Jose 13
321 South Monroe Street, San Jose
585 Bryant Street, Palo Alto
168 Main Street, Los Altos
344 South Murphy Avenue, Sunnyvale

Santa Cruz County

California Pacific Title Company Front at Cooper Street, Santa Cruz 11 Alexander Street, Watsonville

San Joaquin County

California Pacific Title Company, San Joaquin Division El Dorado at Lindsay Street, Stockton

San Mateo County

California Pacific Title Insurance Company 2424 Broadway, Redwood City 210 Fifth Avenue, San Mateo 44 Westlake Court, Daly City

Shasta County

North Valley Title and Escrow Company 1301 Court Street, Redding

Sonoma County

Sonoma County Land Title Company 538 Mendocino Avenue, Santa Rosa

Movember 2, 1959

Celifornia Pacific Title Insurance Co. 15th & Franklin Streets Celifornia Celifornia

Centlemen:

Please refer to your Application No. Soldto at 41.

Enclosed are the following:

One Certified copy of Deed from Pearl Kessler with certification of H. H. Burbank, City Clerk, accepting deed.
One City Warrant in the amount of \$190.00.

it is my understanding that seller's instructions have been given to you

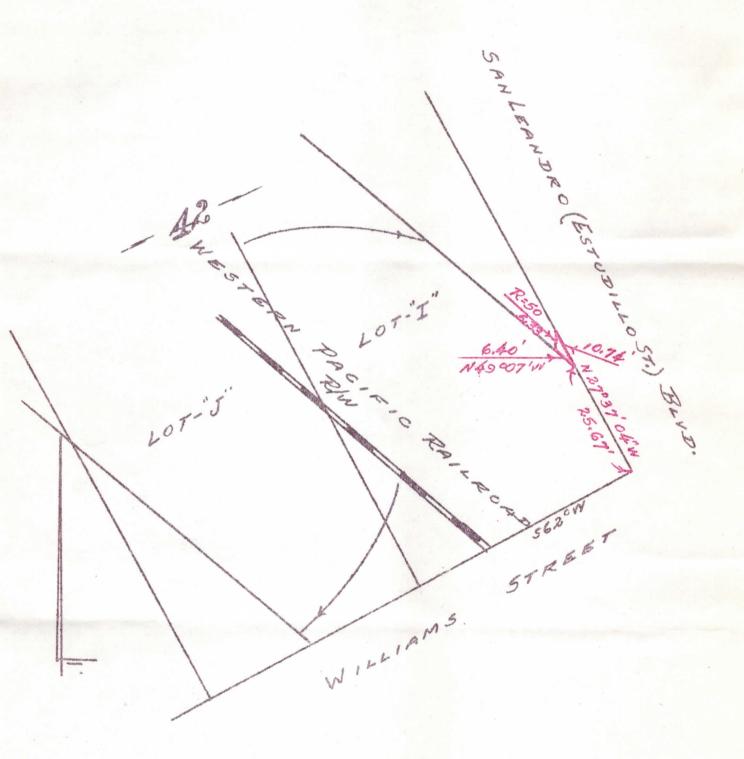
Upon recordation of deed and issuance of the policy of title insurance showing the title vested in the City of San Leandro free and clear of all encumbrances, you are suthorized to deliver this payment to the persons entitled thereto. Taxes are to be pro-rated as of date of recording of deed. Please have deed recorded and returned directly to the City Clerk, City Hall, San Leaniro, California.

Tern frag Lones

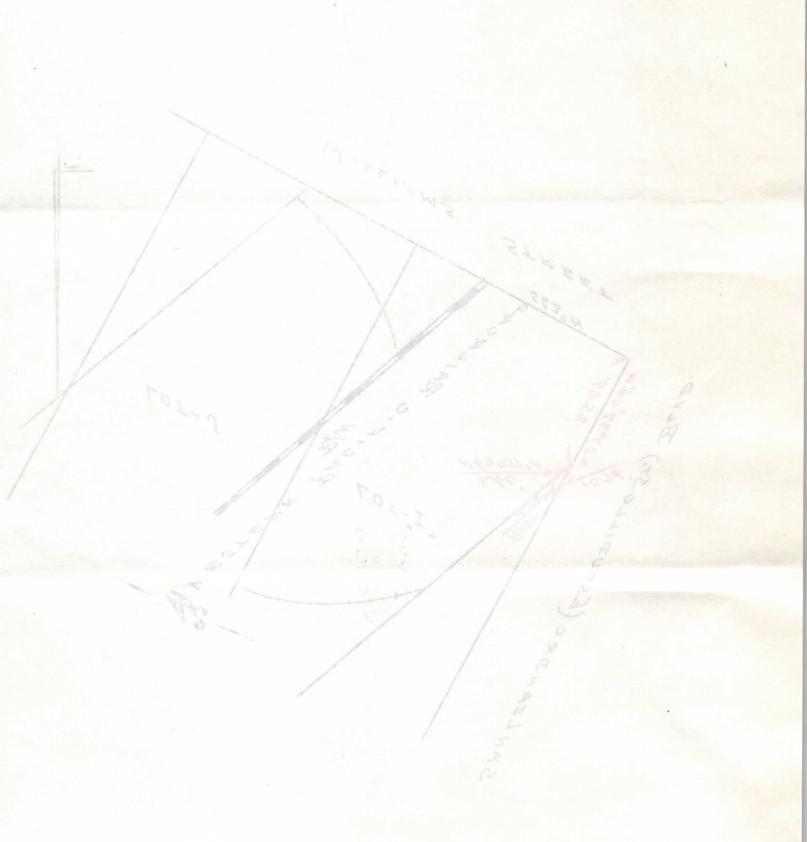
H. W. Lindebl.

Enel. S ec-Carden Elorden Elorden Elorden

Purhang . Areason 50~0#7C## Grale 2 Musses officer R. H. Linkonly, deny truth house. dity hall, ben leashing, Chiliothia. seed, Places have seed recorded and returned directly to the City Clark, multipled thereto. Innes are to be pro-much as of date of recording of encumbrances, you are nathertied to deliver tota payment to the persons showing the title wested in the city of San Leandro free and sleep of ell Upon recordation of doed and isonance of the policy of vitle insurance by read rich Real torse. It is my universtanding that seller's instructions have been given to you one dity taxtant in the scennt of \$190,00. H. H. Burbush, My Cleak, sempling dood. one cortified capy of Doed thon Pearl Reseive with sertification of Buelouce are the followings These reser to your application no. Totado M. 41. Octobrom a owniamer re, can formia But a property bureath Colifornia lucifia Title Incurance Co. Movember 2, 1999



This diagram is delineated from the records in the office of the County Recorder of the County in which the property herein concerned is situated, and is not a part of this report or policy. The location of said property, and of the boundary lines thereof and the monuments referred to therein, should be determined by a survey, if deemed necessary by the insured.



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