



Fidelity National Title[®]

Insurance Company

July 22, 2022

VIA U.S. MAIL AND EMAIL

Dr. Cherlyn H.T. Jones
P.O. Box 2911
Kalispell, MT 59903
cjtjones@protonmail.com

RE: Claim Number: 925627
Policy Number: 2730626-221818823
Insured: Cheryl H.T. Jones
Property: As described in Schedule A

Dear Ms. Jones,

This letter is to notify you that the above-noted claim submitted to Fidelity National Title Insurance has been transferred to me for further administration. For future questions or correspondence on your claim, please contact:

Mersadie Moore
Claims Counsel, AVP
Fidelity National Title Group
2533 North 117th Avenue | Omaha, NE 68164
P: (402) 498-7010 | F: (402) 496-8802
Mersadie.Moore@fnf.com

Please feel free to contact me with any questions you may have. All future correspondence regarding this claim should be directed to my attention. Please include the above claim number on all future correspondence.

Sincerely,
Mersadie
Moore

Digitally signed by Mersadie Moore
DN: cn=Mersadie Moore, c=US,
email=mersadie.moore@fnf.com
Date: 2022.07.22 16:09:55 -05'00'

Mersadie Moore
Claims Counsel, AVP



Fidelity National Title[®]

Insurance Company

July 22, 2022

VIA U.S. MAIL AND EMAIL

Dr. Cherlyn H.T. Jones
P.O. Box 2911
Kalispell, MT 59903
chtjones@protonmail.com

RE: Claim Number: 925627
Policy Number: 2730626-221818823
Insured: Cheryl H.T. Jones (the "Insured")
Property: As described in Schedule A (the "Property")

Dear Dr. Jones,

This letter is to inform you that Fidelity National Title Insurance Company (the "Company"), has reviewed the information submitted with the above-referenced claim. As discussed below, the Company has determined that coverage is afforded for this matter subject to the terms and conditions of the Policy (defined below).

The facts from which this claim arose, as the Company understands them, are as follows: On or about October 25, 2019, the Insured acquired title to the Property via warranty deed. In connection with this transaction, the Insured was issued a 2006 ALTA Owner's Policy of Title Insurance (the "Policy"). While preparing to develop the Property, the Insured discovered an alleged access issue. Specifically, the Insured discovered that a roadway commonly known as the Lower Lamaraux Creek Road is private property and that the Property does not benefit from an easement to use the roadway. You have submitted this claim to address the Property's right of access to a public road.

Covered Risk 4 insures against "No right of access to and from the Land." According to the Company's investigation, the Property lacks a right of access to a public road, and the Company accepts coverage for the claim.

The Company is currently evaluating its options to resolve this claim according to the terms, exclusions, and conditions of the Policy, and will keep you apprised as this matter develops. Please note that the Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title, as insured, or to prevent or reduce loss or damage to the Insured.

Please be advised that the Company may continue its independent investigation of this matter and maintains the right to assert any defense, including a defense which is not apparent at this time and becomes apparent during the course of its continuing investigation of the above-referenced claim. The Company maintains any and all rights and defenses that it has under the Policy or under any applicable legal theory or principle.

Please note that reference to any particular provision of the Policy in this letter shall not be construed as a waiver of any other term or provision. The Company retains the right to supplement this letter.

Please contact me at (402) 498-7092 or John.McGuinness@fnf.com should you have any questions or concerns regarding this matter. Please reference the above claim number in all communications with this office.

Sincerely,

A handwritten signature in cursive script, appearing to read "John McGuinness".

John McGuinness
Claims Counsel, AVP