CERTIFICATE OF TITLE

First American Title Insurance Company

Title No. 3020-543378

First American Title Insurance Company ("the Company") certifies to the "proposed insured(s)" listed herein that an examination of title to the premises described in Schedule A has been made in accordance with its usual procedure and agrees to issue its standard form of title insurance policy authorized by the Insurance Department of the State of New York, in the amount set forth herein, insuring the interest set forth herein, and the marketability thereof, in the premises described in Schedule A, after the closing of the transaction in conformance with the requirements and procedures approved by the Company and after the payment of the premium and fees associated herewith excepting (a) all loss or damage by reason of the estates, interests, defects, objections, liens, encumbrances and other matters set forth herein that are not disposed of to the satisfaction of the Company prior to such closing or issuance of the policy (b) any question or objection coming to the attention of the Company before the date of closing, or if there be no closing, before the issuance of the policy.

This Agreement to insure shall terminate (1) if the prospective insured, his or her attorney or agent makes any untrue statement with respect to any material fact or suppresses or fails to disclose any material fact or if any untrue answers are given to material inquires by or on behalf of the Company; or (2) upon the issuance of title insurance in accordance herewith. In the event that this Certificate is endorsed and redated by an authorized representative of the Company after the closing of the transaction and payment of the premium and fees associated herewith, such "redated" Certificate shall serve as evidence of the title insurance issued until such time as a policy of title insurance is delivered to the insured. Any claim made under the redated Certificate shall be restricted to the conditions, stipulations and exclusions from coverage of the standard form of title insurance policy issued by the Company.

THIS REPORT IS NOT A TITLE INSURANCE POLICY! PLEASE READ IT CAREFULLY.
THE REPORT MAY SET FORTH EXCLUSIONS UNDER THE TITLE INSURANCE POLICY AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE PROPERTY.
YOU SHOULD CONSIDER THIS INFORMATION CAREFULLY.

First American Title Insurance Company

Dennis J. Gilmore
President

Jeffrey S. Robinson
Secretary

CLOSING REQUIREMENTS

1. CLOSING DATE: In order to facilitate the closing of title, please notify the closing department at least 48 hours prior to the closing, of the date and place of closing, so that searches may be continued.

2. PROOF OF IDENTITY: Identity of all persons executing the papers delivered on the closing must be established to the satisfaction of the Company.

3. POWER OF ATTORNEY: If any of the closing instruments are to be executed pursuant to a Power of Attorney, a copy of such Power should be submitted to the Company prior to closing. THE IDENTITY OF THE PRINCIPAL EXECUTING THE POWER AND THE CONTINUED EFFECTIVENESS OF THE POWER MUST BE ESTABLISHED TO THE SATISFACTION OF THE COMPANY. The Power must be in recordable form.

4. CLOSING INSTRUMENTS: If any of the closing instruments will be other than commonly used forms or contain unusual provisions, the closing can be simplified and expedited by furnishing the Company with copies of the proposed documents in advance of closing.

5. LIEN LAW CLAUSE: Deeds and mortgages must contain the covenant required by Section 13 of the Lien Law. The covenant is not required in deeds from referees or other persons appointed by a court for the sole purpose of selling property.

6. REFERENCE TO SURVEYS AND MAPS: Closing instruments should make no reference to surveys or maps unless such surveys or maps are on file.

7. INTERMEDIARY DEEDS: In the event an intermediary will come into title at closing, other than the ultimate insured, the name of such party must be furnished to the Company in advance of closing so that appropriate searches can be made and relevant exceptions considered.

MISCELLANEOUS PROVISIONS

1. THIS CERTIFICATE IS INTENDED FOR LAWYERS ONLY. YOUR LAWYER SHOULD BE CONSULTED BEFORE TAKING ANY ACTION BASED UPON THE CONTENTS HEREOF.

2. THE COMPANY'S CLOSER MAY NOT ACT AS LEGAL ADVISOR FOR ANY OF THE PARTIES OR DRAW LEGAL INSTRUMENTS FOR THEM. THE CLOSER IS PERMITTED TO BE OF ASSISTANCE ONLY TO AN ATTORNEY.

3. Our policy will except from coverage any state of facts which an accurate survey might show, unless survey coverage is ordered. When such coverage is ordered, this certificate will set forth the specific survey exceptions which we will include in our policy. Whenever the word "trim" is used in any survey exceptions from coverage, it shall be deemed to include, roof cornices, mouldings, belt courses, water tables, keystones, pilasters, portico, balcony all of which project beyond the street line.

4. Our examination of the title includes a search for any unexpired financing statements which affect fixtures and which have been properly filed and indexed pursuant to the Uniform Commercial Code in the office of the recording officer of the county in which the real property lies. No search has been made for other financing statements because we do not insure title to personal property. We will on request, in connection with the issuance of a title insurance policy, prepare such search for an additional charge. Our liability in connection with such search is limited to $1,000.00.

5. This company must be notified immediately of the recording or the filing, after the date of this certificate, of any instrument and of the discharge or other disposition of any mortgage, judgment, lien or any other matter set forth in this certificate and of any change in the transaction to be insured or the parties thereto. The continuation will not otherwise disclose the disposition of any lien.

6. If affirmative insurance is desired regarding any of the restrictive covenants with respect to new construction or alterations, please request such insurance in advance of closing as this request should not be considered at closing.

7. If it is discovered that there is additional property or an appurtenant easement for which insurance is desired, please contact the Company in advance of closing so that an appropriate title search may be made. In some cases, our rate manual provides for an additional charge for such insurance.

		AMENDED	**07/25/2017 (vr)**
Proposed Insured		Title No.:	3020-543378
Purchaser:	Avalonbay Communities, Inc.	Effective Date:	06/30/2017
Mortgagee:		Redated:	

Amount of Insurance:
Fee:
Mortgage:

THIS COMPANY CERTIFIES that a good and marketable title to the premises described in Schedule "A", subject to the liens, encumbrances and other matters, if any, set forth in this certificate may be conveyed and or mortgaged by:

BLUE ISLAND DEVELOPMENT LLC

Which acquired title by deed from Cibro Petroleum Westchester, Inc. dated 10/31/2000 recorded 11/10/2000 in Liber 11274 Cp 199

Premises described in Schedule "A" are known as:

Address:	11.6 Acres - Map of Island Park, Long Beach -Sheet 19 - Map #605, filed 5/21/1926, Block 201,202,213,214 & P/O 215, Long Beach, New York		
County:	Nassau	City:	Long Beach
District:			
Section:			
Block:	381		
Lot:	35, 36, 102, 314 & 328		

For any Title Clearance Questions
on this Report please call
MATTHEW CAHILL
SENIOR DIVISIONAL UNDERWRITING COUNSEL
(212) 850-0646
mcahill@firstam.com

LF/jnc

Title No. 3020-543378

SCHEDULE "A"

ALL THAT CERTAIN PLOT, PIECE, OR PARCEL OF LAND, SITUATE, LYING, AND BEING NEAR THE CITY OF LONG BEACH AND THE INCORPORATED VILLAGE OF ISLAND PARK, IN THE TOWN OF HEMPSTEAD, COUNTY OF NASSAU AND STATE OF NEW YORK, MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE EASTERLY SIDE OF WASHINGTON AVENUE WITH THE SOUTHERLY SIDE OF ISLAND PARKWAY SOUTH;

RUNNING THENCE FROM SAID POINT OF BEGINNING SOUTH 76° 46' 04" EAST ALONG THE SOUTHERLY SIDE OF ISLAND PARKWAY SOUTH A DISTANCE OF 124.10 FEET;

THENCE SOUTHERLY AND WESTERLY ALONG ISLAND PARK CANAL, THE BASIN, WRECK LEAD CHANNEL, AND SIMMONS HASSOCK CREEK, THE FOLLOWING 11 COURSES AND DISTANCES:

(1) SOUTH 13° 13' 56" WEST A DISTANCE OF 338.00 FEET;
(2) SOUTH 9° 29' 15" EAST A DISTANCE OF 133.16 FEET;
(3) SOUTH 25° 18' 23" EAST A DISTANCE OF 119.09 FEET;
(4) SOUTH 13° 13' 56" WEST A DISTANCE OF 101.00 FEET;
(5) SOUTH 51° 53' 31" WEST A DISTANCE OF 95.00 FEET;
(6) NORTH 86° 21' 06" WEST A DISTANCE OF 117.25 FEET;
(7) NORTH 76° 46' 04" WEST A DISTANCE OF 85.00 FEET;
(8) SOUTH 88° 45' 00" WEST A DISTANCE OF 170.00 FEET;
(9) NORTH 63° 15' 00" WEST A DISTANCE OF 112.01 FEET;
(10) NORTH 34° 16' 31" WEST A DISTANCE OF 278.94 FEET;
(11) NORTH 45° 07' 24" WEST A DISTANCE OF 99.99 FEET TO A POINT;

THENCE NORTH 44° 52' 36" EAST, A DISTANCE OF 82.00 FEET TO A POINT;

THENCE NORTH 45° 07' 24" WEST, A DISTANCE OF 26.11 FEET TO A POINT;

THENCE NORTH 44° 52' 36" EAST, A DISTANCE OF 25.95 FEET TO A POINT;

THENCE NORTH 45° 07' 24" WEST, A DISTANCE OF 100.00 FEET TO THE EASTERLY SIDE OF SHERIDAN PLACE;

THENCE NORTH 44° 52' 36" EAST, ALONG THE EASTERLY SIDE OF SHERIDAN PLACE A DISTANCE OF 430.00 FEET TO THE SOUTHERLY SIDE OF ISLAND PARKWAY SOUTH;

THENCE SOUTH 76° 46' 04" EAST, ALONG THE SOUTHERLY SIDE OF ISLAND PARKWAY SOUTH A DISTANCE OF 349.66 FEET TO THE WESTERLY SIDE OF WASHINGTON AVENUE;

THENCE SOUTH 13° 13' 56" WEST, ALONG THE WESTERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 600.00 FEET TO A POINT;

THENCE NORTH 76° 46' 04" WEST, ALONG THE NORTHERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 59.20 FEET TO A POINT;

THENCE SOUTH 01° 23' 24" EAST, ALONG THE WESTERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 137.45 FEET TO A POINT;

CONTINUED...

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SCHEDULE "A" CONTINUED

THENCE SOUTH 76° 46' 04" EAST, ALONG THE SOUTHERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 10.33 FEET TO A POINT;

THENCE NORTH 01° 23' 24" WEST, ALONG THE EASTERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 103.35 FEET TO A POINT;

THENCE SOUTH 76° 46' 04" EAST, A DISTANCE OF 90.26 FEET TO A POINT;

THENCE NORTH 13° 13' 56" EAST ALONG THE EASTERLY SIDE OF WASHINGTON AVENUE A DISTANCE OF 633.00 FEET TO THE SOUTHERLY SIDE OF ISLAND PARKWAY SOUTH AND THE POINT OR PLACE OF BEGINNING.

THE policy to be issued under this report will insure the title to such buildings and improvements erected on the premises, which by law constitute real property.

FOR CONVEYANCING ONLY: TOGETHER with all the right, title and interest of the party of the first part, of in and to the land lying in the street in front of and adjoining said premises.

Title No. 3020-543378

SCHEDULE "B-I"
(REQUIREMENTS)

THE FOLLOWING ARE REQUIREMENTS TO BE COMPLIED WITH FOR A TITLE POLICY TO ISSUE:

1. Possible private and public easements within the beds of former Canal Place and Sherman Place for the purposes of access, the supplying of water, telephone service, electricity and gas, and for the installing, maintaining and replacing of cables, sewers, conduits, pipes and mains.
NOTE: On receipt of satisfactory written proof from a public utility that it has no facilities in the beds of former Canal Place and Sherman Place, this exception will be amended.

2. Searches, including judgments, federal tax liens and bankruptcies have been run against Blue Island Development LLC, the certified owner(s) herein and the following must be disposed of: NO RETURNS.

3. Re: Blue Island Development LLC

   (a) Proof is required of its formation and that it has not been dissolved. Proof is also required that there has been no change in the composition of the Limited Liability Company.

   (b) A copy of its Articles of Organization and any amendments thereto, must be delivered to the Company for review in advance of closing.

   (c) A copy of its Operating Agreement and any amendments thereto, must be delivered to the Company for review in advance of closing.

   (d) Proof is required that the transaction to be insured has been duly authorized.

   (e) The name(s) of the managing member(s) must be furnished to this Company in advance of the closing so that federal tax lien and bankruptcy searches can be run. If the limited liability company does not have managing members, please contact Company Counsel to identify the names of the members as to whom said searches are to be run.

   NOTE: At least two-thirds in interest of the members at a duly called and noticed meeting are required to vote for or consent in writing to a sale, lease or mortgage, pursuant to Sections 402, 403, 405 and 407 of the Limited Liability Company Law. Counsel must be advised in advance of the closing if less than two-thirds have voted for or consented in writing to the proposed transaction (or that such a vote or consent is anticipated) to determine if there is or will be due authority to convey.

   Conveyances by a Limited Liability Company formed on and after August 31, 1999, and a previously formed Limited Liability Company having amended its Operating Agreement to so provide, may proceed on the vote of a majority in interest of its members.

4. A copy of the Contract of Sale must be submitted for consideration prior to closing.

   NOTE: When applicable, a copy of the Contract of Sale must be submitted with the New York City Real Property Transfer Tax Return (RPT) when the consideration is $400,000.00 or more.

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SCHEDULE B-I Continued
(REQUIREMENTS)

5. If the proposed insured is a corporation, a limited liability company, a limited liability partnership or a limited partnership, proof of due formation must be furnished at or prior to closing.

6. The original filed maps showed two streets, Canal Place abutting old blocks 213 and 214 and Sherman Place lying east of Washington Avenue. These streets were encumbered by a mortgage which was foreclosed. Deed from the referee to the lender in foreclosure conveyed all tight title and interest to the streets. Subsequent conveyances out of the lender included the beds of these two streets. They were removed from the tax map and taxed as part of regular tax lots in 1948. While it is clear that title passed by these early deeds and subsequent deeds of record, it may be prudent, seeing as the remaining bed of Sherman Place and Washington avenue are to be abandoned and de-mapped, to include the beds of these two streets as well in the abandonment.

7. Proof must be submitted to this Company that no notice to install or repair sidewalks and/or curbs on the premises described in Schedule A herein has been received by the certified owner of said land.

8. To verify at closing the identity of the persons who are executing closing documents, two forms of identification, at least one of which is to contain a photograph, is required to be presented.

9. Note: Payment at closing of any amount exceeding $5,000.00 must be made by a bank or certified check, by a check issued from an attorney's escrow account, or by wired funds.

10. FOR INFORMATION ONLY:

    RE: Real Property Tax Payments

    NOTE: The recording of documents has been significantly delayed by many county recording offices in New York State. When real estate tax payments become due prior to the recording of a deed, the local tax assessor may not have sufficient information as to where tax bills are to be sent. Where this is an issue, it may be advisable to contact the office of your local tax assessor with a copy of the closing deed. First American is not responsible for the failure to receive real estate tax bills or for any additional charges that may result from the failure to timely pay such amounts. The prompt payment of real estate taxes is the responsibility of the property owner and its mortgage lender.

11. Note: Contact Counsel for the Company in advance of closing if a document is to be executed pursuant to a power of attorney.

12. **ADDED 07/25/2017 (vr)** Note: County Clerks require that each Form RP-5217, the Real Property Transfer Report, be printed as a 8 ½" X 14" legal size document. In addition, no handwritten information is accepted and bar coded Form RP-5217-PDF will only be accepted by the County Clerk, in counties in which the RP-5217-PDF is accepted, when the form has been completed online at http://www.tax.ny.gov/pdf/current_forms/orpts/rp5217.pdf. Compliance with these requirements is necessary to record the deed being insured. For a list of counties accepting Form RP-5217-PDF go to http://www.tax.ny.gov/research/property/assess/rp5217/index.htm.

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SCHEDULE "B-II"
(EXCEPTIONS)

THE POLICY WILL INCLUDE AS EXCEPTIONS TO TITLE THE FOLLOWING MATTERS UNLESS THEY ARE DISPOSED OF TO THE SATISFACTION OF THE COMPANY:

1. Rights of tenants or persons in possession, if any.

2. Taxes, tax liens, tax sales, water rates, sewer rents and assessments set forth herein.

3. Survey Reading herein.

4. There (is) are no open mortgage(s) of record. (See Mortgage Schedule herein)

5. Covenants and Restrictions in deed recorded 7/28/1972 in Liber 8418 Cp 72 (See Post). Affects northwesterly part of premises. Policy will insure that the covenants and restrictions herein do not contain a right of re-entry nor any provision for forfeiture of reversion of title. Policy will insure against loss or damage by reason of the enforcement of said covenants and restrictions in the event a building permit is approved to erect a structure on said premises.

6. Revocable Agreement recorded in Liber 8704 Cp 74 (See Post). The Company is attempting to locate a more legible copy of this Agreement. Upon receipt of a legible copy that discloses that the benefited parcels under said Agreement are part of the land set forth in Schedule A here, tihs exception will be omitted. Policy will insure that said Agreement may be unilaterally terminated by the owner of the premises to be insured.

7. Declaration of Covenants and Restrictions recorded 12/17/1973 in Liber 8626 Cp 297 (See Post). Policy will insure that the covenants and restrictions herein do not contain a right of re-entry nor any provision for forfeiture of reversion of title. To be omitted upon receipt of a survey showing that the tanks have been removed.

8. FOR INFORMATION ONLY: Releases from damages by reason of change of grade of town roads recorded 3/25/1966 in Liber 7496 Cp 112, 116, 124, 126 and 128 (See Post). Affects streets.

9. FOR INFORMATION ONLY: Dedication of Drainage Easement to the Town of Hempstead recorded 3/31/1966 in Liber 7498 Cp 244 (See Post). Affects streets.

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SCHEDULE B-II Continued
(EXCEPTIONS)

10. FOR INFORMATION ONLY: Appurtenant Easement over bridges in deed recorded 6/20/1935 in Liber 1839 Cp 74 (See Post).

11. A) Covenants and Restrictions contained in a Declaration recorded 4/28/2008 in Liber 12388 cp 255. (See Post)

    WITH REGARD THERETO:

    B) Modification of Covenants and Restrictions contained in a Declaration recorded 9/21/2010 in Liber 12651 cp 880. (See Post)

12. **OMITTED 07/25/2017 (vr)** Memorandum of Contract made between Blue Island Development, LLC and AvalonBay Communities, Inc. recorded 4/14/2013 in Liber 12931 cp. 836. (See Post)

13. No title is insured to any land lying below the high water line of Wreck Lead Channel, Simmons Hassock Creek, The Basin and Island Park Canal, its arms, branches and tributaries by whatever name called, as the same now exists or formerly existed.

14. Policy excepts the right of the United States of America to enter upon and take possession, without compensation, of lands lying below the high water line of Wreck Lead Channel, Simmons Hassock Creek, The Basin and Island Park Canal as the same now exists or formerly existed.

15. Riparian rights and easements of others over Wreck Lead Channel, Simmons Hassock Creek, The Basin and Island Park Canal; but the Policy does not insure any rights or easements in favor of the owner of the premises described in Schedule A herein.

16. **ADDED 07/25/2017 (vr)** Memorandum of Agreement made between Blue Island Development, LLC and AvalonBay Communities, Inc., dated as of 06/06/2014 and recorded 08/25/2014 in Liber 13111 Cp. 949. (See Post)

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SURVEY READING

Survey made by Barrett, Bonacci & Van Weele, PC dated 10/18/2012 shows the following:

A) Variations between the locations of fences, wood bulkheads and the record lines of title.

B) Floating docks and rip rap encroach undisclosed distances into Wreck Lead Channel.

C) Deck and building encroach undisclosed distances into Simmons Hassock Creek.

D) Area of Revocable Agreement For Ingress and Egress is located on the westerly portion of the subject premises.

E) Portion of subject premises subject to covenants and restrictions is located in the northwesterly portion of same.

F) Overhead wires cross subject premises. Policy excepts possible rights and easements of others to use and maintain the same.

G) Bituminous pavement extends undisclosed distances onto Washington Avenue.

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MORTGAGE SCHEDULE

NONE OF RECORD

This title report does not show all the terms and provisions of the mortgage(s) set forth herein. Interested parties should contact the holder(s) thereof to ascertain the terms, covenants and conditions contained therein, and to determine if there are any unrecorded amendments or modifications thereto.

CONSUMER NOTICES AND DISCLOSURES AS REQUIRED PURSUANT TO NEW YORK INSURANCE LAW:

Date: July 25, 2017
Order/File No. 3020-543378
The Property: 11.6 Acres - Map of Island Park, Long Beach -Sheet 19 - Map #605, filed 5/21/1926, Block 201,202,213,214 & P/O 215, Long Beach, NY
To: (Borrower(s)) Avalonbay Communities, Inc.

These disclosures and Notices are for the purposes of compliance with New York Insurance law and do not alter or change the coverages, exceptions, exclusions, or conditions of the final policies issued in connection with the subject transaction. Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars ($5,000.00) and the stated value of the claim for each such violation.

THIS REPORT IS NOT A TITLE INSURANCE POLICY. PLEASE REVIEW THIS REPORT WITH A REAL ESTATE PROFESSIONAL REPRESENTING YOUR INTEREST IN THIS TRANSACTION. PLEASE READ IT CAREFULLY. THE REPORT MAY SET FORTH EXCLUSIONS UNDER THE TITLE INSURANCE POLICY AND MAY NOT LIST ALL LIENS, DEFECTS, AND ENCUMBRANCES AFFECTING TITLE TO THE PROPERTY. YOU SHOULD CONSIDER THIS INFORMATION CAREFULLY.

NOTICE CONCERNING AVAILABILITY OF AN "OWNER'S" POLICY OF TITLE INSURANCE

Please indicate that this transaction is either: a refinance_____ or, a purchase_____.

Our records indicate that you currently are seeking only a "Lender's" title insurance policy, not an "Owner's" title insurance policy.

You have the option of purchasing an Owner's insurance policy. Please read the following disclosures concerning "Lender's" and "Owner's" title insurance policies, and initial in the space provided to confirm that you have read and understand the disclosures.

_____ I/We acknowledge that the Lender's title insurance policy issued in connection with this financing provides insurance to the lender only and does not insure my/our interest in the property as the owner(s) of the property.

_____ I/We acknowledge that I/we understand that the Lender's policy insures that the lender has a valid and enforceable encumbrance on the property that I/we own or that I/we am/are purchasing. An Owner's Policy, if purchased by me/us, would insure me/us and provide me/us with an opportunity for a legal defense against claims made against the title to the property. The Owners' policy would also protect my/our equity in the property and assure the marketability of the property when I/we sell it. Without an Owners' policy I/we do not get those protections.

_____I/We acknowledge that I/We have been given the opportunity to purchase an Owner's policy and that the website for First American Title Insurance Company title policy premium and endorsement rates is http://facc.firstam.com/ and the Phone Number is (800) 724-0040.

I/We may obtain an Owner's Policy of Title Insurance which provides title insurance to me/us and the total premium for both policies will be $_____.

This is an additional $_____ above the cost of the Lender's Policy.

_____ I/We do request Owner's Policy of title insurance.

_____ I/We do not request Owner's Policy of title insurance.

TO BE SIGNED BY BUYER(S)/BORROWER(S)

_____

Buyer/Borrower

_____

Buyer/Borrower

FIRST AMERICAN TITLE INSURANCE

Municipality Contact Information

PARKING VIOLATIONS: A Satisfaction of Judgment must be obtained from the Parking Violations Bureau located at any of the below addresses. Said Satisfaction should then be filed with the New York County Clerk's Office located at 60 Centre Street, New York, NY and upon paying an **$8.00** fee they will issue a Certificate of Disposition.

P.V.A. HELP CENTER DAY & HOURS: (212) 477-4430
MANHATTAN HELP CENTER: 66 John Street, 2nd Floor, New York, NY 10038
BRONX HELP CENTER: 1400 Williamsbridge Road
BROOKLYN HELP CENTER: 216 Joralemon Street
QUEENS HELP CENTER: 89-61 162nd Street
STATEN ISLAND HELP CENTER: 300 St. Marks Place
THE HELP CENTERS ARE OPEN MONDAY THROUGH FRIDAY – 8:30am to 7:00pm

NEW YORK STATE TAX COMMISSION LIENS – For information regarding disposition and payments, please write: Tax Compliance Division, P.O. Box 5149, Albany, New York 12205 or call (800) 835-3554 or (800) 452-0455.

FEDERAL TAX LIENS – For information regarding disposition and payments, please write: The Internal Revenue Services, 120 Church Street, New York, New York 10013 or at 210 East Post Road, White Plains, New York or call (800) 829-1040.

CITY OF NEW YORK LIENS – For information regarding disposition and payments, please write: The Department of Finance, Bureau of Tax Collection, 59 Maiden Lane, 24th Floor, New York, NY 10038 or call (212) 440-5400 or (212) 440-5479.

HIGHWAY DEPARTMENT (sidewalk violations) – For information regarding disposition and payments, Please write: NYC Dept. Of Transportation, 55 Water Street, New York, NY 10041 or call (212) 839-4302.

ENVIRONMENTAL CONTROL LIENS – For information regarding disposition and payments, please write: The Environmental Control Board, 66 John Street, 10th Floor, New York, NY 10038 or call (212) 560-6270.

TRANSIT ADJUDICATION LIENS – For information regarding disposition and payments, please write: 29 Gallatin Place, 3rd Floor (Bet. Fulton & Livingston St's.) Brooklyn, NY 11201 or call (347) 643-5805.

NEW YORK STATE INDUSTRIAL COMMISSIONER – For information regarding disposition and payments, please write: N.Y.S. Department of Labor, Building 12, State Campus, Room 509, Albany, NY 12340 or call (518) 457-5789 or (518) 457-0390.

INTEREST CLERK – For interest on all outstanding taxes in the City of New York or questions regarding In-Rem, please write: The City of New York, Department of Finance Adams Street, 345 Adams Street, 5th Floor, Brooklyn, NY 11201 or call (718) 935-6153.

First American Title

Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.