Scope note. underwriterreview.com ("Underwriter Review") is the name of our website. It is not itself a service, product or named offering. Through the website, Patera Ventures LLC offers two services : Records Pull (free online public-records retrieval) and the 9.6 commitment review (a software review of the commitment and documents you upload). Both services are offered through the website as stated in Section 1.1 and Section 2.1. Both help your Examiner’s job. They are research aids for professional use only, with no third-party reliance, and liability limited as stated. Patera Ventures LLC is not a law firm, title insurance company, title agency or county recorder , is not a substitute for your Examiner (who remains in charge), and does not perform an official search of record. For Records Pull , the software retrieves free online records it can reach and flags items. For the 9.6 commitment review , the software reads only the files uploaded on that order and flags items for your Examiner to verify (Section 2.A). There is no human review of Output, and your Examiner verifies everything. This note does not amend existing orders.

Effective December 1, 2026 . Version: Website Terms of Service v1.14. The HTML Terms and the downloadable PDF Terms are the same version. These Terms apply to orders placed on or after the Effective Date; orders placed earlier stay under the Terms that applied when they were placed (Section 21.1).

Activation Date: November 16, 2026 . A paid Records Pull results file is released only when the software can retrieve and check the county records for the order and complete a review. If that cannot be done, the order is not fulfilled and no results file is delivered. There is no lesser results file of recorder indexes or images alone. Features that appear only when Output is released (county-direct auditor/GIS, Name check, issues log, Cliff Notes) exist only when the software actually releases a Records Pull review; there is no lesser pre-Activation recorder product. Until we post an Activation Date on this page, we do not accept paid Records Pull orders. Even after an Activation Date is posted, Records Pull is not offered for properties in the 14 excepted counties listed in Section 11.8. If a paid order does not produce Output that we deliver to you, we cancel it and refund the fee in full to the original payment method (Section 9.3). The software decides at the time each order runs whether Output can be released; there is no stored Activation Date field on the order.

Company: Patera Ventures LLC, an Ohio limited liability company (Ohio entity #5699984) ("we," "us," "our").

Contact: orders@underwriterreview.com - Patera Ventures LLC, 6283 Wolff Rd, Medina, Ohio 44256

YOU MUST VERIFY EVERYTHING BEFORE YOU RELY ON IT.
We provide software only. We do not review or fact-check Output. The title agency, agent, examiner or attorney who uses our tools is solely responsible for verifying that everything in the tool output is correct and complete, against the public records and source documents, before relying on it for any purpose. Our tools are research aids only. They do not perform a title search, they are not an abstract or a title opinion, they are not legal advice or insurance, and they do not make any underwriting decision. Your examiner performs and verifies any search; your underwriter decides insurability and issuance; you are responsible for every decision. If you do not agree, do not use the tools.

1. Who these terms apply to and how you accept them

1.1 These Terms of Service ("Terms") govern your use of our website, underwriterreview.com, and of the services we offer through it: the 9.6 commitment review (formerly called the 9.6 Flag Report Tool or 9.6 Review Tool) and Records Pull (Residential and Commercial; formerly described as Search Assist) (each a " service "). Each service is run by our software (the " Tool "; together the " Tools "). Currently, our services are offered for Ohio properties only . The 9.6 commitment review can be ordered for Ohio properties (Section 2.A). Records Pull is not currently available for paid orders until we post an Activation Date on this page (see the Activation Date paragraph) and, even then, is not offered in the 14 excepted counties listed in Section 11.8.

For a Records Pull whose Output is released, and in every 9.6 commitment review results file, a Map Exhibit (approximate plot and Not plotted list; not a survey) is included when producible (Section 2.5). If it is not producible because of a genuine geometry gap, the Output states why. A missing plot with a stated reason is not, by itself, a hold. No stated reason is a hold. The rest of the ordered Output is still delivered at the flat $20 (before any lawfully applicable tax), and the missing map alone does not create a refund and is not a reason to withhold the rest of the Output. If a map is missing or wrong because of an error on our side, we correct it free under Section 9.1, and Section 9.3 applies if we do not.

The 9.6 commitment review reads only the files uploaded on that order and flags items for your Examiner to verify (Section 2.A). It does not search public records or county websites, does not look up public GIS, and does not perform name tracing. The software does not perform OCR. If the commitment is missing, or any uploaded file cannot be read (for example, a photo or image file, or a scanned, image-only PDF), the whole order fails closed: no results file is delivered and Section 9.3 applies.

Records Pull (when Output is released under the release rule) retrieves free online county recorder indexes and free images and county-direct auditor and GIS data as required sources, and includes name tracing as defined in the Definitions. Name tracing does not query a county recorder grantor/grantee (name) index for any period, is not a search of record, and is not proof of current ownership (Sections 5-6 and 11.8). There is no recorder-only Output path in this software: when Output is not released, a paid Records Pull does not release a lesser PDF of indexes or images.

No Mineral Flag. Neither service includes a Mineral Flag or any mineral search. The software does not run a mineral check (for example, for mineral deeds or reservations, oil and gas leases, or Ohio ORC 5301.56 dormant-mineral notices or affidavits). Such an instrument may appear only as an ordinary recorder index entry in Records Pull, or as an ordinary Schedule B item in a 9.6 commitment review, if at all. Your Examiner remains responsible for mineral interests.

When a Records Pull Output is released (release rule), it includes an issues log (Definitions). The issues log is a Records Pull feature; a 9.6 commitment review results file presents its flagged items as described in Section 2.A. Orders that fail the release rule receive no results file and therefore no issues log. Records Pull - Current-vesting only, Records Pull Refresh, the Mineral Runsheet and monthly plans are not currently offered and cannot be ordered. Any description of them in these Terms applies only if and when we offer them, and separate or updated terms may apply then.

1.5 Definitions

- Cliff Notes: a short summary block at the top of every released Output. For Records Pull it is by parcel (status, key findings, and that parcel’s flagged items). For the 9.6 commitment review it summarizes the items the review flagged. Provided whenever Output is released.

- Issues log (when Records Pull Output is released): a section of the delivered Output text and

PDF that lists, as they are found, the issues the software flagged while working on the order (for example, a parcel ID, owner, legal description, right-of-way, missing exhibit or unavailable source issue). If nothing was flagged, it says "No issues were flagged." If anything was flagged, it says "Verify these before you rely on this result. This is not a guarantee of accuracy and it does not say who the current owner is." and lists each item by ID, severity and explanation. An issues log is not a separate paid product, not a human review, not a guarantee of accuracy and not a statement of who owns the property, and a log with no flagged issues does not mean there are none. If Output is not released under the release rule, there is no issues log. The issues log is a Records Pull feature; for the 9.6 commitment review , see Section 2.A.

- County-direct source: a free online source published or hosted by the county or a county office. Non-example: the State of Ohio Accela / maps.ohio.gov statewide layer.

- Name set (when Records Pull Output is released): every owner, buyer and vesting name you put on the order, the spelling variants the software expands for those names, and the county-direct parcel-owner name actually retrieved for that order (if one is retrieved). There is no numerical name cap and no truncation. Every name in the name set is listed in the Output.

- Name check / name tracing (when Records Pull Output is released): the Output section headed "Name check." It states the period (Residential: "Period: back to the recorded plat, or 40 years if no plat"; Commercial: "Period: 100 years") and that there is no numerical cap, that it is software only, and that the names are not proof of current ownership. The software lists the name set, one line per name, and compares the names from your order (and their variants) to the county-direct parcel-owner name retrieved for that order . If no county-direct parcel owner was retrieved, the Output still lists the names supplied on the order and states that no county-direct parcel owner was retrieved, so those names were not compared to an auditor or GIS owner. That is not a defect unless the owner record was reachable and the software failed to retrieve it (Section 9.1). Name tracing does not query a county recorder grantor/grantee (name) index for any period and does not compare names to recorder documents; every Name check states "A separate recorder name index was not queried." Name tracing is not a search of record, not proof of current ownership, and not a chain of title. If Output is not released, there is no Name check. The 9.6 commitment review never includes name tracing.

- Available (auditor/GIS): at the time the order runs, the source is county-direct, free, and reachable without bypassing captcha, login walls, or posted robots / automated-collection restrictions. Unavailable means a genuine gap in the source or in access that is outside our software. Examples: no county-direct source; written permission pending; captcha, login wall or a posted automated-collection ban; a paid-only (for example, Beacon-only) portal; the source does not publish the needed fields; or the site is down or not responding after reasonable retries during the run. A block caused by our exceeding a source’s posted rate limits is a provider-caused error under Section 9.1, not "unavailable." The Output lists each unavailable source with the source name, the reason, and the date and time (America/New_York) we checked . We never list a source as unavailable to describe a provider-caused retrieval failure.

- Producible (map): supportable geometry exists in the then-permitted inputs. For the 9.6 commitment review, the permitted inputs are only the courses (bearings and distances) and coordinates written in the uploaded documents. If supportable geometry exists, the Map Exhibit is produced. A map is not producible only when the geometry is missing, illegible, contradictory or

insufficient, and the Output says which. A mapping defect we caused is a Section 9.1 defect, not "not producible."

1.2 The Tools are for title professionals only : title agencies, title insurers, examiners, searchers, abstractors, attorneys and similar businesses (each a "Client," "you"). We do not offer the Tools to consumers. By ordering, you confirm you are acting for a business and have authority to bind it.

1.3 Acceptance is mandatory before any Tool run. You accept these Terms by checking the required acceptance and verification box on our order form (or by a written acceptance with the same wording, such as an email reply or signed master agreement). That box confirms you accept these Terms and our Privacy Policy, and that your examiners and underwriters are solely responsible for verifying everything in the Output before relying on it. We do not accept an order or start a Tool run until we have recorded your acceptance , including the Terms version and the date and time. We keep acceptance records for 7 years . Placing an order, sending documents, paying, or using any Output also confirms your acceptance. Electronic acceptance. You agree that checking the box, typing your name and submitting the order is your electronic signature, has the same effect as a signed paper agreement under the federal E-SIGN Act and Ohio’s Uniform Electronic Transactions Act (ORC Chapter 1306), and that we may give you notices and records electronically. If you have signed a separate written agreement with us, that agreement controls where it conflicts with these Terms.

1.4 Entire agreement. These Terms, our Privacy Policy, and the order page and order confirmation for each order (including the price and the acknowledgments you accept there) are the entire agreement between you and us about the Tools and replace any earlier proposal, draft or summary. Order of precedence: if the order page and these Terms conflict, these Terms control, except that a separate written agreement signed by both parties controls over both.

2. What the Tools are, and what they are not

2.1 Software-run services; not a professional service. We provide Records Pull , a software-run, AI-assisted service, and the 9.6 commitment review , a software review of the commitment and documents you upload (Section 2.A). The 9.6 commitment review reads only the files uploaded on that order and flags ALTA 9.6 / 9.6.1 (Private Rights) items and Schedule B-I and B-II items for your Examiner to verify. It does not state the legal effect of any document. Records Pull , when available and Output is released under the release rule, retrieves free online public records as described in Sections 1.1, 5-6 and 11.8 and flags items for your Examiner to verify. Until an Activation Date is posted, we do not accept paid Records Pull orders. When these Terms or our website refer to our " services ," they mean these ordered software runs / checkout services. They are not a professional service, a title examination or a search of record. They help your Examiner’s job but do not replace your Examiner. We do not perform any part of the examination, and no person at Patera Ventures LLC reviews Output (Section 15.3).

2.2 Not a title search, abstract, opinion, legal advice, insurance or underwriting decision. The Tools’ output (reports, worksheets, index entries, images, the Name check and issues log (when Records Pull Output is released), highlighted documents, priority labels, sample language and map exhibits, together the "Output") is an informational aid for your examiner. Output is not a title search, abstract of title, search product, certificate or opinion of title, title insurance or a

guarantee, legal advice, or an underwriting or insurability decision, and no one may rely on it as any of those.

2.3 We are not a title insurer, title agency or law firm. We do not issue, countersign or bind any commitment, policy or endorsement. We do not sell, solicit or negotiate insurance, quote premiums, or decide insurability. We do not give legal advice or opinions on the legal effect of any document or on the validity or marketability of title.

2.4 Prompts are not conclusions. Priority labels ("High / Medium / Low"), "examiner/underwriter to determine" prompts, and any sample Schedule B-I or B-II language for examiner consideration (if shown in Records Pull Output or in fictional samples) are prompts for your examiner and underwriter, not recommendations, requirements or opinions. Items flagged in a 9.6 commitment review are prompts of the same kind.

2.5 Map exhibits are approximate. NOT A SURVEY. A Map Exhibit is included with a Records Pull whose Output is released, and in every 9.6 commitment review results file, when producible (see Definitions). The Map Exhibit is its own page of the PDF and is marked approximate and not a survey. For Records Pull, when Output is released, mapping uses recorder records, any documents you supply, and county-direct GIS / parcel geometry as a required source. If Records Pull Output is not released (release rule), no Map Exhibit is delivered. For the 9.6 commitment review, mapping uses only the courses (bearings and distances) and coordinates written in the uploaded documents; it does not look up public GIS or any county source. Items that cannot be drawn, including a bearing the software does not recognize, are listed on a Not plotted list with the reason; the software does not guess them. Separate figures are drawn separately and are not overlaid unless the uploaded documents tie them together.
If supportable geometry exists, the Map Exhibit is produced. A map is treated as not producible only when the geometry in the permitted inputs is missing, illegible, contradictory or insufficient, and the Output states which. Illustrations may be wrong about location, width or extent.
Genuine geometry gap: if a Map Exhibit cannot be produced for that reason, we tell you why. You still receive the rest of the ordered Output at the full flat $20 (before any lawfully applicable tax). The missing map alone does not create a refund or cancellation right and is not a reason to withhold the rest of the Output.
Provider-caused mapping errors: if a map was not produced, or was produced incorrectly, because of an error on our side, that is a defect. We correct it free under Section 9.1 first, and Section 9.3 applies if we do not correct it within a reasonable time. It is not treated as a genuine "not producible" outcome.
Records Pull maps. Retrieval of free online recorder documents remains subject to Sections 5.5, 9.1 and 9.3. A permitted missing-map outcome does not waive that retrieval.

2.6 Output is not complete. Output lists items located for examiner review and possible issues to check. It is not exhaustive. The absence of an item does not mean the item does not exist. The absence of an "UNVERIFIED" mark does not mean an item was verified. Citations, priority labels and checklists describe how the Tool organizes its Output; they are not a promise that every item is cited, correct or found.

2.A What each service covers (please read).

- 9.6 commitment review (software review of your uploads). Checkout requires the title commitment and the recorded documents for the order. The software reads only the files uploaded on that order. It flags, for your Examiner to verify: Schedule B-I requirements; Schedule B-II exception items; and items that may bear on ALTA 9.6 / 9.6.1 (Private Rights) coverage. Schedule A is copied from the commitment and marked not confirmed. Highway right-of-way, appropriation and parcel-split items are flagged only when those words appear in the uploaded documents. Private-rights items are found by matching phrases, so language that says the same thing in other words can be missed. The results file starts with Cliff Notes and includes a Map Exhibit page (Section 2.5). The software does not state the legal effect of any document and does not decide insurability, and no person reviews the results. It does not search public records or county websites, does not look up public GIS, and does not perform name tracing. Unreadable or missing uploads. The software does not perform OCR. If the commitment is missing, or any uploaded file cannot be read, the whole order fails closed: no results file is delivered, and Section 9.3 applies. Files with no readable text cannot be read; this includes photos and image files (JPG/JPEG, PNG, TIFF, HEIC/HEIF, WebP) and scanned, image-only PDFs, including scanned recorded documents. Upload the commitment and every recorded document as a file with readable, selectable text, such as a text-based PDF (Section 7.4).

- Records Pull (Residential and Commercial): not currently available for paid orders until we post an Activation Date on this page. When offered for Ohio properties and Output is released under the release rule (see the Activation Date paragraph and Section 11.8), it is a limited free-online retrieval of county recorder indexes and images plus county-direct auditor and GIS parcel data as required sources, name tracing as defined, Cliff Notes, and an issues log in the delivered Output. We are not a county recorder and do not perform a search of record. For a first Records Pull order, uploading documents is optional . No Mineral Flag is included (Section 1.1). There is no recorder-only results file. Records Pull is not offered for properties in the 14 excepted counties listed in Section 11.8.

- Records Pull - Current-vesting only, Records Pull Refresh and Mineral Runsheet: not currently offered (shown as "coming soon"). They cannot be ordered yet. If we offer them, we will update these Terms before accepting orders.

3. Who does what

3.1 Your examiner performs and verifies. You, through your own qualified examiner or searcher (the "Examiner"), conduct any title search or examination, verify every item against the public records and source documents, and make every determination: what is in or out of the chain of title, whether an instrument is released, valid or effective, what any document means, and what any requirement or exception should say. Your licensed professionals’ judgment controls. The Tools are software used by your licensed or otherwise qualified personnel; nothing in the Output replaces their professional judgment, and where the Output and their judgment differ, their judgment governs. We do not check or second-guess your Examiner’s work, and you will not treat any delivery of Output as a sign that we have checked it.

3.2 Your underwriter decides. Your underwriter makes all insurability and issuance decisions, including whether to issue any ALTA 9.6, 9.6.1 or other endorsement or policy, and on what terms.

3.3 You are responsible for all decisions. You, and any underwriter or insurer you act for, are

solely responsible for examining title; all underwriting, risk and issuance decisions; compliance with underwriting guidelines, rate filings and the law; and all consequences of using, relying on, or not using the Output.

3.4 Licensing and Ohio-only use. You will not use the Tools or Output in any jurisdiction or manner that requires a license, certification, appointment or attorney involvement that you or your Examiner do not have. You are responsible for your own compliance with title insurance licensing, underwriting and attorney-supervision requirements. The Tools are offered only for property located in Ohio, and you will submit orders and use Output only for Ohio property. We do not apply law to your facts, determine the legal effect of any instrument, or advise you or any consumer.

4. User Responsibility for Verification

4.1 You, the Client that submits the order (whether a title agency, title agent, examiner, searcher, underwriter or attorney), and your personnel are solely responsible for verifying that everything in the Output is correct and complete, and that the documents you submit are correct, complete and current, before relying on it. We do not share in that responsibility. This means checking every item, citation, name, date, book/page or instrument number, quotation, legal description, lien, release, easement, restriction and map location against the public records and the source documents.

4.2 You agree not to rely on any Output for any purpose (including issuing a commitment, policy or endorsement, clearing or raising a requirement or exception, closing a transaction, or advising anyone) until your Examiner has independently verified it.

4.3 Any quality check we run on Output is for our own internal purposes. It creates no duty to you, is not a verification on your behalf, and does not shift any responsibility to us.

4.4 You use the Tools and the Output at your own risk .

5. Public records (Records Pull)

5.1 The 9.6 commitment review does not search public records. It reads only the files uploaded on that order (Section 2.A). It does not search public records or county websites and does not look up public GIS.
Records Pull retrieves free online public records within Section 11.8 and flags items for your Examiner to verify only when Output is released under the release rule. Released Output covers county recorder indexes and free images and county-direct auditor and GIS parcel data as required sources. There is no recorder-only delivered Output. Records Pull uses only records available online at no charge , and we never buy, order or pay for a record copy, certified copy, paid search or subscription, or use courthouse runners or paid retrieval services. Paid-only or unavailable documents and sources are listed for your Examiner to obtain. Records Pull is not a title search, abstract, title opinion, title insurance, search of record or legal advice, and we are not a county recorder. Auditor/GIS data is not proof of current ownership. Recorded instruments, as your Examiner verifies them, control over auditor/GIS fields. Source or file dates are not ownership dates.

5.2 Paid-only and offline records are listed for your Examiner. If a document appears to be available only for a fee, or only offline (for example, at a courthouse, probate court or an unimaged book), the Output lists it under "records not reached" (for example, "paid copy: examiner to obtain") with whatever identifying information the free index shows. Obtaining and reviewing it is your Examiner’s job.

5.3 Gaps are marked UNVERIFIED. Anything the Tool could not confirm from the records it reached is marked UNVERIFIED . An UNVERIFIED item is a gap for your Examiner to resolve, not a finding.

5.4 Public records have limits. Public records and indexes can be incomplete, mis-indexed, unscanned, illegible, late-posted or unavailable. County websites can be down. We are not responsible for the content, accuracy or availability of any public record or third-party website.

5.5 Captcha, access-blocked and down sources (Records Pull). This section applies when a free online public-record website uses captcha, bot-blocking, a login wall or posted automated-collection restrictions; enforces rate limits that we did not cause; or is down or not responding after reasonable retries during the run.
In that case, the software lists the source in the Output under "Sources we could not access (captcha / access blocked / site down)" (or under "records not reached," with the same meaning), giving the reason and the date and time (America/New_York) we checked, and does not complete that portion. We do not bypass those controls. That listing is not a finding about the property and does not state the legal effect of any instrument. Your Examiner remains responsible for obtaining and reviewing those records directly from the source. If the blocked source is a required auditor or GIS source, or the block means the required search interval is not complete, no results file is delivered and Section 9.3 applies.
Our errors are not access blocks. A block caused by our exceeding a source’s posted rate limits, or a failure to retrieve documents that were actually reachable, is a provider-caused error. We correct it free under Section 9.1, and Section 9.3 applies if we do not. It is never listed as an access block or an "unavailable" source.
Recorder index wholly unreachable cancel and refund. If a disclosed block, or the county recorder’s free online site being entirely down or not responding after reasonable retries during the run, prevents the software from reaching the county recorder’s free online index for the order at all , Section 9.3 applies: we cancel the order and refund it, even if other parts of the Output were produced.
The 9.6 commitment review reads only uploaded files and does not look up public sources, so this Section 5.5 does not apply to it.

6. Search periods (Records Pull)

6.1 This Section 6 applies to Records Pull orders. Records Pull gathers records for the lookback period your Examiner sets. If your Examiner does not set one, these defaults apply:

- Residential, platted land: back to and including the recorded subdivision plat , no matter how old. The Output’s scope line states: "Residential period: back to the recorded plat (Plat Vol ___ / Page ___); if no plat is filed, 40 years."

- Residential, no plat filed (unplatted or metes and bounds): 40 years.

- Residential, plat may exist but is not found in free online records: If free online records do not reach the required search interval, no results file is released and Section 9.3 applies. A listed shortfall does not complete that interval and is not delivered as a shorter file. We do not guess a plat date or start point.

- Commercial: a 100-year minimum search interval, measured to the as-of date. That 100-year minimum is this product’s rule, not a statement that Ohio law requires 100 years. Ohio’s Marketable Title Act generally uses a 40-year root of title (ORC 5301.47-5301.56). A 40-year statutory root does not finish the commercial product period, and a 100-year pull does not decide whether any older interest was extinguished.

6.2 A default period is a starting point for the Tool, not a determination of what search period is adequate for the examination. Your Examiner decides what period and what records to run and verify. This service does not decide insurability or issuance.

If the declared search interval is missing, empty, invalid, or shorter than the product period, or the as-of date is missing, no results file is released, and Section 9.3 applies.

Physical or online reach is stated separately. If free online records do not reach the required search interval, no results file is released and Section 9.3 applies. A listed shortfall does not complete that interval and is not delivered as a shorter file.

A completed evidenced chain means connected instruments actually read, covering the declared interval through the as-of date. A disconnected older deed is not turned into covered years. If the evidenced chain does not cover the declared interval, no results file is released, and Section 9.3 applies.
6.3 For Records Pull, the software retrieves free online recorder indexes and images for the required lookback without a numerical cap or truncation, for the agreed flat price. When Records Pull Output is released, that also applies to name tracing as defined (every name in the name set is listed). Capacity limits do not reduce the agreed flat price. If the software cannot retrieve the free online recorder documents in scope as described in Section 9.3, we refuse or cancel and refund under Sections 9.3 and 9.5. If free online records do not reach the required search interval, no results file is released and Section 9.3 applies. A listed shortfall does not complete that interval and is not delivered as a shorter file.

7. Your obligations

7.1 Authority to share. You confirm that you are authorized to send us every document and piece of information you send, including any nonpublic personal information ("NPI") about consumers, under your company’s policies, your underwriter’s requirements, your contracts and applicable law (including the Gramm-Leach-Bliley Act).

7.2 Do not upload data you are not permitted to share. Do not send us any document or data you are not allowed to share, and send only what the order needs. Do not send Social Security numbers, full bank or loan account numbers, driver’s license numbers, or card numbers unless they are part of a recorded document the order requires; redact them where you can. Please redact these numbers before sending wherever the order does not need them; if we receive them, we will not use them for anything except the order.

7.3 Accurate inputs. Supply complete, legible and current documents and clear run instructions (county, parcel and any specific items to check). Tell us which guidelines or state rules apply. The Tools take what you supply as given. You are solely responsible for the accuracy, completeness and legality of the documents and instructions you send, and for having all rights and consents needed for us to process them for your order.

7.4 Secure upload. Send documents only through the secure upload on our order page at underwriterreview.com, after signing in with your work email. Accepted files are PDF, JPG/JPEG, PNG, TIFF, HEIC/HEIF, WebP, DOC/DOCX, EML and MSG, up to 40 MB each, up to 30 files per order, and up to 250 MB total per order. Uploaded files are stored privately and are not publicly accessible. Do not send order documents as ordinary email attachments unless we agree in writing for that order. If you email documents anyway, we may decline them or, if we process the order, delete those emails under the Privacy Policy's retention rules after delivery. Allow only authorized people to upload. For the 9.6 commitment review, the software does not perform OCR: upload every document (the commitment and each recorded document) as a file with readable, selectable text, such as a text-based PDF. Image files (JPG/JPEG, PNG, TIFF, HEIC/HEIF, WebP) and scanned, image-only PDFs are accepted by the upload but cannot be read by the 9.6 commitment review; if any uploaded file cannot be read, the whole order fails closed and Section 9.3 applies (Section 2.A).

7.5 Named Examiner. Each order must name the Examiner on your side (your employee, agent or attorney, not ours) who will review and verify all of the Output before anyone relies on it. That review is your Examiner's duty to you. It is not a service we provide. We may decline orders where no one on your side will examine.

7.5A Service disclaimer acknowledgement. Before checkout you must check a required box acknowledging the service-specific disclaimer shown for the service you order (in addition to the Terms and Privacy checkboxes). That acknowledgement is recorded with the order, alongside Terms acceptance, and retained under our acceptance-archive rules (currently seven years). Placing an order after checking that box is your agreement that you read and understood that disclaimer.

7.6 Delivery of Output; deletion clocks; no long-term Output archive. When Output is released, we email the contact email on that order one secure download link. The link opens only that order's results. It expires no later than 7 days after we send it. We never attach the results file to the email. You must download and store Output before the link expires.

After Delivery: source uploads, order-related email attachments, Tool work files and Output files (including PDFs and maps) are deleted promptly and no later than 7 days after Delivery , subject to Legal Hold. The only exception is residual copies in backups. Our own encrypted backups are kept for 30 days and then permanently deleted (Privacy Policy Section 5.3A). Vendor backups follow each vendor's own schedule (Privacy Policy Section 5.3). We never use a backup to re-deliver Output. We do not keep Output for one year and do not re-link deleted Output.

Cancelled, failed or never-delivered runs: if we never deliver Output, the uploads, order-related email attachments, and any undelivered results or work files for that order are deleted 7 days after the order was placed. This applies only to orders placed on or after December 1, 2026.

Stalled runs: a run that has neither been delivered nor been cancelled or failed earlier is closed

as stalled no later than 7 days after the order was placed. Its uploads, order-related email attachments, and any undelivered results or work files are deleted on that same 7-day clock, for orders placed on or after December 1, 2026.

Free correction runs (Section 9.1): each correction run has its own 7-day clock, which applies only to newly produced or re-uploaded copies. It does not bring back deleted originals.

Administrative summary. We may keep a short administrative order summary that records only who the customer was and when . It contains: the order ID; the customer identity fields needed for who/when; dates; delivery, cancellation, failure and stalled-close timestamps; status; hold flags; and deletion counts. We keep it for up to one year after the order’s final event (Delivery, cancellation, terminal failure, stalled close, or the final event of any later correction run), subject to Legal Hold or law. The summary does not include the county, parcel, instructions, Output content, Cliff Notes content, issues-log content, PDFs or document text, and it cannot be used to re-deliver Output.

Delivery occurs when we first notify you that Output is ready or otherwise make the download path available to you. Delivery is not a review or approval of Output. Claims under Section 11.6 do not require us to still hold Output after the 7-day deletion clock.

8. Fees and payment

8.1 Prices. Fees are as shown on our current price list or the order confirmation at the time you order. Prices are flat. There are no county copy fees or pass-through charges. The current price list is published at underwriterreview.com/pricing.html. Price changes. We may change prices and offers at any time by posting them; a change does not affect an order we have already accepted.

8.2 Payment through Stripe. Payments are processed online through Stripe, Inc. at checkout on our order page, by card and other payment methods offered at Stripe checkout. Patera Ventures LLC is the seller. We do not receive or store your full card number. Your payment is also subject to Stripe’s terms and privacy policy. Paid orders are prepaid at checkout before a Tool run starts. Free runs under Section 8.5 need no payment. Invoicing (for example, net 15) and monthly plans are not currently offered and may be offered to approved accounts at our discretion.

8.3 Late payment. We may pause Tool runs for past-due accounts and move them to prepay. We do not charge a late fee. Unpaid amounts more than 30 days past due may be sent to collection, and you will pay reasonable collection costs where the law allows.

8.4 Taxes. Prices do not include taxes. We are registering for an Ohio vendor’s license. Until that registration is complete, no sales tax is charged at checkout. Once we are registered, we will collect Ohio sales or use tax where it applies to our services and show it at checkout. You are responsible for any taxes on your purchase that we do not collect.

8.5 Promotional free runs (discontinued). The prior "first 3 Standard 9.6 reviews free" offer for new Ohio title agencies is no longer offered . All 9.6 commitment review orders are charged at the prices then in effect on the Pricing page. These Terms, including Sections 4, 10 and 11, continue to apply in full to every order.

8.6 Chargebacks. Please contact us before disputing a charge with your card issuer or bank; most problems are fixed by a correction or refund under Section 9. If you file a chargeback for an order we delivered, we may suspend your account until it is resolved, submit your order, acceptance and delivery records to the payment processor, and recover the disputed amount plus any processor dispute fee where the law allows. A chargeback does not end your obligations under these Terms.

9. Refunds, corrections and re-runs

9.1 Defects in our Output are fixed free. If our Output has a defect we caused, tell us within 30 days of Delivery and we will re-run or correct it and re-deliver at no charge. Examples of a defect we caused include: a wrong citation; a typo in a key field; for Records Pull, a free online record that was reachable and in scope but that the software did not retrieve or list; a failure of the software to retrieve a reachable free county-direct or free online recorder source, including a block caused by our exceeding a posted rate limit; a failure to plot supportable geometry; or, for Records Pull orders that include name tracing, a failure to list a name in the name set or to compare it to a county-direct parcel owner that was retrieved. Because we delete your source documents no later than 7 days after we deliver the Output (Privacy Policy Section 5), you will need to re-upload the documents for any re-run. This correction commitment is a service policy, not a warranty that the Output is accurate or complete. Correction is your sole remedy for a defect, subject to Section 9.3.

Corrections after deletion. After the 7-day clocks in Section 7.6 delete Output and source uploads, a free correction under this Section 9.1 requires you to re-supply the order number and the run details: for a Records Pull , the county, parcel and run instructions (you may also re-supply any remaining files), and we re-run from a new free online county retrieval; for a 9.6 commitment review , the commitment and documents you uploaded for that order, and we re-run the review from the re-uploaded files. Re-supplying those details or files for a Section 9.1 correction is free and is not a new paid order under Section 9.2. Each correction run has its own 7-day clock for the copies it newly produces or receives.

9.2 Client-requested changes. A revised commitment, new or additional documents, or changed instructions is a new order at the listed price (currently a flat $20) . Free re-runs apply only to defects reported within 30 days of Delivery under Section 9.1. Re-supplying the same documents or the same order details solely for a Section 9.1 correction is not a new order under this Section 9.2.

9.3 Refunds. We refund the fee for an order in any of these cases: we cannot deliver the Output at all; we do not correct a reported defect within a reasonable time; or the second paragraph of this Section 9.3 applies.
If a paid order does not produce Output that we deliver to you, we cancel it and refund the fee in full to the original payment method. That includes a paid Records Pull that is not fulfilled under the release rule, and a 9.6 commitment review order for which no results file is delivered to you. Whether a refund is started by us or after you request it is handled under our ordinary refund process (email orders@underwriterreview.com with your order number).
Otherwise, except as stated in this Section 9.3 and in Section 9.5, fees are non-refundable once a Tool run has started. Refunds are made to the original payment method. To request a refund, email orders@underwriterreview.com with your order number and the reason for the request.

Free online recorder documents in scope (Records Pull). For a Records Pull whose Output is released under the release rule, the software retrieves and checks the county recorder’s free online indexes and free images for the required lookback (Section 6), within what those free online postings show, and flags items for your Examiner. There is no human review of Output (Section 15.3). We are not a county recorder and do not perform an official search of record.
Recorder index wholly unreachable cancel and refund. We will cancel and refund the paid order if the software cannot reach that county recorder’s free online index for the order at all because of either: a disclosed access block under Section 5.5; or the county recorder’s free online site being entirely down or not responding after reasonable retries during the run. This applies even if other parts of the Output (for example, auditor/GIS data or a Map Exhibit) were produced.
Our retrieval errors. If the software fails to retrieve reachable free online recorder documents because of an error on our side (including our exceeding a source’s posted rate limits), we correct it free under Section 9.1. The first paragraph of this Section 9.3 applies if we do not correct it within a reasonable time.
Listed gaps that are not, by themselves, a refund, and only if a results file is actually delivered under Section 11.8: paid-only or offline records (Section 5.2); records before the start of the county’s free online postings, or otherwise beyond free online coverage, that are listed as not reached and that did not prevent a completed required search interval and a completed evidenced chain (Section 6); free images that are blocked or unavailable at the source while the index is reachable (Section 5.5); and a Map Exhibit that could not be produced because of a genuine geometry gap after the required GIS source, if required for that service, was completed (Section 2.5). If those conditions mean the required interval or the evidenced chain is not complete, or a required auditor or GIS source is not complete, no results file is delivered and the first paragraph of this Section 9.3 applies. A missing, failed, incomplete, or interval-short required auditor or GIS source is not a "listed gap that is not a refund." Name tracing (Definitions) is not the refund trigger in this Section 9.3.

9.4 Turnaround times are targets, not guarantees. Incomplete orders, missing documents and service outages beyond our control pause the clock. Missing a target is not a breach of these Terms and does not entitle you to a refund except as stated in Section 9.3 .

9.5 Right to refuse or cancel an order. We may decline any order, or cancel an accepted order before delivery, for any lawful reason, including that it is outside the Tools’ scope, a required document or acceptance is missing, or we suspect fraud or misuse. If we cancel a paid order before delivery, we refund the fee in full.

10. No warranty; AS IS

10.1 THE TOOLS AND OUTPUT ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITH ALL FAULTS.

10.2 TO THE FULLEST EXTENT THE LAW ALLOWS, PATERA VENTURES LLC DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, INCLUDING ANY WARRANTY OF ACCURACY, COMPLETENESS, TIMELINESS, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, AND ANY WARRANTY ARISING FROM COURSE OF DEALING OR USAGE OF TRADE.

10.3 WE DO NOT WARRANT THAT OUTPUT IS ACCURATE OR COMPLETE, THAT EVERY RELEVANT ITEM WILL BE LOCATED, THAT PUBLIC RECORDS ARE COMPLETE, THAT TITLE IS CLEAR, INSURABLE OR MARKETABLE, OR THAT THE TOOLS WILL BE UNINTERRUPTED OR ERROR-FREE. NO ORAL OR WRITTEN STATEMENT BY US, INCLUDING ON

OUR WEBSITE OR IN SAMPLES, CREATES ANY WARRANTY.

11. Limitation of liability

11.1 You, and your Examiners, underwriters and attorneys, are solely responsible for verifying the Output and for the accuracy of what you submit (Sections 4 and 15.3). Because we do not review Output, we are not responsible for any loss that your verification would have prevented, or for any decision you or your underwriter make.

11.2 TO THE FULLEST EXTENT THE LAW ALLOWS, WE ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR FOR POLICY CLAIMS PAID, LOSS OF TITLE OR LIEN PRIORITY, LOST PROFITS, LOST BUSINESS OR LOST DATA, OR ANY LOSS FROM MISSED TITLE REQUIREMENTS, EXCEPTIONS OR ENDORSEMENT ISSUES, OR FROM DELAYED OR FAILED CLOSINGS, HOWEVER CAUSED, EVEN IF WE WERE TOLD THEY WERE POSSIBLE.

11.3 TO THE FULLEST EXTENT THE LAW ALLOWS, OUR TOTAL, CUMULATIVE LIABILITY FOR ALL CLAIMS RELATING TO AN ORDER, THESE TERMS, THE TOOLS OR THE OUTPUT (INCLUDING ANY AI ERROR) IS LIMITED TO THE GREATER OF (A) THE FEES YOU ACTUALLY PAID US FOR THE SPECIFIC ORDER THAT GAVE RISE TO THE CLAIM OR (B) ONE HUNDRED U.S. DOLLARS (US $100). This limit also applies to free runs, including runs under Section 8.5. The parties agree these limits are a fair allocation of risk given our low flat prices, that we provide software only and do not review Output, and the requirement that your Examiner verify everything.

11.4 These limits apply under every legal theory, including contract, tort, negligence, strict liability and statute.

11.5 Nothing in these Terms limits liability that cannot be limited under applicable law, such as liability for our own fraud or willful misconduct. Where a limit is not enforceable as written, it applies to the maximum extent the law allows.

11.6 Claims period. Any claim must be brought within one year after the Output is delivered, or it is waived.

11.7 Limitation of Liability (Records Pull and other public-record retrieval). TO THE FULLEST EXTENT PERMITTED BY OHIO LAW: (a) WE ARE NOT LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, LOST PROFITS, LOSS OF TITLE OR PRIORITY, OR POLICY CLAIMS PAID, EVEN IF ADVISED OF THE POSSIBILITY; (b) OUR TOTAL LIABILITY ARISING OUT OF OR RELATED TO ANY ORDER, UNDER ANY THEORY (CONTRACT, TORT INCLUDING NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE), SHALL NOT EXCEED THE GREATER OF (i) THE FEES YOU PAID US FOR THAT ORDER OR (ii) ONE HUNDRED U.S. DOLLARS (US $100), matching Section 11.3; (c) Output is for the ordering Client’s internal professional use only; there are no third-party beneficiaries and no third-party reliance ; (d) any claim must be filed within one (1) year after delivery of Output or it is waived; (e) exclusive venue is as stated in Section 19. Nothing limits liability for fraud, willful misconduct, or other liability that Ohio law does not allow to be limited.

11.8 Records Pull public-records scope.

Our services help the Examiner. We are not a recorder, and this is not a search of record. Records

Pull and the 9.6 commitment review are software-run services that help your Examiner’s job (Section 2.1). underwriterreview.com ("Underwriter Review") is only the name of our website. It is not a service or product. We are not a county recorder, not a title company, and not a substitute for your Examiner, who remains in charge. We do not perform official recorder work or a search of record. For Records Pull, the software looks at the free online documents and records it can reach, and at optional files you upload on that order, and flags items. For the 9.6 commitment review, the software reads only the files uploaded on that order and flags items (Section 2.A). There is no human review of Output (Section 15.3), and your Examiner verifies everything. This Output is not a title search, a title opinion, legal advice, insurance, or an insurability or issuance decision.

Release rule. A paid Records Pull results file is released only when, at the time the software runs, all of the following are true for that order: (1) a required search interval is declared and is not shorter than the product period in Section 6, measured to the as-of date; (2) an evidenced, connected chain of instruments covers that required interval through the as-of date; (3) the county recorder’s free online indexes and available unofficial images in scope for that interval are retrieved and checked, subject to Section 5.5 and Section 9.3; and (4) county-direct auditor parcel, ownership and CAMA fields, and county-direct GIS parcel geometry and map layers, are completed required sources for both Residential and Commercial Records Pull. A missing, failed, incomplete, conflicted, truncated, or interval-short auditor or GIS row is not a completed required source. One completed auditor or GIS row does not erase a failed sibling. Court, probate, tax-payment or treasurer dockets, and ODNR are not required sources and are not added by this Section.

If any of (1)-(4) cannot be done, the order is not fulfilled and no results file is delivered. There is no lesser results file of recorder indexes or images alone, and there is no released results file that omits a required auditor or GIS source. Until we post an Activation Date on this page, we do not accept paid Records Pull orders. If a paid order does not produce Output that we deliver to you, we cancel it and refund the fee in full to the original payment method under the existing rule in Section 9.3. This Section does not add a new refund ground. The software decides at the time each order runs whether Output can be released; there is no stored Activation Date field on the order.

Excepted counties. Even after an Activation Date is posted, Records Pull is not offered, and we do not accept paid Records Pull orders, for properties in these 14 Ohio counties until we post otherwise on this page: Ashland, Crawford, Darke, Hancock, Hardin, Hocking, Jackson, Lawrence, Paulding, Preble, Ross, Sandusky, Vinton and Wyandot. State-level sources (such as the State of Ohio Accela system or maps.ohio.gov) do not count as county coverage.

When Output is released: unless an order confirmation states a narrower scope, a Records Pull looks up free online public records from: (1) county recorder indexes and available unofficial recorder images; (2) county auditor parcel, ownership and CAMA fields from county-direct official sources; and (3) county GIS parcel geometry and map layers from county-direct official sources. Items (2) and (3) are required for release under the release rule above. They are not optional "where available" completeness.

County-direct only. Accela / maps.ohio.gov statewide layers and non-county mirrors do not count. We list each recorder, auditor, or GIS source that was queried, completed, or not completed, with

the reason and the date and time (America/New_York) of the check. If an available required source is not retrieved because of an error on our side, that is a Section 9.1 defect if Output was delivered, or it is handled under Section 9.3 if no Output is delivered. It is not treated as a completed required source.

No bypass. We do not bypass captcha, login walls, or posted robots / automated-collection restrictions, and we do not collect from sources that prohibit automated collection without written permission.

Not proof of current ownership; dates are not ownership dates. Auditor and GIS fields are research aids only. Recorded instruments, as your Examiner verifies them, control over auditor/GIS fields. File dates, layer vintages and HTTP last-modified dates are not ownership or deed dates unless your Examiner verifies a dated instrument.

Auditor versus tax dockets. Required auditor sources are county-direct parcel, ownership and valuation-style CAMA fields. We do not pull tax-payment history, delinquency dockets or treasurer payment portals unless an order confirmation expressly says so.

Still excluded unless an order confirmation expressly states otherwise: courts, probate case files, ODNR retrieval, UCC, judgment-lien dockets, surveys and boundary determinations, off-record interests, paid or certified copies, subscriptions, and courthouse or runner retrieval. This Section does not newly authorize those sources. Online recorder postings often begin on or after January 1, 1980 (ORC 317.13(F)). We do not remove watermarks; certified copies come from the county.

Name tracing (when Records Pull Output is released). In the Output section headed "Name check," the software states the period, lists every name in the name set (Definitions), one line per name, with no numerical cap, and compares the names from your order (and their variants) to the county-direct parcel-owner name retrieved for that order. If no county-direct parcel owner was retrieved, the Output lists the names supplied on the order and states that they were not compared to an auditor or GIS owner. The Name check compares names only to the county-direct parcel owner and does not run its own name-index query. Recorder index retrieval for the chain is part of release-rule item (3) and is listed in the sources log. This is not a search of record and not proof of current ownership. If Output is not released under the release rule, there is no Name check.

Issues log and Cliff Notes. When Records Pull Output is released, the delivered Output text and PDF include the issues log (Definitions), and the Output starts with Cliff Notes, by parcel. If Output is not released under the release rule, the customer receives no results file and therefore no issues log, Cliff Notes, Name check or Map Exhibit. Uploads are optional for a first Records Pull order. The 9.6 commitment review is described in Section 2.A; it does not search public records.

No Mineral Flag. Records Pull does not check for or flag mineral interests. Records Pull - Current-vesting only, Records Pull Refresh and Mineral Runsheet are not currently offered.

Ohio only. Offered for Ohio properties only, and only when an Activation Date has been posted and the property is not in an excepted county. Records Pull is a limited research aid only.

11.9 Not a law firm or licensed title agency. Patera Ventures LLC is not a law firm and is not a licensed title agency. Output is not title insurance, not an abstract of title certified for reliance, not an opinion of title, and not legal advice.

12. Indemnity and release

12.1 You will defend, indemnify and hold harmless Patera Ventures LLC and its managers, officers, employees, contractors, and agents from all claims, losses, damages, liabilities, costs and attorney fees arising from or related to: (a) your use of, or reliance on, the Tools or Output; (b) any search, examination, underwriting or issuance decision, commitment, policy or endorsement; (c) documents, data or instructions you supplied, including any claim that you were not authorized to share them; or (d) your breach of these Terms or the law. This indemnity does not apply to the extent a claim is finally determined to have been caused by our own fraud or willful misconduct.

12.2 To the fullest extent the law allows, you release us from claims arising from your decisions or from your use of or reliance on the Output.

13. No special relationship; no third-party reliance

13.1 Using the Tools does not create any fiduciary, agency, partnership, joint venture, employment, attorney-client or other special relationship. We are an independent provider of software-assisted tools and are not an agent or subcontracted title agent of you or any insurer. We do not perform title searches, examinations or any other act that requires a title insurance agent license; your licensed personnel do.

13.2 Output is for the ordering Client’s Examiner only. No third-party beneficiaries. Your customers, insureds, proposed insureds, lenders, underwriters, buyers, sellers, borrowers, attorneys and every other third party may not rely on the Output and are not third-party beneficiaries of these Terms. Do not label or deliver Output to them as our work product. If you share Output with anyone, you are responsible for any claim by them.

13.3 Any insurance we carry protects us only. It does not benefit you or any third party, expand our liability or change these limits.

14. Confidentiality and data

14.1 We handle your documents as described in our Privacy Policy (underwriterreview.com/privacy.html), which is part of these Terms. In short: we use your documents only to run your order, and any follow-up on that same order uses only the order details and documents you re-supply for it (for Records Pull, together with a new free online county retrieval ; see Section 9.1); source documents, order-related email attachments, and Output files (including PDFs and work copies) are deleted under that Policy on the clocks in Section 7.6, subject to Legal Hold; we never sell them; and we never share them with or reuse them for another client. We do not use your documents or Output to train our own models, and we do not opt in to any provider program that trains on them. Our AI providers process data under their applicable business/API data terms (see Section 15.6). Billing, tax and payment records (including Stripe) are kept as the law requires and are not part of document cleanup. We may keep only a short

administrative order summary (who/when only : not the county, parcel, instructions or Output content) for up to one year after the order’s final event; that summary is not Output and cannot be used to re-deliver deleted Output. We do not re-link deleted Output.

14.2 Who receives Output. When Output is released, we email the contact email on that order one secure download link. The link opens only that order’s results. It expires no later than 7 days after we send it. We never attach the results file to the email. Output is intended only for the person who placed the order or another address you designate in writing.

14.3 Mutual confidentiality. Each party will use the other’s non-public information only for the order and these Terms and protect it with reasonable care. This does not cover information that is public, already known, independently developed or lawfully received from someone else, or disclosure required by law (with notice where allowed).

15. Artificial intelligence (AI)

15.1 AI-use disclosure. Records Pull uses artificial intelligence, including third-party large language models and document-reading (OCR) services, to organize retrieved records and draft Output. The 9.6 commitment review reads your uploads with software, including phrase matching, to flag items (Section 2.A). Sections 15.2 to 15.10 apply to the Output of both services.

15.2 AI can be wrong. AI output may contain errors, omissions or "hallucinations" (statements that sound confident but are false or unsupported), including misread scanned text, missed items, mixed-up names, numbers or dates, and wrong or invented citations. All Output must be independently verified by a licensed or otherwise qualified examiner or underwriter before anyone relies on it.

15.3 No review by us; your review required. Patera Ventures LLC and its personnel do not review, fact-check, verify or approve any Output or any document you submit, before or after delivery. Our personnel may operate or maintain the software (for example, starting a run or fixing a technical error), but that is not a review of the Output and does not mean we accept any responsibility for its accuracy. Operating the software or making a download path available is not a review of the Output. The software flags items for your Examiner to verify . You and your Examiner are solely responsible for fact-checking every item and for the accuracy of the documents you submit and of anything you rely on or issue. You may not rely on Output that your own Examiner has not verified. See Section 4.

15.4 No automated decisions. The Tools do not make, and must not be used to make, any automated underwriting, insurability, issuance, credit, housing or other consequential decision about any person or property. Every such decision is made by your qualified personnel.

15.5 AI providers as subprocessors. We send order documents to our AI providers only as needed to run your order. They act as our service providers (subprocessors) under their business or API terms, which require them to keep the data confidential and secure. Current providers: Grok and Grok Bot, under the provider’s applicable business/API data terms. A current list is available on request.

15.6 AI providers’ data terms. Our AI providers process your documents and Output under the

provider’s applicable business/API data terms, including retention and any terms about model training (see Privacy Policy Section 3.A). We do not opt in to any program that allows our providers to train on your documents or Output.

15.7 Confidentiality of uploads. Documents you upload are confidential information. They are processed by AI only for your order, are never used for another client, and are handled under the Privacy Policy.

15.8 AI laws. We aim to follow AI-disclosure and automated-decision laws that apply to us. As of the date above, Ohio, the only state where we currently offer the Tools, does not have a general AI-disclosure law that applies to a business-to-business research tool like ours. We will review this before offering the Tools in any other state. Insurers using the Tools may have their own obligations, such as state adoptions of the NAIC Model Bulletin on the Use of Artificial Intelligence Systems by Insurers; you are responsible for your own compliance.

15.9 Limitation for AI errors. We are not liable for any AI error, omission or hallucination that your required verification would have caught. Any remaining liability for AI errors is subject to the limits in Section 11.

15.10 Your own AI tools. If you put any Output into an AI system or other automated tool, including a third-party AI tool, you are responsible for that tool, its terms and its handling of the Output as if it were your own, and we are not responsible for any error, change or disclosure it causes.

16. Acceptable use

You will not: (a) use the Tools for consumers or for anyone other than your own business; (b) resell, sublicense or white-label the Tools or Output without our written consent; (c) present Output to anyone as a title search, abstract, title opinion, legal advice or insurance; (d) upload data you are not permitted to share, malware, or unlawful content; (e) try to reverse-engineer, scrape, overload or break into the Tools or our systems; (f) use the Tools to violate any law, including privacy, fair-lending and anti-discrimination laws; (g) use the Tools to build a competing product; or (h) use any Output to train, fine-tune, ground, benchmark or improve any artificial intelligence or machine-learning model, or to build a dataset or index for one. We may refuse or stop any order that we believe breaks these rules or is outside the Tools’ scope (for example, "do the search for me" or "tell me if this is insurable").

17. Intellectual property

17.1 Ours: We retain all rights in the Tools, our templates, software, prompts, methods, website content and brand. These Terms give you no rights in them other than the limited license to use Output as stated.

17.2 Yours: you keep all rights in the documents you send us.

17.3 Output: once you have paid for an order (or for a free run), you may use its Output internally in your business for the order it was run for, and we assign no other rights. To the extent any Output is protected by copyright, we grant you a non-exclusive, perpetual license to

use it for that purpose. AI-generated material may not be protected by copyright, and we make no promise that it is. Public records reproduced in Output remain public records. We keep Output only as described in Section 7.6 and the Privacy Policy, and we will not reuse your Output for anyone else.

17.4 Feedback. If you send us comments, ratings or suggestions about the Tools ("Feedback"), you grant us a perpetual, irrevocable, royalty-free license to use the Feedback to improve our prompts, software and services, without obligation to you. Feedback does not include your order documents, Output, or any nonpublic personal information, and this license gives us no rights in them. Those remain governed by Section 14 and our Privacy Policy. Do not include client documents or NPI in Feedback; if you do, we will treat that content as order data and not as Feedback. We do not use Feedback to train AI models on client files. Sending Feedback is not a request for us to review, verify or correct any Output, and it does not change your and your Examiner’s sole responsibility under Section 15.3.

18. Suspension and termination

18.1 You may stop using the Tools at any time. Ending use does not cancel an order we have already accepted, and refunds are governed by Section 9.3.

18.2 We may suspend or end your access, with or without notice, if you breach these Terms, do not pay, or if we reasonably believe continuing would create legal, regulatory or security risk. We may also stop offering any Tool.

18.3 On termination, unpaid fees become due, and we handle your documents under the Privacy Policy’s retention and deletion rules (including Legal Hold). Sections 2-4, 7-9 (as to amounts owed and records), 10-17 and 19-21 and any other section that by its nature should survive, survive termination and delivery of Output.

19. Governing law and venue

19.1 These Terms are governed by the laws of the State of Ohio , without regard to its conflict-of-law rules.

19.2 The state courts located in Medina County, Ohio, and the United States District Court for the district that includes that county, have exclusive jurisdiction and venue over any dispute, and both parties consent to them and waive any objection based on inconvenient forum. Either party may instead bring an individual claim in a small-claims court with jurisdiction. Either party may seek an injunction in any court of competent jurisdiction to protect confidential information or intellectual property.

20. Dispute resolution

20.1 Informal resolution first. Before filing any claim, the party with the claim will send a written notice describing it, and both parties will try in good faith to resolve it for 30 days.

20.2 Courts, not arbitration. Unresolved disputes go to the Ohio courts named in Section 19.2. We chose courts over arbitration because our fees are small: commercial arbitration filing and

arbitrator fees would often exceed the amount in dispute, while Ohio courts, including small-claims court, are inexpensive and predictable for both sides.

20.3 Class-action and jury waiver. To the fullest extent the law allows, claims may be brought only in an individual capacity, not as a plaintiff or class member in any class, consolidated or representative proceeding, and both parties waive trial by jury .

20.4 Attorney fees. In any action to collect unpaid fees, the prevailing party may recover its reasonable attorney fees and costs.

21. General terms

21.1 Changes to these Terms. We may update these Terms. We will post the new version with a new effective date and, for active Clients, give notice by email at least 15 days before material changes take effect. Orders placed after the effective date are governed by the updated Terms. Orders already placed stay under the Terms that applied when they were placed.

21.2 Entire agreement; severability; no waiver. These Terms, the Privacy Policy and any order confirmation are the entire agreement on their subject. If any provision is unenforceable, it is enforced to the maximum extent allowed and the rest stays in effect. Not enforcing a provision is not a waiver.

21.3 Assignment. You may not assign these Terms without our written consent. We may assign them in connection with a merger, sale or reorganization.

21.4 Force majeure. We are not responsible for delays caused by events outside our reasonable control, including county system outages, internet, hosting, payment or AI-provider outages, cyberattacks we could not reasonably prevent, labor disputes, acts of government, pandemics and natural disasters. Force majeure does not excuse your payment obligations.

21.5 Notices. Notices to us go to the contact below. Notices to you go to the email on your order or account.

21.6 No reliance on other statements. You are not relying on any statement, sample, marketing material or score not included in these Terms.

21.7 Headings; interpretation. Headings are for convenience. "Including" means "including without limitation."

21.8 Effective and binding. These Terms are effective and binding as of the Effective Date shown above and apply to every order placed on or after that date.

22. Contact

Patera Ventures LLC - Ohio entity #5699984

Email: orders@underwriterreview.com - Mail: Patera Ventures LLC, 6283 Wolff Rd, Medina, Ohio 44256

REMINDER: We provide software only. We do not review or fact-check Output. The title agency, agent, examiner or attorney who uses our tools is solely responsible for verifying that all Output is correct before relying on it. Tool output only. Not a title search, abstract, title opinion, legal advice, insurance or underwriting decision. NO WARRANTY; LIABILITY LIMITED AS STATED IN SECTION 11.

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