

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2360 Ref. No.:	Policy Number 2388-LG-CTL2360	Date of Policy June 14, 2016 at 8:00 AM	Amount of Insurance \$36,940.00	Premium SEE INVOICE
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1. Assured:

COWLITZ COUNTY TREASURER

2. The estate or interest in the land hereinafter described or referred to covered by this Guarantee is:

Fee

3. Title to the estate or interest in the land is vested in:

DAVID E. RICHARDSON, AS HIS SEPARATE ESTATE

4. The land referred to in this Guarantee is situated in the State of **WASHINGTON**, County of **Cowlitz**, and is described as follows:

SEE ATTACHED EXHIBIT "A"

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

INFORMATION FOR THE ASSURED

1. THIS GUARANTEE IS RESTRICTED TO THE USE OF THE ASSURED SOLELY FOR THE PURPOSE OF PROVIDING INFORMATION TO FACILITATE THE COMMENCEMENT OF A SUIT AT LAW, THE FORFEITURE OF A REAL ESTATE CONTRACT PURSUANT TO RCW 61.30, OR FORECLOSURE PURSUANT TO RCW 61.24 OF A MORTGAGE DESCRIBED IN SCHEDULE B, AFFECTING THE LAND DESCRIBED IN SCHEDULE A. THE COMPANY SHALL HAVE NO LIABILITY FOR ANY RELIANCE HEREON EXCEPT FOR THE PURPOSE FOR WHICH THIS GUARANTEE IS ISSUED. THIS GUARANTEE IS NOT A COMMITMENT NOR AN OBLIGATION BY THE COMPANY TO ISSUE ANY POLICY OR POLICIES OF TITLE INSURANCE INSURING SAID LAND, AND IT IS NOT TO BE USED AS A BASIS FOR CLOSING ANY TRANSACTION AFFECTING TITLE TO SAID LAND.
2. UPON REQUEST WITHIN 60 DAYS FROM THE EFFECTIVE DATE OF THIS GUARANTEE, THE COMPANY WILL EXTEND THE EFFECTIVE DATE OF THIS GUARANTEE BY ENDORSEMENT TO INCLUDE THE FILING OF ANY COMPLAINT AND RECORDING OF NOTICE OF LIS PENDENS, RECORDING OF NOTICE OF INTENT TO FORFEIT REAL ESTATE CONTRACT, OR RECORDING OF NOTICE OF TRUSTEE'S SALE. SUCH AN ENDORSEMENT WILL SHOW AS ADDITIONAL EXCEPTIONS, AND THEREFORE EXCLUDE FROM COVERAGE, THOSE MATTERS ATTACHING SUBSEQUENT TO THE EFFECTIVE DATE OF THE GUARANTEE BUT PRIOR TO THE ISSUANCE OF THE ENDORSEMENT.
3. UPON REQUEST ON THE 30TH DAY PRECEDING THE DATE SET FOR THE FORFEITURE OF REAL ESTATE CONTRACT, OR TRUSTEE'S SALE, THE COMPANY WILL ISSUE AN ENDORSEMENT IDENTIFYING FEDERAL TAX LIENS, IF ANY, AFFECTING THE LAND DESCRIBED IN SCHEDULE A. THE RESPONSIBILITY, HOWEVER, FOR DETERMINING THE 30TH DAY BEFORE THE SALE OR FORFEITURE, AND FOR MAKING THE REQUEST ON THAT SAME DAY, IS BORNE BY THE ASSURED.
4. THE COMPANY MAY, BUT IS NOT OBLIGATED TO, ISSUE ADDITIONAL ENDORSEMENTS EXTENDING THE EFFECTIVE DATE OF THE GUARANTEE AT THE REQUEST OF THE ASSURED. THE FEE FOR SUCH ENDORSEMENTS WILL BE CHARGED ACCORDING TO THE COMPANY'S FILED RATE SCHEDULE FOR SUCH ENDORSEMENTS. THE COMPANY WILL NOT, AND ACCEPTS NO OBLIGATION TO, ISSUE AN ENDORSEMENT EXTENDING THE EFFECTIVE DATE TO, OR BEYOND, THE DATE OF ANY SALE OF THE PREMISES, RECORDING OF A DECLARATION OF FORFEITURE OF A REAL ESTATE CONTRACT, TRUSTEE'S SALE OR DEED IN LIEU THEREOF.
5. ATTENTION IS CALLED TO SOLDIERS' AND SAILORS' CIVIL RELIEF ACT OF 1940 AND AMENDMENTS THERETO WHICH CONTAIN LIMITATIONS AGAINST THE FORFEITURE OF LAND UNDER A REAL ESTATE CONTRACT OR THE SALE OF LAND UNDER A DEED OF TRUST IF THE OWNER IS ENTITLED TO THE BENEFITS OF SAID ACT.
6. ATTENTION IS CALLED TO THE FEDERAL TAX LIEN ACT OF 1966 AND AMENDMENTS THERETO WHICH, AMONG OTHER THINGS, PROVIDES FOR THE GIVING OF WRITTEN NOTICE OF SALE OR FORFEITURE IN A SPECIFIED MANNER TO THE SECRETARY OF THE TREASURY OR HIS DELEGATE AS A REQUIREMENT FOR THE DISCHARGE OR DIVESTMENT OF A FEDERAL TAX LIEN IN A NON-JUDICIAL SALE OR FORFEITURE, AND ESTABLISHES WITH RESPECT TO SUCH LIEN A RIGHT IN THE UNITED STATES TO REDEEM THE PROPERTY WITHIN A PERIOD OF 120 DAYS FROM THE DATE OF ANY SUCH SALE OR FORFEITURE.

SCHEDULE B

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Policy Number: **2388-LG-CTL2360**

GENERAL EXCEPTIONS FROM COVERAGE

- A. RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS
- B. ENCROACHMENTS, OVERLAPS, BOUNDARY LINE DISPUTES AND OTHER MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND INSPECTION OF THE PREMISES.
- C. EASEMENTS OR CLAIMS OF EASEMENTS NOT SHOWN BY THE PUBLIC RECORDS.
- D. ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR OR MATERIAL HERETOFORE OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
- E. LIENS UNDER THE WORKMEN'S COMPENSATION ACT NOT SHOWN BY THE PUBLIC RECORDS.
- F. ANY SERVICE, INSTALLATION, CONNECTION, MAINTENANCE, OR CONSTRUCTION CHARGES FOR SEWER, WATER, ELECTRICITY OR GARBAGE REMOVAL.
- G. (A) UNPATENTED MINING CLAIMS; (B) RESERVATIONS OR EXCEPTIONS IN PATENTS OR IN ACTS AUTHORIZING THE ISSUANCE THEREOF; (C) WATER RIGHTS, CLAIMS OR TITLE TO WATER.
- H. INDIAN TRIBAL CODES OR REGULATIONS, INDIAN TREATY OR ABORIGINAL RIGHTS, INCLUDING, BUT NOT LIMITED TO, EASEMENTS OR EQUITABLE SERVITUDES.
- I. GENERAL TAXES, SPECIAL ASSESSMENTS AND SPECIAL LEVIES.

SPECIAL EXCEPTIONS FROM COVERAGE

- 1. **GENERAL TAXES AND ASSESSMENTS, IF ANY, NOT INCLUDING INTEREST AND PENALTY AFTER DELINQUENCY:**

YEAR	AMOUNT	PAID	OWING
2016	\$420.24	\$0.00	\$420.24
2015	\$389.70	\$0.00	\$389.70
2013	\$1,954.82	\$0.00	\$1,954.82

TAX PARCEL NO.: WG3120005 ACCT. NO.: R010998 TAX CODE: 515

FIRST HALF OF GENERAL TAXES BECOME DELINQUENT ON MAY 1. SECOND HALF OF GENERAL TAXES BECOME DELINQUENT ON NOVEMBER 1.

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2. **COWLITZ COUNTY SUPERIOR COURT JUDGMENT:**
AGAINST: DAVID E. RICHARDSON
IN FAVOR OF: TAUNYA L. RICHARDSON
AMOUNT: \$3,667.73
ENTERED: March 10, 2010
JUDGMENT NO.: 10-9-00524-9
CAUSE NO.: 08-3-00591-1
ATTORNEY FOR CREDITOR: NO ATTORNEY PRO SE

3. **COWLITZ COUNTY SUPERIOR COURT JUDGMENT:**
AGAINST: DAVID E. RICHARDSON
IN FAVOR OF: TAUNYA L. RICHARDSON
AMOUNT: \$192.90
ENTERED: August 06, 2010
JUDGMENT NO.: 10-9-01700-0
CAUSE NO.: 08-3-00591-1
ATTORNEY FOR CREDITOR: NO ATTORNEY PRO SE

4. **TERMS AND CONDITIONS OF DECREE OF DISSOLUTION IN SUPERIOR COURT CASE NUMBER 08-3-00591-1. APPROXIMATELY 3 ACRES ADJACENT TO THE COMMUNITY RESIDENCE PROPERTY IN HIS NAME ONLY, WHICH SHALL BE HELD BY THE PETITIONER FOR THE SOLE BENEFIT OF THE MINOR CHILD OF THE PARTIES. THE PETITIONER SHALL ALSO KEEP THE TAXES CURRENT ON SAID PROPERTY. THE PETITIONER SHALL BE PROHIBITED FROM THE SALE, TRANSFER OR ENCUMBERING SAID PROPERTY WITHOUT SPECIFIC WRITTEN AGREEMENT BETWEEN PETITIONER AND THE RESPONDENT, OR BY ORDER OF THE COURT.**

5. **DEDICATIONS, RESTRICTIVE COVENANTS, EASEMENTS, BUILDING SET BACK LINES, SLOPE RIGHTS AND RESERVATIONS AS DISCLOSED BY THE PLAT OF MOUNTAIN VIEW ACRES.**

6. **EASEMENTS, RESTRICTIONS AND RECITAL SET FORTH ON THE FACE OF SHORT PLAT RECORDED UNDER COWLITZ COUNTY AUDITOR'S NO. 811207033.**

7. **DECLARATION OF COVENANT AND THE TERMS AND CONDITIONS THEREOF:**
RECORDED: MARCH 2, 1998
AUDITOR'S NO.: 3012938

8. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**
GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY EASEMENT FOR POWER UNDERGROUND
DATED: JANUARY 4, 2002
RECORDED: JANUARY 25, 2002
AUDITOR'S NO.: 3137463
AREA AFFECTED: SAID PROPERTY

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9. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: DAVID E. RICHARDSON, A SINGLE PERSON, HIS HEIRS,
SUCCESSORS AND ASSIGNS
PURPOSE: PERPETUAL EASEMENT FOR INGRESS, EGRESS AND UTILITIES
AND THE SHARED COST THEREOF
DATED: AUGUST 12, 2010
RECORDED: AUGUST 16, 2010
AUDITOR'S NO.: 3421142
AREA AFFECTED: SAID PROPERTY

10. ANY DEFECT IN OR INVALIDITY TO THE TITLE TO SAID LAND OR CLAIM OF ANY DEFECT OR INVALIDITY OF SAID TITLE ARISING OUT OF OR OCCASIONED BY A VIOLATION OF OR THE APPLICATION OF THE BANKRUPTCY CODE, OR ANY FRAUDULENT CONVEYANCES LAW OR INSOLVENCY LAW.

End of Schedule B Exceptions.

NOTES:

At the request of the assured the following information is provided:

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

BARE LAND
TOUTLE, WA 98649

b. THE FOLLOWING ABBREVIATED LEGAL DESCRIPTION IS PROVIDED AS A COURTESY TO ENABLE THE DOCUMENT PREPARER TO CONFORM WITH THE REQUIREMENTS OF RCW 65.04.045, PERTAINING TO STANDARDIZATION OF RECORDED DOCUMENTS.

ABBREVIATED LEGAL DESCRIPTION: CC05065 LOT 4



Authorized Signatory

CASCADE TITLE COMPANY OF COWLITZ COUNTY, INC.

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **CASCADE TITLE COMPANY OF COWLITZ COUNTY, INC.**

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.

Information about your transactions we secure from our files, or from [our affiliates or] others.

Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

EXHIBIT "A"

THE EAST 312.40 FEET OF THE FOLLOWING DESCRIBED PROPERTY:

THAT PORTION OF S.S LOT NO. 4, SHORT SUBDIVISION NO. 81-040 RECORDED DECEMBER 7, 1981, UNDER AUDITOR'S NO. 811207033 IN BOOK 5 OF SHORT SUBDIVISIONS, PAGE 65, BEING A PORTION OF LOTS 2, 3 AND 4 OF MOUNTAIN VIEW ACRES, AS RECORDED IN VOLUME 7 OF PLATS, PAGE 55, RECORDS OF COWLITZ COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST LINE OF SAID LOT 4, MOUNTAIN VIEW ACRES WHICH BEARS NORTH 0 DEGREES 06 MINUTES 00 SECONDS WEST FOR A DISTANCE OF 963.14 FEET FROM THE SOUTHEAST CORNER, THENCE NORTH 0 DEGREES 06 MINUTES 00 SECONDS WEST FOR A DISTANCE OF 464.94 FEET ALONG THE EAST LINE OF SAID LOT 4, THENCE NORTH 88 DEGREES 39 MINUTES 00 SECONDS WEST FOR A DISTANCE OF 937.20 FEET ALONG THE NORTH LINE OF SAID LOTS 2, 3, AND 4, THENCE SOUTH 0 DEGREES 06 MINUTES 00 SECONDS EAST FOR A DISTANCE OF 279.00 FEET, THENCE EAST FOR A DISTANCE OF 524.80 FEET, THENCE SOUTH 0 DEGREES 06 MINUTES 00 SECONDS EAST FOR A DISTANCE OF 185.94 FEET, THENCE SOUTH 88 DEGREES 39 MINUTES 00 SECONDS EAST FOR A DISTANCE OF 412.40 FEET TO THE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON