

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2365 Ref. No.:	Policy Number 2388-LG-CTL2365	Date of Policy June 15, 2016 at 8:00 AM	Amount of Insurance \$40,000.00	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:

ROY L. BRADLEY AND ORPHA N. BRADLEY, HUSBAND AND WIFE

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

File Number: **CTL2365**

Policy Number: **2388-LG-CTL2365**

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	\$866.84	\$0.00	\$866.84
2015	\$878.82	\$0.00	\$878.82
2014	\$784.24	\$0.00	\$784.24
2013	\$2,327.90	\$0.00	\$2,327.90

TAX PARCEL NO.: WK3213010 ACCT. NO.: R016208 TAX CODE: 650

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. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

GRANTOR: ROY L. BRADLEY AND ORPHA N. BRADLEY, HUSBAND AND WIFE
TRUSTEE: COWLITZ COUNTY TITLE
BENEFICIARY: 1ST CITIZENS FEDERAL CREDIT UNION
AMOUNT: \$82,500.00
DATED: JANUARY 3, 2005
RECORDED: JANUARY 7, 2005
AUDITOR'S NO: 3245943

3. JUDGMENT:

AGAINST: ROY L. BRADLEY AND ORPHA N. BRADLEY, HUSBAND AND WIFE
IN FAVOR OF: JPRD INVESTMENTS, LLC
AMOUNT: \$25,715.90
ENTERED: FEBRUARY 27, 2009
JUDGMENT NO.: 09-9-00527-0
S.C. CAUSE NO.: 08-2-02373-8
ATTY FOR CREDITOR: MELANIE R. BAILEY

THIS JUDGMENT WAS RECORDED MARCH 12, 2009, UNDER AUDITOR'S NO. 3388467.

4. COWLITZ COUNTY SUPERIOR COURT JUDGMENT:

AGAINST: ROY LEON BRADLEY, JR.
IN FAVOR OF: DYNAMIC COLLECTORS, INCORPORATED
AMOUNT: \$3,071.11
ENTERED: July 12, 2010
JUDGMENT NO.: 10-9-01416-7
CAUSE NO.: 10-2-01214-2
ATTORNEY FOR CREDITOR: JOSEPH O. ENBODY
790 S. MARKET
CHEHALIS, WA 98532

5. COWLITZ COUNTY SUPERIOR COURT JUDGMENT:

AGAINST: ORPHA N. BRADLEY AND JOHN DOE BRADLEY, AND THE
MARITAL COMMUNITY COMPRISED THEREOF
IN FAVOR OF: LVNV FUNDING LLC
AMOUNT: \$1,364.58
ENTERED: April 19, 2016
JUDGMENT NO.: 16-9-00602-3
CAUSE NO.: 16-2-00404-1
ATTORNEY FOR CREDITOR: ROGER E. RAHLFS, CHRISTOPHER J. MERCADO, AND MACHOL &
JOHANNES, LLC

6. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: MARCH 12, 1938
RECORDED: SEPTEMBER 27, 1938
AUDITOR'S NO.: 172838 VOLUME: 232 PAGE: 196
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

File Number: CTL2365

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7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: JULY 30, 1938
RECORDED: SEPTEMBER 27, 1938
AUDITOR'S NO.: 172839 **VOLUME:** 232 **PAGE:** 198
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

8. DECLARATION OF COVENANT AND THE TERMS AND CONDITIONS THEREOF:

DATED: NOT DISCLOSED
RECORDED: MARCH 26, 1987
AUDITOR'S NO.: 870326053 **VOLUME:** 1017 **PAGE:** 1160
REGARDING: ROAD MAINTENANCE AGREEMENT AND CREATION OF ROAD MAINTENANCE ASSOCIATION

9. MATTERS SET FORTH BY SURVEY:

RECORDED: APRIL 7, 2008
AUDITOR'S NO.: 3363695 **VOLUME:** 29 **PAGE:** 151
DISCLOSES: PORTION OF BOUNDARY LINES, FENCE LINES NOT ON BOUNDARY LINES

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:
149 POGUE LANE
CASTLE ROCK, WA 98611
- 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: 32-10N-2W T-13G



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"

THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 10 NORTH, RANGE 2 WEST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

**BEGINNING AT THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 10 NORTH, RANGE 2 WEST OF THE WILLAMETTE MERIDIAN;
THENCE WEST ALONG THE SOUTH LINE OF SAID SUBDIVISION 968.6 FEET TO THE CENTER OF A CREEK;
THENCE NORTHERLY ALONG THE CENTER OF SAID CREEK 1302.6 FEET;
THENCE EAST 168 FEET, MORE OR LESS, TO THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO ROBERT LANGDON AND RECORDED UNDER AUDITOR'S FILE NO. 415007, SAID POINT BEING THE TRUE POINT OF BEGINNING;
THENCE NORTH 88° 43' 10" EAST 356.0 FEET;
THENCE SOUTH 0° 05' EAST 621.26 FEET TO A POINT ON THE NORTH RIGHT OF WAY LINE OF FISCHER DRIVE;
THENCE NORTH 89° 35' 15" WEST ALONG SAID NORTH RIGHT OF WAY LINE 353.95 FEET;
THENCE NORTH 0° 16' 10" WEST 610.76 FEET TO THE TRUE POINT OF BEGINNING.**

ALSO KNOWN AS LOT 1 OF THE UNRECORDED PLAT OF ARKANSAS VIEW.

TOGETHER WITH THAT CERTAIN MOBILE HOME, THE TITLE TO WHICH WAS ELIMINATED BY INSTRUMENT RECORDED MARCH 14, 2001, UNDER COWLITZ COUNTY AUDITOR'S NO. 3109618, RECORDS OF COWLITZ COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON