

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2367 Ref. No.:	Policy Number 2388-LG-CTL2367	Date of Policy June 16, 2016 at 8:00 AM	Amount of Insurance \$34,090.00	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:
THE HEIRS AND DEVISEES OF MARLENE FOWLER, DECEASED

- 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: **CTL2367**

Policy Number: **2388-LG-CTL2367**

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	\$78.74	\$0.00	\$78.74
2015	\$82.34	\$0.00	\$82.34
2014	\$80.66	\$0.00	\$80.66
2013	\$1,513.14	\$3.74	\$1,509.40

TAX PARCEL NO.: WL1613003 ACCT. NO.: R017752 TAX CODE: 420

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

File Number: CTL2367

Policy Number: 2388-LG-CTL2367

2. **DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:**
GRANTOR: MELVIN FOWLER AND MARLENE FOWLER, HUSBAND AND WIFE
TRUSTEE: SAFECO TITLE INSURANCE COMPANY
BENEFICIARY: WEYERHAUESER PULP EMPLOYEES FEDERAL CREDIT UNION
AMOUNT: \$12,377.60
DATED: June 20, 1984
RECORDED: June 22, 1984
AUDITOR'S FILE NO.: 840622096 VOLUME: 972 PAGE: 1130

3. **LEASE AND THE TERMS AND CONDITIONS THEREOF:**
LESSOR: STATE OF WASHINGTON DEPARTMENT OF NATURAL
RESOURCES AQUATIC LANDS FLOATING HOUSE LEASE
LESSEE: MARLENE FOWLER
TERM: MAY 1, 2004-APRIL 30, 2016
DATED: March 26, 2004
RECORDED: March 26, 2004
AUDITOR'S FILE NO.: 3219139 ALSO AMENDED UNDER AUDITORS FILE NUMBER
3255904

4. **LIEN AND THE TERMS AND CONDITIONS THEREOF:**
CLAIMED BY: COWLITZ COUNTY TREASURER NOTICE OF TAX LIEN UPON REAL
PROPERTY
AMOUNT: \$1,492.56
DATED: September 25, 2014
RECORDED: September 25, 2014
AUDITOR'S FILE NO.: 3508618

5. **LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF DEPARTMENT OF
SOCIAL HEALTH SERVICES (DSHS) ECONOMIC SERVICES ADMINISTRATION (ESA) OFFICE OF
FINANCIAL RECOVER - ESTATE RECOVERY (OFR) P.O. BOX 9501 OLYMPIA, WA 98507-9501,
RECORDED March 21, 2016, UNDER AUDITOR'S FILE NO. 3540956
AGAINST: MARLENE G. FOWLER**

6. **COWLITZ COUNTY SUPERIOR COURT JUDGMENT:**
AGAINST: MARLENE FOWLER
IN FAVOR OF: CHASE BANK USA
AMOUNT: \$24,975.48
ENTERED: March 20, 2009
JUDGMENT NO.: 09-9-00716-7
CAUSE NO.: 09-2-00595-9
ATTORNEY FOR
CREDITOR: SUTTELL & ASSOCIATES, P.S.

SAID JUDGMENT ALSO RECORDED UNDER AUDITOR'S FILE NUMBER 3390695.

File Number: CTL2367

Policy Number: 2388-LG-CTL2367

7. TRANSCRIPT OF DISTRICT COURT JUDGMENT FILED IN COWLITZ COUNTY SUPERIOR COURT:
AGAINST: MARLENE FOWLER
IN FAVOR OF: FIRST NATIONAL BANK OF OMAHA
AMOUNT: \$14,964.68
ENTERED: October 21, 2008
JUDGMENT NO.: 08-9-02933-2
CAUSE NO.: 08-2-02061-5
ATTORNEY FOR CREDITOR: BRIAN D. LEAHY
8. EXCEPTIONS AND RESERVATIONS AS CONTAINED IN DEED:
FROM: STATE OF WASHINGTON
RECORDED: JULY 13, 1944
AUDITOR'S NO.: 248460 VOLUME: 318 PAGE: 235
9. ANY QUESTION THAT MAY ARISE DUE TO SHIFTING OR CHANGE IN THE COURSE OF THE COLUMBIA RIVER DUE TO SAID RIVER HAVING CHANGED ITS COURSE.
10. RIGHTS OF THE STATE OF WASHINGTON IN AND TO THAT PORTION OF SAID PREMISES, IF ANY, LYING IN THE BED OF THE COLUMBIA RIVER, IF SAID RIVER IS NAVIGABLE.
11. PARAMOUNT RIGHTS AND EASEMENTS IN FAVOR OF THE UNITED STATES OF AMERICA TO REGULATE COMMERCE, NAVIGATION, FISHING AND PRODUCTION OF POWER.
12. ANY PROHIBITION OR LIMITATION ON THE USE, OCCUPANCY OR IMPROVEMENT OF THE LAND RESULTING FROM THE RIGHTS OF THE PUBLIC OR RIPARIAN OWNERS TO USE ANY WATERS WHICH MAY COVER THE LAND OR TO USE ANY PORTION OF THE LAND WHICH IS NOW OR MAY FORMERLY HAVE BEEN COVERED BY WATER.
13. MATTERS SET FORTH BY SURVEY:
RECORDED: JULY 26, 2000
AUDITOR'S NO.: 3092551 VOLUME: 21 PAGE: 129
14. MATTERS SET FORTH BY SURVEY:
RECORDED: JULY 27, 2000
AUDITOR'S NO.: 3092627 VOLUME: 21 PAGE: 130
15. MATTERS SET FORTH BY SURVEY:
RECORDED: AUGUST 21, 2000
AUDITOR'S NO.: 3094690 VOLUME: 21 PAGE: 141
16. MATTERS SET FORTH BY SURVEY:
RECORDED: AUGUST 4, 2006
AUDITOR'S NO.: 3306818 VOLUME: 27 PAGE: 163
17. EXCEPTING THEREFROM ALL PERSONAL PROPERTY INCLUDING FLOAT HOUSES, SHOPS AND DOCKS.

File Number: CTL2367

Policy Number: 2388-LG-CTL2367

18. 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:

6400 WILLOW GROVE ROAD
LONGVIEW, WA 98632

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: 16-8N-3W T-32A



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.

**PARCEL NO.-WL1613003
ACCT. NO.-R017752**

File No.: CTL2367

EXHIBIT "A"

ALL TIDE LANDS OF THE SECOND CLASS OWNED BY THE GRANTOR WHICH ARE IN FRONT OF, ADJACENT TO OR ABUTTING UPON THAT PART OF LOT 11, SECTION 16, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, IN COWLITZ COUNTY, WASHINGTON, BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 11 AND EXTENDING WEST ALONG THE SOUTH LINE OF SAID LOT 11, A DISTANCE OF 166.67 FEET.