

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2377 Ref. No.:	Policy Number 2388-LG-CTL2377	Date of Policy June 24, 2016 at 8:00 AM	Amount of Insurance \$13,150.00	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:

DARRYL BROWN AND JOANN BROWN, 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: **CTL2377**

Policy Number: **2388-LG-CTL2377**

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	\$141.52	\$0.00	\$141.52
2015	\$149.00	\$0.00	\$149.00
2014	\$148.20	\$0.00	\$148.20
2013	\$1,718.38	\$0.00	\$1,718.38

TAX PARCEL NO.: 10555

ACCT. NO.: R033791

TAX CODE: 400

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2016	\$31.24	\$0.00	\$31.24
2015	\$33.60	\$0.00	\$33.60
2014	\$33.44	\$0.00	\$33.44
2013	\$1,603.68	\$0.00	\$1,603.68

TAX PARCEL NO.: 10565 ACCT. NO.: R033803 TAX CODE: 400

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

2. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY
RECORDED: May 07, 1941
AUDITOR'S FILE NO.: 210922 VOLUME: 260 PAGE: 375
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

3. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: UNITED STATES OF AMERICA
PURPOSE: TRANSMISSION LINE
RECORDED: January 08, 1942
AUDITOR'S FILE NO.: 221813 VOLUME: 280 PAGE: 38
AREA AFFECTED: SAID PREMISES AND INCLUDES OTHER PROPERTY

4. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: UNITED STATES OF AMERICA
PURPOSE: RIGHT-OF-WAY
RECORDED: June 16, 1942
AUDITOR'S FILE NO.: 226888 VOLUME: 286 PAGE: 432
AREA AFFECTED: SAID PREMISES AND INCLUDES OTHER PROPERTY

5. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: BONNEVILLE POWER ADMINISTRATION
PURPOSE: TRANSMISSION LINE
RECORDED: July 06, 1942
AUDITOR'S FILE NO.: 227537 VOLUME: 288 PAGE: 8
AREA AFFECTED: SAID PREMISES AND INCLUDES OTHER PROPERTY

6. EASEMENT AND RIGHT OF WAY FOR DIKE AND DRAINAGE ACQUIRED BY COWLITZ COUNTY FOR THE BENEFIT OF CONSOLIDATED DIKING IMPROVEMENT DISTRICT NO. 1 BY DECREE ENTERED NOVEMBER 16, 1923, IN COWLITZ COUNTY SUPERIOR COURT CAUSE NO. 5362.

7. COVENANTS, CONDITIONS AND RESTRICTIONS CONTAINED IN DEED:

EXECUTED BY: THE NATIONAL BANK OF COMMERCE OF SEATTLE
RECORDED: MARCH 5, 1943
AUDITOR'S NO.: 234515 VOLUME: 294 PAGE: 585
AS FOLLOWS: FOR RESIDENTIAL AND AGRICULTURAL PURPOSES

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8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY
RECORDED: April 20, 1964
AUDITOR'S FILE NO.: 583850 VOLUME: 708 PAGE: 219
AREA AFFECTED: SAID PREMISES AND INCLUDES OTHER PROPERTY

9. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: UNITED STATES OF AMERICA
PURPOSE: ELECTRIC POWER TRANSMISSION LINE
RECORDED: March 29, 1972
AUDITOR'S FILE NO.: 726059

10. MINERAL RIGHTS DEEDED FROM INTERNATIONAL PAPER COMPANY TO BRP, LLC, UNDER AUDITOR'S FILE NO. 3421056.

11. ANY QUESTION THAT MAY ARISE DUE TO SHIFTING OR CHANGE IN THE COURSE OF THE CUTOFF SLOUGH DUE TO SAID SLOUGH HAVING CHANGED ITS COURSE.

12. 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
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: 13-8-3W LVOL 421, 434B 24-8-3W LVOL 434



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 FOLLOWING DESCRIBED PROPERTY SITUATED IN COWLITZ COUNTY, WASHINGTON:

A TRACT OF LAND IN SECTION 13, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT NORTH 1220.00 FEET AND EAST 950.00 FEET FROM THE SECTION CORNER COMMON TO SECTION 13, 14, 23, AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, SAID POINT BEING AN IRON PIPE ON THE EAST BANK OF CUTOFF SLOUGH AND THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;
THENCE WEST 50.00 FEET, MORE OR LESS, TO THE CENTER OF CUTOFF SLOUGH;
THENCE SOUTHERLY ALONG THE CENTER LINE OF CUTOFF SLOUGH TO A POINT ON THE SOUTH LINE OF SECTION 13, SAID POINT BEING 720.00 FEET EAST OF THE SECTION CORNER COMMON TO SECTIONS 13, 14, 23, AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, AND MARKED BY LB MONUMENT 184; THENCE EASTERLY ALONG THE SOUTH LINE LINE OF SECTION 13, TOWNSHIP 8 NORTH, RANGE 3 WEST, 1670.00 FEET, MORE OR LESS, TO AN INTERSECTION WITH THE CENTER LINE OF CUTOFF SLOUGH;
THENCE NORTH ALONG THE CENTER LINE OF CUTOFF SLOUGH 120.00 FEET; THENCE SOUTHEAST ALONG THE CENTER LINE 160.00 FEET TO AN INTERSECTION WITH THE SOUTH LINE OF SECTION 13, SAID POINT OF INTERSECTION BEING WEST 100.00 FEET OF QUARTER CORNER OF SECTIONS 13 AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST, AND MARKED BY LB MONUMENT 374;
THENCE CONTINUING ALONG THE SOUTHERLY LINE OF SECTION 13, 350.00 FEET TO AN INTERSECTION WITH CUTOFF SLOUGH, SAID POINT OF INTERSECTION BEING EAST 250.00 FEET OF QUARTER CORNER COMMON TO SECTIONS 13 AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST, AND MARKED BY LB MONUMENT 374;
THENCE ALONG CENTER LINE OF SLOUGH NORTHEASTERLY AND NORTHWESTERLY 700.00 FEET, MORE OR LESS, TO A POINT WHICH IS 650.00 FEET NORTH AND 450.00 FEET EAST OF THE QUARTER CORNER COMMON TO SAID SECTIONS 13 AND 24, AND LB MONUMENT 374;
THENCE SOUTHWESTERLY ALONG SAID CENTER LINE OF SLOUGH 450.00 FEET, MORE OR LESS, TO A POINT WHICH IS 400.00 FEET NORTH OF QUARTER CORNER COMMON TO SECTIONS 13 AND 24 AND LB MONUMENT 374;
THENCE NORTHWESTERLY ALONG CENTER LINE OF SLOUGH 1050.00 FEET, MORE OR LESS, TO A POINT WHICH IS 1350.00 FEET NORTH AND 365.00 FEET WEST OF QUARTER CORNER COMMON TO SAID SECTIONS 13 AND 24, AND LB MONUMENT 374; THENCE NORTHEASTERLY ALONG SAID CENTER LINE OF SLOUGH TO A POINT WHICH IS 1750.00 FEET NORTH AND 250.00 FEET WEST OF QUARTER CORNER COMMON TO SAID SECTIONS 13 AND 24, AND LB MONUMENT 374;
THENCE SOUTHWESTERLY ALONG CENTER LINE OF SLOUGH 1250.00 FEET, MORE OR LESS, TO A POINT WHICH IS 1000.00 FEET NORTH AND 1400.00 FEET EAST OF SECTION CORNER COMMON TO SAID SECTIONS 13, 14, 23, AND 24, AND MARKED BY LB MONUMENT 184;
THENCE NORTHWESTERLY ALONG CENTER LINE OF SLOUGH 250.00 FEET, MORE OR LESS, TO A POINT WHICH IS 1220.00 FEET NORTH AND 1250.00 FEET EAST OF CORNER COMMON TO SAID SECTIONS 13, 14, 23, AND 24, MARKED BY LB MONUMENT 184;
THENCE NORTH 89°38' WEST 300.00 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

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EXCEPTING THEREFROM THAT PORTION THEREOF LYING EAST OF THE EAST LINE OF THE BONNEVILLE POWER ADMINISTRATION TRANSMISSION LINE EASEMENT DESCRIBED UNDER AUDITOR'S FILE NO. 221813, IN VOLUME 280, AT PAGE 38.

ALSO EXCEPTING THEREFROM THAT PORTION AS DEEDED UNDER AUDITOR'S FILE NO. 3022476.

ALSO THAT PORTION OF SECTION 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTH LINE OF SAID SECTION 24, WHICH IS SOUTH 89°13' EAST 720.00 FEET FROM SECTION CORNER COMMON TO SECTIONS 13, 14, 23 AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, AND MARKED BY LB MONUMENT 184, SAID POINT BEING ON THE CENTER LINE OF CUTOFF SLOUGH AND THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;
THENCE SOUTHEASTERLY 300.00 FEET, MORE OR LESS, TO A POINT WHICH IS EAST 810.00 FEET AND 285.00 FEET SOUTH OF CORNER COMMON TO SECTIONS 13, 14, 23 AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, AND LB MONUMENT 184;
THENCE NORTHEASTERLY ALONG SAID CENTER LINE OF SLOUGH 350.00 FEET, MORE OR LESS, TO A POINT WHICH IS 1150.00 FEET EAST AND 200.00 FEET SOUTH OF SECTION CORNER COMMON TO SAID SECTIONS 13, 14, 23 AND 24, MARKED BY LB MONUMENT 184;
THENCE CONTINUING ALONG CENTER LINE OF SLOUGH SOUTHEASTERLY 600.00 FEET, MORE OR LESS, TO A POINT WHICH IS 750.00 FEET SOUTH AND 1400.00 FEET EAST OF CORNER COMMON TO SAID SECTIONS 13, 14, 23 AND 24;
THENCE NORTHERLY AND NORTHEASTERLY ALONG CENTER LINE OF SLOUGH 550.00 FEET, MORE OR LESS, TO A POINT WHICH IS SOUTH 190.00 FEET AND 1450.00 FEET EAST OF CORNER COMMON TO SAID SECTIONS 13, 14, 23 AND 24, MARKED BY LB MONUMENT 184;
THENCE SOUTHEASTERLY AND EASTERLY ALONG THE CENTER LINE OF SLOUGH 700.00 FEET, MORE OR LESS, TO A POINT WHICH IS 650.00 FEET SOUTH AND 2000.00 FEET EAST OF CORNER COMMON TO SECTIONS 13, 14, 23 AND 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN;
THENCE NORTHEASTERLY AND NORTHERLY ALONG CENTER LINE OF SLOUGH TO AN INTERSECTION WITH THE NORTH LINE OF SECTION 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, SAID INTERSECTION BEING 250.00 FEET WEST OF QUARTER CORNER COMMON TO SAID SECTIONS 13 AND 24, MARKED BY LB MONUMENT 374;
THENCE NORTH 89°13' WEST ALONG THE NORTH LINE OF SECTION 24, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE WILLAMETTE MERIDIAN, 1670.00 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING.

EXCEPTING THEREFROM THAT PORTION THEREOF LYING EAST OF THE EAST LINE OF THE BONNEVILLE POWER ADMINISTRATION TRANSMISSION LINE EASEMENT DESCRIBED UNDER AUDITOR'S FILE NO. 221813, IN VOLUME 280, AT PAGE 38.

ALSO EXCEPTING THEREFROM THAT PORTION CONVEYED TO COWLITZ COUNTY, WASHINGTON, ON BEHALF OF CONSOLIDATED DIKING IMPROVEMENT DISTRICT NO. 1, A MUNICIPAL CORPORATION, UNDER AUDITOR'S FILE NO. 840420031 IN VOLUME 969 AT PAGE 1095; AND UNDER AUDITOR'S FILE NO. 841212006, IN VOLUME 980, AT PAGE 861 AND ALL CONSOLIDATED DIKING DISTRICT PROPERTY.