

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number <b>CTL2392</b> Ref. No.:	Policy Number <b>2388-LG-CTL2392</b>	Date of Policy <b>June 24, 2016</b> at 8:00 AM	Amount of Insurance <b>\$780.00</b>	Premium <b>SEE INVOICE</b>
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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:

**DOLLY A. GUIER, AS TO HER 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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**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	\$13.58	\$0.00	\$13.58
2015	\$13.76	\$0.00	\$13.76
2014	\$13.06	\$0.00	\$13.06
2013	\$1,582.54	\$0.00	\$1,582.54

TAX PARCEL NO.: 6260005    ACCT. NO.: R046735    TAX CODE: 840

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. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: COLUMBIA & COWLITZ RAILWAY COMPANY, A WASHINGTON CORPORATION  
PURPOSE: EASEMENT  
RECORDED: May 10, 1988  
AUDITOR'S FILE NO.: 880510009 VOLUME: 1039 PAGE: 436
3. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: COLUMBIA & COWLITZ RAILWAY COMPANY, A WASHINGTON CORPORATION  
PURPOSE: EASEMENT  
RECORDED: May 10, 1988  
AUDITOR'S FILE NO.: 880510010 VOLUME: 1039 PAGE: 438
4. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY, WASHINGTON, A MUNICIPAL CORPORATION  
PURPOSE: EASEMENT  
RECORDED: April 06, 1989  
AUDITOR'S FILE NO.: 890406015 VOLUME: 1055 PAGE: 425
5. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: GUIER  
PURPOSE: THE UPKEEP ON SAID EASEMENT ROAD IS THE REPSONSIBILITY OF THE PROPERTY OWNERS WHOSE PROPERTY IS SERVICED BY SAID ROAD  
RECORDED: October 21, 1991  
AUDITOR'S FILE NO.: 911021037 VOLUME: 1107 PAGE: 416
6. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: JAMES AND HELEN ROULST, THEIR HEIRS, SUCCESSORS AND ASSIGNS  
PURPOSE: EASEMENT  
RECORDED: February 21, 1992  
AUDITOR'S FILE NO.: 920221030 VOLUME: 1115 PAGE: 1448
7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: JACK E. KERR, THEIR HEIRS, SUCCESSORS AND ASSIGNS  
PURPOSE: EASEMENT  
RECORDED: December 14, 1992  
AUDITOR'S FILE NO.: 921214010 VOLUME: 1135 PAGE: 0008
8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:  
GRANTEE: LEE AND PAULA NORTON, THEIR HEIRS, SUCCESSORS AND ASSIGNS  
PURPOSE: THE UPKEEP ON SAID EASEMENT ROAD IS THE RESPONSIBILITY OF THE PROPERTY OWNERS WHOSE PROPERTY IS SERVICES BY SAID ROAD  
RECORDED: September 18, 1995  
AUDITOR'S FILE NO.: 950918119 VOLUME: 1211 PAGE: 0941

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9. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY,  
WASHINGTON, A MUNICIPAL CORPORATION  
PURPOSE: EASEMENT  
RECORDED: March 11, 1996  
AUDITOR'S FILE NO.: 960311129 VOLUME: 1224 PAGE: 0207

10. MATTERS SET FORTH BY SURVEY:

RECORDED: MARCH 12, 1996  
AUDITOR'S NO.: 960312040 VOLUME: 15 PAGE: 71

11. MATTERS SET FORTH BY SURVEY:

RECORDED: JANUARY 30, 2001  
AUDITOR'S NO.: 3106352 VOLUME: 12 OF SHORTPLATS PAGE: 144

12. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: WASHINGTON-OREGON CORPORATION  
PURPOSE: RIGHT-OF-WAY FOR POLES AND WIRES  
DATED: JANUARY 30, 1914  
RECORDED: FEBRUARY 2, 1914  
AUDITOR'S NO.: 4621  
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO  
DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY  
HEREIN DESCRIBED

13. RELINQUISHMENT OF ACCESS TO STATE HIGHWAY NO. 2 AND OF LIGHT, VIEW AND AIR, BY DEED:

TO: STATE OF WASHINGTON  
RECORDED: AUGUST 10, 1953  
AUDITOR'S NO.: 405150 VOLUME: 541 PAGE: 579

14. RELINQUISHMENT OF ACCESS TO STATE HIGHWAY NO. 1 AND OF LIGHT, VIEW AND AIR, BY DEED:

TO: STATE OF WASHINGTON  
RECORDED: OCTOBER 1, 1953  
AUDITOR'S NO.: 407297 VOLUME: 543 PAGE: 139

15. RELINQUISHMENT OF ACCESS TO STATE ROUTE 5 AND OF LIGHT, VIEW AND AIR, BY DEED:

TO: STATE OF WASHINGTON  
RECORDED: JUNE 1, 1972  
AUDITOR'S NO.: 729365 VOLUME: 781 PAGE: 155

16. RIGHTS OF THE PUBLIC IN AND TO GUIER ROAD.

17. 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.

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**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  
KELSO, WA 98626

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: NORTON DLC T-1D



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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.-6260005  
ACCT. NO.-R046735**

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**EXHIBIT "A"**

**THE NORTH 30 FEET OF THE WINTHROP NORTON DONATION LAND CLAIM IN SECTION 11, TOWNSHIP 8 NORTH, RANGE 2 WEST, W.M., IN COWLITZ COUNTY, WASHINGTON LYING EAST OF THE WESTERLY RIGHT OF WAY LINE OF FRONTAGE ROAD NO. 4 AS DESCRIBED IN DEED RECORDED UNDER AUDITOR'S FILE NUMBER 729365 AND WEST OF THE WESTERLY RIGHT OF WAY LINE OF THE COLUMBIA AND COWLITZ RAILWAY COMPANY AS DESCRIBED UNDER AUDITOR'S FILE NUMBER 507967.**

**EXCEPTING THEREFOM PUBLIC ROADS.**