

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2393 Ref. No.:	Policy Number 2388-LG-CTL2393	Date of Policy June 23, 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:

THE RITA RATERMANN AND DOROTHY RATERMANN TRUST AND TEDD RATERMANN, AS TRUSTEE OF THE RITA RATERMANN ESTATE TRUST, EACH AS TO AN UNDIVIDED 1/2 INTEREST

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	\$2,324.28	\$0.00	\$2,324.28
2015	\$2,782.16	\$0.00	\$2,782.16
2014	\$2,809.72	\$0.00	\$2,809.72
2013	\$4,493.86	\$0.00	\$4,493.86

TAX PARCEL NO.: 6279201 ACCT. NO.: R046984 TAX CODE: 920

2016	\$1,080.78	\$0.00	\$1,080.78
2015	\$819.19	\$413.65	\$405.54
2014	\$829.38	\$0.00	\$829.38
2013	\$1,087.80	\$0.00	\$1,087.80
2012	\$801.90	\$0.00	\$801.90

TAX PARCEL NO.: 778303601 ACCT. NO.: M005701 TAX CODE: 920

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2016 \$547.30 \$0.00 \$547.30

TAX PARCEL NO.: 778002002 ACCT. NO.: M005510 TAX CODE: 920

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

2. PENDING ACTION IN COWLITZ COUNTY:

SUPERIOR COURT CAUSE NO.: 15-2-00133-8
PLAINTIFF/PETITIONER: JERRY C. REEVES
DEFENDANT/RESPONDENT: TEDD RATERMANN, INDIVIDUALLY AND DBA AA&A RATERMANN INVESTMENTS; TEDD RATERMANN AS TRUSTEE OF THE RITA RATERMANN AND DOROTHY RATERMANN TRUST; TEDD RATERMANN AS TRUSTEE OF THE RITA RATERMANN ESTATE TRUST; TEDD RATERMANN AS TRUSTEE OF THE AA&A RATERMANN TRUST; CHARLES KENNETH POTTER, AND DOES 1-10
ATTY FOR PLAINTIFF: PRO SE
ATTY FOR DEFENDANT: PRO SE

LIS PENDENS THEREOF RECORDED ON SEPTEMBER 30, 2015 UNDER AUDITOR'S FILE NO. 3531189.

3. NOTICE OF TAX LIEN UPON REAL PROPERTY:

CLAIMANT: COWLITZ COUNTY TREASURER
DEBTOR: DOROTHY RATERMANN TRUST AND RITA RATERMANN TRUST
AMOUNT: \$4,305.54
FOR: PERSONAL PROPERTY TAXES FOR MOBILE HOME UNDER PARCEL NO. 7-7830-3601
DATED: JUNE 11, 2014
RECORDED: JUNE 11, 2014
AUDITOR'S NO.: 3502870

4. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC TELEPHONE AND TELEGRAPH COMPANY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: NOVEMBER 19, 1929
RECORDED: JANUARY 9, 1930
AUDITOR'S NO.: 91484 VOLUME: 161 PAGE: 180
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED

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5. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:
GRANTEE: PACIFIC POWER AND LIGHT COMPANY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: SEPTEMBER 9, 1930
RECORDED: JANUARY 12, 1931
AUDITOR'S NO.: 100989 VOLUME: 162 PAGE: 207
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED
6. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:
GRANTEE: PACIFIC POWER AND LIGHT COMPANY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: FEBRUARY 25, 1946
RECORDED: MARCH 26, 1946
AUDITOR'S NO.: 269260 VOLUME: 361 PAGE 387
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED
7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:
GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY EASEMENT
DATED: MAY 1, 1953
RECORDED: MAY 6, 1953
AUDITOR'S NO.: 400797 VOLUME: 534 PAGE: 226
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED
8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:
GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT-OF-WAY EASEMENT FOR ELECTRICAL POWER
DATED: DECEMBER 20, 1968
RECORDED: JANUARY 28, 1969
AUDITOR'S NO.: 683430 VOLUME: 751 PAGE: 702
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED
9. 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: APRIL 2, 1984
RECORDED: JUNE 19, 1984
AUDITOR'S NO.: 840619021 VOLUME: 972 PAGE: 796
AREA AFFECTED: SAID PROPERTY
10. MATTERS SET FORTH BY SURVEY:
RECORDED: JUNE 8, 1999
AUDITOR'S NO.: 3059228 VOLUME: 20 PAGE: 68
DISCLOSES: PORTION OF BOUNDARY LINES

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11. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

DISCLOSED BY: INSTRUMENT RECORDED UNDER AUDITOR'S FILE NO. 3369324
PURPOSE: EASEMENT FOR USE OF BOAT RAMP AND FOR RIVER ACCESS
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED

- 12. ANY CHANGE IN THE BOUNDARY OR LEGAL DESCRIPTION OF THE REAL PROPERTY, OR TITLE TO THE ESTATE INSURED, THAT MAY ARISE DUE TO THE SHIFTING AND CHANGING IN THE COURSE OF THE LEWIS RIVER.**
- 13. RIGHT OF THE STATE OF WASHINGTON IN AND TO THAT PORTION, IF ANY, OF THE PROPERTY HEREIN DESCRIBED WHICH LIES BELOW THE LINE OF ORDINARY HIGH WATER OF THE LEWIS RIVER.**
- 14. ANY PROHIBITION OF OR LIMITATION OF USE, OCCUPANCY OR IMPROVEMENT OF THE LAND RESULTING FROM THE RIGHTS OF THE PUBLIC OR RIPARIAN OWNERS TO USE ANY PORTION WHICH IS NOW, OR HAS FORMERLY BEEN COVERED BY WATER.**
- 15. RIGHTS AND EASEMENTS OF THE PUBLIC FOR COMMERCE, NAVIGATION, RECREATION AND FISHERIES.**
- 16. THIS GUARANTEE IS FOR REAL ESTATE ONLY. IF A MOBILE HOME IS LOCATED UPON PREMISES, IT MAY REQUIRE ADDITIONAL FORECLOSURE PROCEEDINGS APPROPRIATE TO PERSONAL PROPERTY.**
- 17. THE MANUFACTURED HOME, IF ANY, LOCATED ON THE LAND DESCRIBED HEREIN IS NOT CLASSIFIED AS REAL ESTATE PURSUANT TO RCW 65.20 AND IS EXPRESSLY EXCLUDED FROM THE COVERAGE OF THIS POLICY.**
- 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.

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NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

3036 LEWIS RIVER ROAD
WOODLAND, WA 98674

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: POWELL W. DLC DESC T-2J-1, 2J-2, 2L,2L-1



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"

A PORTION OF THE WILLIAM C. POWELL DONATION LAND CLAIM IN THE SOUTHWEST QUARTER OF SECTION 3 AND THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 5 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A STONE MARKING THE NORTHEAST CORNER OF SAID SECTION 10; THENCE NORTH 86° 59' 05" WEST 3942.34 FEET TO A 1/2" IRON ROD SET IN SURVEY RECORDED IN VOLUME 20 OF SURVEYS, PAGE 68, UNDER AUDITOR'S FILE NO. 3059228, RECORDS OF COWLITZ COUNTY, WASHINGTON, ON THE SOUTH RIGHT-OF-WAY LINE OF SR 503 (SAID 1/2" IRON ROD BEARS NORTH 71° 50' 51" WEST 29.00 FEET FROM HIGHWAY ENGINEERS STATION 241+31.5 TS, 75 FEET RT), SAID POINT HEREINAFTER CALLED POINT "A";

THENCE LEAVING THE SOUTH RIGHT-OF-WAY LINE OF SR 503 SOUTH 18° 00' 00" WEST 39.00 FEET TO THE TRUE POINT OF BEGINNING;

THENCE NORTH 71° 50' 51" WEST 120.00 FEET;

THENCE NORTH 18° 09' 09" EAST 19.00 FEET TO A POINT HEREINAFTER CALLED POINT "B";

THENCE NORTH 71° 50' 51" WEST 130.00 FEET;

THENCE NORTH 18° 09' 09" EAST 15.00 FEET;

THENCE NORTH 71° 50' 51" WEST 90.00 FEET;

THENCE SOUTH 18° 09' 09" WEST 25.00 FEET;

THENCE NORTH 71° 50' 51" WEST 142.00 FEET TO A POINT HEREINAFTER CALLED POINT "C";

THENCE SOUTH 18° 09' 09" WEST 142.33 FEET, MORE OR LESS, TO THE ORDINARY HIGH WATER LINE ON THE RIGHT BANK OF THE NORTH FORK OF THE LEWIS RIVER AS SHOWN ON SAID SURVEY RECORDED IN VOLUME 20, PAGE 68;

THENCE UPSTREAM, FOLLOWING THE RIGHT BANK OF THE NORTH FORK OF THE LEWIS RIVER, SOUTH 70° 00' 00" EAST 63.65 FEET;

THENCE SOUTH 62° 00' 00" EAST 46.00 FEET;

THENCE SOUTH 66° 00' 00" EAST 65.00 FEET;

THENCE SOUTH 48° 00' 00" EAST 58.00 FEET;

THENCE SOUTH 50° 00' 00" EAST 53.00 FEET;

THENCE SOUTH 77° 00' 00" EAST 20.00 FEET;

THENCE SOUTH 66° 00' 00" EAST 45.00 FEET;

THENCE SOUTH 53° 00' 00" EAST 48.00 FEET;

THENCE SOUTH 78° 00' 00" EAST 97.14 FEET, MORE OR LESS, TO A POINT THAT BEARS SOUTH 18° 00' 00" WEST FROM THE TRUE POINT OF BEGINNING;

THENCE NORTH 18° 00' 00" EAST, LEAVING SAID RIGHT BANK, 200.93 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON