

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2398 Ref. No.:	Policy Number 2388-LG-CTL2398	Date of Policy June 28, 2016 at 8:00 AM	Amount of Insurance \$17,550.00	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:
LEXINGTON HEIGHTS HOMEOWNER'S ASSOCIATION OF COWLITZ COUNTY

- 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: **CTL2398**

Policy Number: **2388-LG-CTL2398**

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	\$27.82	\$0.00	\$27.82
2015	\$27.48	\$0.00	\$27.48
2014	\$25.84	\$0.00	\$25.84
2013	\$1,597.94	\$0.00	\$1,597.94

TAX PARCEL NO.: 628362028 ACCT. NO.: R053214 TAX CODE: 835

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

2. PROMISSORY NOTE AND THE TERMS AND CONDITIONS THEREOF:

BORROWER: LEXINGTON HEIGHTS HOMEOWNER'S ASSOCIATION OF COWLITZ COUNTY
LENDER: LANDS END OF COWLITZ COUNTY, INC.
AMOUNT: \$88,395.00
DATED: January 1, 0011
RECORDED: January 26, 2011
RECORDING NO.: 3431114
AFFECTS: INCLUDES THIS AND OTHER PROPERTY

3. RIGHT OF THE LEXINGTON HEIGHTS HOMEOWNERS ASSOCIATION TO LEVY AND COLLECT ASSESSMENTS.

4. ANY UNPAID CHARGES AND ASSESSMENTS LEVIED BY THE LEXINGTON HEIGHTS HOMEOWNERS ASSOCIATION.

5. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC TELEPHONE AND TELEGRAPH COMPANY
PURPOSE: TRANSMISSION LINES AND UNDERGROUND CABLES
DATED: OCTOBER 8, 1941
RECORDED: NOVEMBER 14, 1941
AUDITOR'S NO.: 220068 VOLUME: 271 PAGE: 451
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

6. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: POWER
DATED: OCTOBER 5, 1953
RECORDED: OCTOBER 7, 1953
AUDITOR'S NO.: 407603 VOLUME: 537 PAGE: 683

7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: BEACON HILL SEWER DISTRICT
PURPOSE: SEWER PIPELINE
DATED: OCTOBER 9, 1961
RECORDED: OCTOBER 10, 1961
AUDITOR'S NO.: 538973

8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: BEACON HILL SEWER DISTRICT
PURPOSE: SEWER PIPELINE
DATED: OCTOBER 9, 1961
RECORDED: OCTOBER 10, 1961
AUDITOR'S NO.: 538974
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

9. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: POWER
DATED: APRIL 13, 1962
RECORDED: MAY 4, 1962
AUDITOR'S NO.: 547925

10. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: WATER
DATED: SEPTEMBER 11, 1967
RECORDED: SEPTEMBER 12, 1967
AUDITOR'S NO.: 659069

11. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: WATER
DATED: SEPTEMBER 11, 1967
RECORDED: SEPTEMBER 12, 1967
AUDITOR'S NO.: 659070
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

12. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC NORTHWEST BELL TELEPHONE COMPANY
PURPOSE: UNDERGROUND COMMUNICATION LINES
DATED: JUNE 17, 1970
RECORDED: JULY 10, 1970
AUDITOR'S NO.: 702829 VOLUME: 762 PAGE: 1101
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

13. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC NORTHWEST BELL TELEPHONE COMPANY
PURPOSE: UNDERGROUND COMMUNICATION LINES
DATED: JANUARY 7, 1971
RECORDED: FEBRUARY 16, 1971
AUDITOR'S NO.: 709898 VOLUME: 766 PAGE: 1449
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

14. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: ELECTRIC TRANSMISSION
DATED: JULY 25, 1974
RECORDED: JULY 26, 1974
AUDITOR'S NO.: 764174 VOLUME: 806 PAGE: 1392
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

15. MATTERS SET FORTH BY SURVEY:

RECORDED: MARCH 22, 1982
AUDITOR'S NO.: 820322002 VOLUME: 5 PAGE: 48
DISCLOSES: PROPERTY CORNERS, BOUNDARY LINES AND EASEMENT

16. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT OF WAY FOR POWER, WATER AND TELEPHONE UNDERGROUND
DATED: JULY 26, 1990
RECORDED: AUGUST 13, 1990
AUDITOR'S NO.: 900813023 VOLUME: 1082 PAGE: 0353
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

17. MATTERS SET FORTH BY SURVEY:

RECORDED: MARCH 29, 1990
AUDITOR'S NO.: 900329023 VOLUME: 10 PAGE: 002
DISCLOSES: BOUNDARY LINES AND LOCATION OF PRIVATE ROADS

18. DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS APPLICABLE TO LAKE DOROTHY, RECORDED ON MAY 23, 1995 UNDER AUDITOR'S FILE NO., 950523058.

19. AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

BETWEEN: THE BEACON HILL SEWER DISTRICT
AND: LONGVIEW LAND ASSOCIATES
DATED: JUNE 2, 1995
RECORDED: JULY 13, 1995
AUDITOR'S NO.: 950713028 VOLUME: 1206 PAGE: 0255
REGARDING: SEWER SERVICE AGREEMENT

20. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: BEACON HILL SEWER DISTRICT
PURPOSE: SEWER SYSTEM
DATED: NOVEMBER 11, 1996
RECORDED: MAY 14, 1998
AUDITOR'S NO.: 3020355

21. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: BEACON HILL SEWER DISTRICT AND ITS SUCCESSORS
PURPOSE: SEWER SYSTEM
DATED: OCTOBER 4, 1996
RECORDED: MAY 14, 1998
AUDITOR'S NO.: 3020356
AREA AFFECTED: PORTION OF SAID PROPERTY

22. DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS APPLICABLE TO PANKRATZ PLACE, LYDIA LANE, HIGHWAY ACCESS EASEMENT AND SEWER EASEMENT DATED MARCH 5, 1999 RECORDED UNDER AUDITOR'S FILE NO. 3052039 AND 3052040.

23. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: CASCADE NATURAL GAS CORP.
PURPOSE: CONSTRUCT AND MAINTAIN A NATURAL GAS LINE
DATED: NOVEMBER 10, 2003
RECORDED: MARCH 22, 2004
AUDITOR'S NO.: 3218742

24. SEWER SERVICE AGREEMENT AND THE TERMS AND CONDITIONS THEREOF, RECORDED NOVEMBER 7, 2003 UNDER AUDITOR'S FILE NO. 3206915.

25. DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS OF LEXINGTON HEIGHTS HOMEOWNERS ASSOCIATION OF COWLITZ COUNTY AS RECORDED MARCH 3, 2004 UNDER AUDITOR'S FILE NO. 3219401. FIRST AMENDMENT RECORDED MAY 4, 2004 UNDER AUDITOR'S FILE NO. 3222710. SECOND AMENDMENT RECORDED JULY 27, 2004 UNDER AUDITOR'S FILE NO. 3231001.

26. MEMORANDUM OF ASSUMPTION OF OWNERSHIP OF WATER SERVICE PLAN AND AGREEMENT DATED AUGUST 25, 1998, BY AND BETWEEN ABC PACIFIC CORPORATION AND PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY, WASHINGTON, A MUNICIPAL CORPORATION:

RECORDED: JANUARY 7, 2008
AUDITOR'S NO.: 3356257

27. 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
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: LEXINGTON HEIGHTS PH 1A LOT C



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.-628362028
ACCT. NO.-R053214**

File No.: CTL2398

EXHIBIT "A"

**TRACT C OF THE PLAT OF LEXINGTON HEIGHTS PHASE 1-A AS FILED IN THE OFFICE OF THE
COWLITZ COUNTY AUDITOR UNDER RECORDING NO. 3219400, VOLUME 13 OF PLATS PAGE
189-191, RECORDS OF COWLITZ COUNTY, WASHINGTON**

SITUATE IN COWLITZ COUNTY, STATE OF WASHINGTON