

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL2427 Ref. No.:	Policy Number 2388-LG-CTL2427	Date of Policy June 29, 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:
KENNETH S. EILER, PRESUMPTIVELY SUBJECT TO THE COMMUNITY INTEREST OF HIS SPOUSE IF MARRIED

- 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: **CTL2427**

Policy Number: **2388-LG-CTL2427**

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	\$1,519.52	\$0.00	\$1,519.52
2015	\$1,645.54	\$0.00	\$1,645.54
2014	\$1,634.84	\$0.00	\$1,634.84
2013	\$3,088.90	\$0.00	\$3,088.90
2012	\$1,578.48	\$0.00	\$1,578.48
2011	\$1,563.30	\$0.00	\$1,563.30
2010	\$1,460.28	\$0.00	\$1,460.28

TAX PARCEL NO.: 080400310 ACCT. NO.: R031036 TAX CODE: 400

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

2. LIEN AND THE TERMS AND CONDITIONS THEREOF:

CLAIMED BY: STATE OF WASHINGTON
AMOUNT: \$9,476.16
RECORDED: November 19, 2010
AUDITOR'S FILE NO.: 3427052

3. UNPAID CHARGES AND ASSESSMENTS, IF ANY, LEVIED BY HILL ESTATES HOMEOWNER'S ASSOCIATION.

4. RIGHT OF HILL ESTATES HOMEOWNER'S ASSOCIATION TO LEVY AND COLLECT ASSESSMENTS, AS DISCLOSED BY AUDITOR'S FILE NO. 950414011.

5. COVENANTS, CONDITIONS AND RESTRICTIONS AS CONTAINED IN INSTRUMENT RECORDED FEBRUARY 14, 1950 UNDER AUDITOR'S FILE NO. 335923.

6. MATTERS SET FORTH BY SURVEY:

RECORDED: APRIL 23, 1992
AUDITOR'S NO.: 920413003 VOLUME: 11 PAGES: 93 - 96
DISCLOSES: SOUTH LINE OF SAID PLAT

7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: CITY OF LONGVIEW, WATER DEPARTMENT
PURPOSE: RIGHT OF WAY
DATED: FEBRUARY 29, 1945
RECORDED: MARCH 4, 1945
AUDITOR'S NO.: 254707
AREA AFFECTED: TRACT A

8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC NORTHWEST BELL TELEPHONE COMPANY
PURPOSE: EASEMENT
DATED: MAY 7, 1969
RECORDED: MAY 14, 1969
AUDITOR'S NO.: 688104
AREA AFFECTED: TRACT A

9. PROTECTIVE PLAT COVENANTS AS CONTAINED IN SAID PLAT:

THIS COVENANT SHALL BE DEEMED TO BE MADE BY THE DEDICATORS FOR THE BENEFIT OF ANY PURCHASER OF ANY LOT CONTAINED WITHIN THE PLAT AND MAY ALSO BE ENFORCED BY THE CITY OF LONGVIEW.

A. ALL UTILITY CONSTRUCTION SHALL BE IN ACCORDANCE WITH PLANS AND SPECIFICATIONS APPROVED BY THE CITY ENGINEER.

B. ALL UTILITY AGENCIES, THEIR SUCCESSORS AND ASSIGNS, SHALL HAVE A CONTINUING RIGHT OF INGRESS AND EGRESS OVER, UNDER, ACROSS, ALONG AND UPON THE EASEMENT AREAS INVOLVED AT ANY AND ALL TIMES AND THAT THESE AREAS SHALL REMAIN UNOBSTRUCTED BY ANY NON-UTILITY FACILITIES.

CONTINUED.....

- C. EACH LOT SHALL BE SERVED BY THE NECESSARY UTILITIES TO INCLUDE SANITARY SEWER WATER SERVICE AND PRIVATE OR PUBLIC STREETS PRIOR TO BEING DEVELOPED, SOLD OR TRANSFERRED.
 - D. ALL PRIVATE STREET RIGHTS OF WAY SHOWN HEREON ARE SUBJECT TO AN EASEMENT FOR THE INSTALLATION, OPERATION, AND MAINTENANCE OF ALL PUBLIC AND PRIVATE UTILITIES.
 - E. PROPERTY IS SUBJECT TO EASEMENTS FOR THE INSTALLATION, OPERATION AND MAINTENANCE OF ALL PUBLIC AND PRIVATE UTILITIES. TOGETHER WITH THE RIGHT OF INGRESS AND EGRESS FOR THE PURPOSE OR REPAIR AND MAINTENANCE OF SAID UTILITIES. THESE EASEMENTS ARE 15 FEET WIDE.
 - F. ALL STREET RIGHTS OF WAY ARE PRIVATE UNLESS OTHERWISE NOTED.
 - G. ALL LOTS TO BE DEVELOPED AS SINGLE FAMILY LOTS.
 - H. ALL LOTS SHALL HAVE A MINIMUM 20 FOOT FRONT YARD SETBACK, A MINIMUM 8 FOOT SIDE YARD SETBACK AND A MINIMUM 10 FOOT REAR YARD SETBACK. EXCEPTIONS MUST BE APPROVED BY THE ARCHITECTURAL COMMITTEE.
 - I. ALL DEVELOPMENT PLANS SHALL BE APPROVED BY THE ARCHITECTURAL COMMITTEE.
 - J. ALL PRIVATE ROADS, INCLUDING STORM DRAINAGE SYSTEMS, SHALL BE THE RESPONSIBILITY OF THE DEVELOPERS AND/OR THEIR SUCCESSORS AND ASSIGNEES.
 - K. NO STORM WATER, SURFACE WATER OR DRAINAGE WATER SHALL BE DISCHARGED INTO THE DITCHES, DRAINS, SLOUGHS OR OTHER FACILITIES OF CONSOLIDATED DIKING IMPROVEMENT DISTRICT NO. 1 OF COWLITZ COUNTY, WASHINGTON, WITHOUT A WRITTEN PERMIT FROM SUCH DISTRICT. ALL SUCH PERMITS MAY REQUIRE THAT THE PERMITTEE, AND ANY PROPERTY OWNER OR OCCUPANT FROM WHICH PROPERTY IS SO DISCHARGED, COMPLY WITH ALL APPLICABLE FEDERAL STATE AND LOCAL STATUTES, ORDINANCES, RULES AND REGULATIONS, AND ALL SUCH HEREINAFTER ENACTED RELATING TO DISCHARGE PERMITS AND THE INSTALLATION, MAINTENANCE AND OPERATION OF FILTERING AND/OR TREATMENT FACILITIES.
 - L. EACH LOT OWNER OR HIS SUCCESSOR SHALL SIGN A COPY OF THE COVENANTS, CONDITIONS AND RESTRICTIONS AT THE TIME OF THE LOT PURCHASE.
10. EASEMENT DELINEATED ON THE FACE OF THE PLAT OF SAID ADDITION FOR SEWER. AFFECTS LOTS 5, 6 AND 10 IN BLOCK 1, AND TRACT A.
11. DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE HILL ESTATES, INC., AS RECORDED UNDER AUDITOR'S FILE NO. 950414011.
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.

File Number: **CTL2427**

PARCEL NO.-080400310
ACCT. NO.-R031036
Policy Number: **2388-LG-CTL2427**

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:

11 FOREST HILL EST
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: HILL ESTATES BLK 1 LOT 11



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.-080400310
ACCT. NO.-R031036**

File No.: CTL2427

EXHIBIT "A"

**LOTS 11, BLOCK 1, THE HILL ESTATES, ACCORDING TO THE PLAT RECORDED IN VOLUME 12
OF PLATS, PAGES 95 THROUGH 98.**

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON