

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number <b>CTL6125</b>	Policy Number <b>LTSG 08046744</b>	Date of Policy <b>June 15, 2018</b> at 8:00 AM	Amount of Insurance <b>\$40,000.00</b>	Premium <b>\$527.00</b>
--------------------------------------	---------------------------------------	--	---	----------------------------

- 1. Assured:  
**COWLITZ COUNTY TREASURER**
  
- 2. The estate or interest in the land hereinafter described or referred to covered by this Guarantee is:  
**FEE SIMPLE**
  
- 3. Title to the estate or interest in the land is vested in:  
**LOUIS J. ALDER, AS HIS 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**

File Number: **CTL6125**

Policy Number: **LTSG 08046744**

**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
2015	\$3,380.76	\$0.00	\$3,380.76
2016	\$1,425.88	\$0.00	\$1,425.88
2017	\$1,457.52	\$0.00	\$1,457.52
2018	\$1,530.30	\$0.00	\$1,530.30

TAX PARCEL NO.: 106860100      ACCT. NO.: R033925      TAX CODE: 400

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

**2. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:**

GRANTOR: LOUIS J. ADLER, A SINGLE MAN  
 TRUSTEE: TICOR TITLE INSURANCE  
 BENEFICIARY: COWLITZ BANK  
 AMOUNT: \$82,500.00  
 DATED: MARCH 4, 1997  
 RECORDED: MARCH 4, 1997  
 AUDITOR'S NO: 970304081 VOLUME: 1255 PAGE: 1790

**3. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:**

GRANTOR: LOUIS J. ADLER, AS HIS SEPARATE ESTATE  
 TRUSTEE: CHARTER TITLE CORP.  
 BENEFICIARY: MAJESTIC MORTGAGE SERVICES, INC.  
 AMOUNT: \$64,100.00  
 DATED: JULY 26, 2001  
 RECORDED: JULY 31, 2001  
 AUDITOR'S NO: 3122049

**ASSIGNMENT OF DEED OF TRUST BY SUCCESSIVE ASSIGNMENTS:**

ASSIGNEE: WELLS FARGO BANK, NA  
 ADDRESS: 2324 OVERLAND AVE, BILLINGS, MT, 59102  
 DATED: JULY 1, 2004  
 RECORDED: JULY 12, 2004  
 AUDITOR'S NO.: 3229417

**MODIFICATION OF DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:**

DATED: AUGUST 10, 2012  
 RECORDED: SEPTEMBER 19, 2012  
 AUDITOR'S FILE NO.: 3463765  
 PROVIDING FOR: DEED OF TRUST

File Number: **CTL6125**

4. **NOTICE OF FEDERAL TAX LIEN, FILED FEBRUARY 14, 2011, AS**  
FILE NO.: 3432083  
AMOUNT: \$168,942.16  
FOR: UNPAID TAXES  
AGAINST: LOUIS J. ADLER  
DATED: FEBRUARY 7, 2011
  
5. **NOTICE OF FEDERAL TAX LIEN, FILED FEBRUARY 14, 2011, AS**  
FILE NO.: 3432084  
AMOUNT: \$28,324.90  
FOR: UNPAID TAXES  
AGAINST: LOUIS J. ADLER  
DATED: FEBRUARY 7, 2011
  
6. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
GRANTEE: UNITED STATES OF AMERICA  
PURPOSE: TRANSMISSION LINE EASEMENT  
DATED: MAY 20, 1942  
RECORDED: JUNE 3, 1942  
AUDITOR'S NO.: 226511  
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY
  
7. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
GRANTEE: UNITED STATES OF AMERICA  
PURPOSE: TRANSMISSION LINE EASEMENT  
DATED: APRIL 10, 1942  
RECORDED: SEPTEMBER 18, 1942  
AUDITOR'S NO.: 230025  
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY
  
8. **RESTRICTIONS AND RESERVATIONS IMPOSED BY INSTRUMENT RECORDED ON NOVEMBER 27, 1950, UNDER AUDITOR'S FILE NO. 353490.**
  
9. **MATTERS SET FORTH BY SURVEY:**  
RECORDED: DECEMBER 26, 1985  
AUDITOR'S NO.: 851226052 VOLUME: 7 PAGE: 141
  
10. **MATTERS SET FORTH BY SURVEY:**  
RECORDED: MAY 3, 2011  
AUDITOR'S NO.: 3436187 VOLUME: 32 PAGES: 013-015
  
11. **RIGHT OF ANY PARTY INTERESTED TO SUE OR PETITION TO HAVE SET ASIDE, MODIFIED, OR CONTEST A JUDICIAL OR NON-JUDICIAL FORECLOSURE OR FORFEITURE, OR ANY DEED PURSUANT THERETO, THROUGH WHICH TITLE TO THE LAND DESCRIBED HEREIN IS DERIVED; AND ANY LIENS, ENCUMBRANCES AND/OR OWNERSHIP INTERESTS WHICH MAY EXIST AS A RESULT OF ANY ACTS OR OMISSIONS OF THE FORECLOSING PARTIES, OR AS A RESULT OF SUCH SUIT OR PETITION.**

End of Schedule B Exceptions.

File Number: **CTL6125**

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

104 BRADFORD PL.  
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: LONGVIEW OUTLOT BLK LVOL LOT 575



---

Authorized Signatory

**Cascade Title Company of Cowlitz County**

**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**

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 TRACT OF LAND IN SECTION 25, TOWNSHIP 8 NORTH, RANGE 3 WEST OF THE W.M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT NORTH 548.04 FEET AND EAST 1948.12 FEET FROM A CONCRETE MONUMENT INSCRIBED LB 303 AND SET TO MARK THE NORTHWEST CORNER OF THE CRUMLINE LA DUE D.L.C. AND RUNNING  
THENCE NORTH 23° 57' EAST 657.32 FEET;  
THENCE SOUTH 88° 03' EAST 145.00 FEET;  
THENCE SOUTH 18° 59' EAST 206.76 FEET TO THE TRUE POINT OF BEGINNING;  
THENCE CONTINUING SOUTH 18° 59' EAST 236.32 FEET;  
THENCE SOUTH 20° 25' WEST 600.00 FEET, MORE OR LESS, TO THE NORTHERLY RIGHT OF WAY LINE OF PERMANENT HIGHWAY NO. 11;  
THENCE NORTHWESTERLY ALONG SAID NORTHERLY LINE OF PERMANENT HIGHWAY NO. 11, 152.74 FEET, MORE OR LESS, TO A POINT THAT IS SOUTH 20° 25' WEST OF THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;  
THENCE NORTH 20° 25' EAST 773.95 FEET TO THE TRUE POINT OF BEGINNING.**

**INCLUDING THE MANUFACTURED HOME LOCATED THEREON, TITLE TO WHICH WAS ELIMINATED BY INSTRUMENT RECORDED APRIL 4, 1997, UNDER AUDITOR'S FILE NO. 970404116 VOLUME 1258 PAGE 2091.**

**SITUATE IN COWLITZ COUNTY, STATE OF WASHINGTON**