

**LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE**

**SCHEDULE A**

Office File Number <b>CTL6128</b>	Policy Number <b>LTSG 08046745</b>	Date of Policy <b>June 18, 2018</b> at 8:00 AM	Amount of Insurance <b>\$40,000.00</b>	Premium <b>\$527.00</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 SIMPLE**
3. Title to the estate or interest in the land is vested in:  
**KRIS S. BERNARD, TRUSTEE OF 102 SUNBURST COURT LIVING TRUST**
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: **CTL6128**

Policy Number: **LTSG 08046745**

**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	\$2,998.38	\$0.00	\$2,998.38
2016	\$1,188.94	\$0.00	\$1,188.94
2017	\$1,288.50	\$0.00	\$1,288.50
2018	\$1,407.20	\$0.00	\$1,407.20

TAX PARCEL NO.: 241110201      ACCT. NO.: R038828      TAX CODE: 800

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: KRIS S. BERNARD, TRUSTEE OF 102 SUNBURST COURT LIVING TRUST  
TRUSTEE: CASCADE TITLE COMPANY  
BENEFICIARY: NELS S. NIELSEN 1991 TRUST AS AMENDED  
AMOUNT: \$120,000.00  
DATED: APRIL 23, 2009  
RECORDED: APRIL 24, 2009  
AUDITOR'S NO: 3391834

**3. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**

GRANTEE: BONNEVILLE POWER ADMINISTRATION  
PURPOSE: ELECTRIC POWER TRANSMISSION LINES  
DATED: APRIL 25, 1940  
RECORDED: APRIL 26, 1940  
AUDITOR'S NO.: 194712  
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

**4. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY  
PURPOSE: RIGHT OF WAY  
DATED: JANUARY 22, 1953  
RECORDED: JANUARY 28, 1953  
AUDITOR'S NO.: 395570  
AREA AFFECTED: A PORTION OF SAID PREMISES

- 5. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
**DISCLOSED BY:** AUDITOR'S FILE NO. 811433  
**PURPOSE:** ROADWAY  
**AREA AFFECTED:** BEGINNING AT A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF HARRIS STREET ROAD, SOUTH 01° 05' 30" EAST, A DISTANCE OF 852.51 FEET FROM THE NORTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 25; THENCE SOUTH 53° 23' EAST ALONG THE NORTHERLY RIGHT OF WAY LINE OF HARRIS STREET ROAD A DISTANCE OF 77.11 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 38° 20' 30" EAST A DISTANCE OF 266.43 FEET; THENCE SOUTH 58° 40' EAST A DISTANCE OF 28.94 FEET; THENCE SOUTH 40° 10' WEST A DISTANCE OF 269.53 FEET TO THE NORTHERLY RIGHT OF WAY LINE OF HARRIS STREET ROAD; THENCE NORTH 53° 23' WEST A DISTANCE OF 20.00 FEET TO THE POINT OF BEGINNING.
  
- 6. **RESERVATIONS AND RESTRICTIONS CONTAINED IN DEED DATED MAY 3, 1977 AND RECORDED MAY 6, 1977 UNDER AUDITOR'S FILE NO. 811433.**
  
- 7. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
**DISCLOSED BY:** AUDITOR'S FILE NO. 811433  
**PURPOSE:** ROADWAY EASEMENT, DRAINAGE AND SEWER LINES  
**AREA AFFECTED:** BETWEEN THE NORTH BOUNDARY OF ROADWAY EASEMENT AND GARAGE
  
- 8. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
**DISCLOSED BY:** CITY MAPS  
**PURPOSE:** SEWER LINES  
**AREA AFFECTED:** A PORTION OF SAID PREMISES
  
- 9. **MATTERS SET FORTH BY SURVEY:**  
**RECORDED:** MARCH 11, 1991  
**AUDITOR'S NO.:** 910311006 VOLUME: 10 PAGE: 168
  
- 10. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**  
**DISCLOSED BY:** AUDITOR'S FILE NO. 890208030  
**PURPOSE:** ROADWAY EASEMENT  
**AREA AFFECTED:** SOUTHWEST PORTION OF SAID PROPERTY
  
- 11. **MATTERS SET FORTH BY SURVEY:**  
**RECORDED:** JUNE 7, 2018  
**AUDITOR'S NO.:** 3592276 VOLUME 37 PAGES: 081-085
  
- 12. **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: **CTL6128**

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

902 CLYDESDALE LN.  
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: KELSO OUTLOT LOT 329B, LOT 329A-1 25-8N-2W



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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.

PARCEL NO.: 241110201  
ACCT. NO.: R038828

File No.: CTL6128

**EXHIBIT "A"**

**A PORTION OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 25,  
TOWNSHIP 8 NORTH, RANGE 2 WEST OF THE W.M., DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF HARRIS STREET ROAD  
SOUTH 01° 05' 30" EAST A DISTANCE OF 852.51 FEET FROM THE NORTHWEST CORNER OF  
THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 25;  
THENCE SOUTH 53° 23' EAST ALONG THE NORTHERLY RIGHT OF WAY LINE OF HARRIS  
STREET ROAD, A DISTANCE OF 77.11 FEET TO THE TRUE POINT OF BEGINNING;  
THENCE NORTH 38° 20' 30" EAST A DISTANCE OF 401.96 FEET;  
THENCE SOUTH 53° 09' EAST A DISTANCE OF 153.05 FEET;  
THENCE SOUTH 44° 50' 30" WEST A DISTANCE OF 190.00 FEET;  
THENCE NORTH 49° 50' WEST A DISTANCE OF 104.53 FEET;  
THENCE SOUTH 40° 10' WEST A DISTANCE OF 220.00 FEET TO THE NORTHERLY RIGHT OF  
WAY LINE OF HARRIS STREET ROAD;  
THENCE NORTH 53° 23' WEST ALONG SAID RIGHT OF WAY A DISTANCE OF 20.00 FEET TO THE  
TRUE POINT OF BEGINNING.**

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