

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL6102	Policy Number LTSG 08046722	Date of Policy June 07, 2018 at 8:00 AM	Amount of Insurance \$40,000.00	Premium \$527.00
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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:
LESTER RILEY AND SUSAN K. RILEY, HUSBAND AND WIFE
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: **CTL6102**

Policy Number: **LTSG 08046722**

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	\$4,422.80	\$0.00	\$4,422.80
2016	\$2,453.78	\$0.00	\$2,453.78
2017	\$2,575.56	\$0.00	\$2,575.56
2018	\$3,198.10	\$0.00	\$3,198.10

TAX PARCEL NO.: EH2320058 ACCT. NO.: R002598 TAX CODE: 940

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

2. RIGHT OF KING'S LAKESIDE PARK AND WATER ASSOCIATION TO LEVY AND COLLECT ASSESSMENTS AS PROVIDED FOR IN ARTICLES OF INCORPORATION AND BY-LAWS.

3. UNPAID CHARGES AND ASSESSMENTS, IF ANY, LEVIED BY KING'S LAKESIDE PARK AND WATER ASSOCIATION.

4. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

GRANTOR: LESTER RILEY AND SUSAN K. RILEY, HUSBAND AND WIFE
 TRUSTEE: CHARTER TITLE CORPORATION, A WASHINGTON CORPORATION
 BENEFICIARY: DAVID L. INMAN AND MARY F. INMAN
 AMOUNT: \$35,000.00
 DATED: JUNE 3, 1999
 RECORDED: JUNE 9, 1999
 AUDITOR'S NO: 3059355

5. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

GRANTOR: LESTER RILEY AND SUSAN K. RILEY, HUSBAND AND WIFE
 TRUSTEE: CLARK COUNTY TITLE
 BENEFICIARY: LORAN TRUMBO AND BETTY TRUMBO, HUSBAND AND WIFE
 AMOUNT: \$50,000.00
 DATED: NOVEMBER 4, 2010
 RECORDED: NOVEMBER 8, 2010
 AUDITOR'S NO: 3426399

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

DATED: MAY 5, 2011
 RECORDED: AUGUST 3, 2011
 AUDITOR'S FILE NO.: 3440991
 PROVIDING FOR: PROMISSORY NOTE

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

DATED: NOVEMBER 23, 2011
 RECORDED: NOVEMBER 23, 2011
 AUDITOR'S FILE NO.: 3446814
 PROVIDING FOR: PROMISSORY NOTE

6. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

GRANTOR: LESTER RILEY
 TRUSTEE: COWLITZ COUNTY TITLE COMPANY
 BENEFICIARY: JEFFREY C. SLYTER
 AMOUNT: \$78,750.00
 DATED: JULY 22, 2016
 RECORDED: AUGUST 15, 2016
 AUDITOR'S FILE NO.: 3550133

7. RESERVATIONS CONTAINED IN DEED FROM THE NORTHERN PACIFIC RAILROAD COMPANY TO WALL BROS. LOGGING CO., DATED DECEMBER 15, 1934, RECORDED FEBRUARY 26, 1936, UNDER AUDITOR'S FILE NO. 138821, AS FOLLOWS:

RESERVING AND EXCEPTING FROM SAID LANDS SO MUCH OR SUCH PORTIONS THEREOF AS ARE OR MAY BE MINERAL LANDS OR CONTAIN COAL OR IRON, AND ALSO THE USE AND THE RIGHT AND TITLE TO THE USE OF SUCH SURFACE GROUND AS MY BE NECESSARY FOR MINING OPERATIONS AND THE RIGHT OF ACCESS TO SUCH RESERVED AND EXCEPTED MINERAL LANDS, INCLUDING LANDS CONTAINING COAL OR IRON FOR THE PURPOSE OF EXPLORING, DEVELOPING AND WORKING THE SAME.

MINERAL RIGHTS HELD BY MERIDIAN OIL BY DOCUMENT RECORDED UNDER AUDITOR'S FILE NO. 880627004.

8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PACIFIC POWER AND LIGHT COMPANY
 PURPOSE: RIGHT OF WAY EASEMENT
 DATED: JUNE 13, 1958
 RECORDED: JULY 11, 1958
 AUDITOR'S NO.: 490193
 AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

9. RESTRICTIONS IMPOSED BY INSTRUMENT RECORDED ON NOVEMBER 15, 1941, UNDER AUDITOR'S FILE NO. 220124.

10. RESTRICTIONS IMPOSED BY INSTRUMENT RECORDED ON MAY 20, 1957, UNDER AUDITOR'S FILE NO. 471997.

11. RESTRICTIONS IMPOSED BY INSTRUMENT RECORDED ON NOVEMBER 20, 1957, UNDER AUDITOR'S FILE NO. 479962.

12. RESTRICTIONS IMPOSED BY INSTRUMENT RECORDED ON SEPTEMBER 22, 1958, UNDER AUDITOR'S FILE NO. 493409.

13. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
 PURPOSE: RIGHT OF WAY EASEMENT FOR POWER
 DATED: MAY 18, 1964
 RECORDED: MAY 28, 1964
 AUDITOR'S NO.: 586081 VOLUME: 709 PAGE: 321
 AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

14. MEMORANDUM OF RESTRICTIONS FOR KING'S LAKESIDE AND WATER ASSOCIATION, INC., AND THE TERMS AND CONDITIONS THEREOF:

DATED: AUGUST 11, 1992
RECORDED: AUGUST 12, 1992
AUDITOR'S FILE NO.: 920812057 **VOLUME:** 1127 **PAGE:** 0334

15. AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

BETWEEN: RANDY HANSON, ET UX
AND: LESTER RILEY, ET UX
DATED: DECEMBER 20, 1994
RECORDED: JANUARY 4, 1995
AUDITOR'S NO.: 950104022 **VOLUME:** 1193 **PAGE:** 1856
REGARDING: BOUNDARY LINE ADJUSTMENT FOR LESTER RILEY AND RANDY HANSON

16. BYLAWS OF KING'S LAKESIDE PARK AND WATER ASSOCIATION AND THE TERMS AND CONDITIONS THEREOF AS RECORDED SEPTEMBER 6, 2016 UNDER AUDITOR'S FILE NO. 3551659.

17. 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.

NOTES:

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

- a. THE ADDRESS OF THE SUBJECT PROPERTY IS:
324 S. DUBOIS RD.
ARIEL, WA 98603
- 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: KINGS TRACTS UNRECORDED TR 4A-1, 20A, 21A 23-6N-2E



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.: EH2320058
ACCT. NO.: R002598

File No.: CTL6102

EXHIBIT "A"

A PARCEL OF PROPERTY IN THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 23, TOWNSHIP 6 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN IN COWLITZ COUNTY, WASHINGTON DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 821.00 FEET SOUTH AND 450.00 WEST OF THE CENTER OF SAID SECTION 23, SAID POINT BEING ON THE EAST LINE OF THAT TRACT CONVEYED TO LESTER RILEY BY DEED RECORDED UNDER AUDITORS FILE NO. 931018126 OF COWLITZ COUNTY RECORDS;

THENCE NORTH ALONG THE EAST LINE OF SAID RILEY TRACT 81.00 FEET TO THE NORTHEAST CORNER THEREOF;

THENCE WEST ALONG THE NORTH LINE OF SAID RILEY TRACT 75.00 FEET;

THENCE SOUTH, PARALLEL WITH SAID EAST LINE 196.00 FEET TO THE SOUTH LINE OF SAID RILEY TRACT;

THENCE EAST ALONG SAID SOUTH LINE 75.00 FEET TO THE SOUTHEAST CORNER THEREOF;

THENCE NORTH ALONG SAID EAST LINE 115.00 FEET TO THE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON