# LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

### **SCHEDULE A**

Office File Number CTL4121	Policy Number LTSG 08046650	Date of Policy June 07, 2017	Amount of Insurance \$21,200.00	Premium <b>\$527.00</b>
Ref. No.:		at 8:00 AM		

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:

### **RONALD L. TAYLOR AND LOIS M. TAYLOR**

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 BASIC 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: CTL4121 Policy Number: LTSG 08046650

#### **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
2014	\$1,989.92	\$0.00	\$1,989.92
2015	\$200.24	\$0.00	\$200.24
2016	\$205.34	\$0.00	\$205.34
2017	\$221.44	\$0.00	\$221.44

TAX PARCEL NO.: WJ1521041 ACCT. NO.: R014406 TAX CODE: 650

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

2. LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF DEPARTMENT OF SOCIAL AND HEALTH SERVICES, RECORDED MARCH 26, 2012, UNDER AUDITOR'S FILE NO. 3453337

AGAINST: LOIS M. TAYLOR

PARCEL NO.: WJ1521041

ACCT. NO.: R014406

File Number: CTL4121 Policy Number: LTSG 08046650

3. LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF DEPARTMENT OF SOCIAL AND HEALTH SERVICES, RECORDED AUGUST 9, 2013, UNDER AUDITOR'S FILE NO.

3486239

AGAINST: RONALD L. TAYLOR

4. LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF DEPARTMENT OF SOCIAL AND HEALTH SERVICES, RECORDED AUGUST 9, 2013, UNDER AUDITOR'S FILE NO.

3486240

AGAINST: RONALD L. TAYLOR

5. RIGHT OF CAMELOT VILLAGE OWNER'S ASSOCIATION TO LEVY AND COLLECT ASSESSMENTS.

ANY UNPAID CHARGES AND ASSESSMENTS LEVIED BY THE CAMELOT VILLAGE OWNER'S ASSOCIATION.

7. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY,

WASHINGTON. A MUNICIPAL CORPORATION

PURPOSE: UNDERGROUND DISTRIBUTION OF ELECTRIC LINES AND

**APPURTENANCES THERETO** 

RECORDED: JANUARY 28, 1981

AUDITOR'S NO.: 810128014 VOLUME: 917 PAGE: 662

AREA AFFECTED: PORTION AND INCLUDES THIS AND OTHER PROPERTY

8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: STATE OF WASHINGTON PURPOSE: DRAINAGE SYSTEM RECORDED: JANUARY 5, 1984

AUDITOR'S NO.: 840105010 VOLUME: 965 PAGE: 297
AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

9. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: STATE OF WASHINGTON PURPOSE: DRAINAGE SYSTEM RECORDED: AUGUST 9, 1983

AUDITOR'S NO.: 830809016 VOLUME: 957 PAGE: 605 AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

10. RELINQUISHMENT OF ACCESS TO STATE HIGHWAY NO. 17 AND OF LIGHT, VIEW AND AIR BY DEED TO THE STATE OF WASHINGTON, RECORDED ON FEBRUARY 15, 1983, UNDER AUDITOR'S FILE NO. 830215043.

11. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY, A

**MUNICIPAL CORPORATION** 

PURPOSE: ELECTRIC TRANSMISSION AND/OR DISTRIBUTION LINE

RECORDED: FEBRUARY 28, 1941

**AUDITOR'S NO.:** 207376

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

PARCEL NO.: WJ1521041

ACCT. NO.: R014406

File Number: CTL4121 Policy Number: LTSG 08046650

12. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: THE PACIFIC TELEPHONE AND TELEGRAPH COMPANY

PURPOSE: RIGHT OF WAY RECORDED: FEBRUARY 17, 1956

AUDITOR'S NO.: 449768

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

13. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: THE PACIFIC TELEPHONE AND TELEGRAPH COMPANY

PURPOSE: RIGHT OF WAY RECORDED: FEBRUARY 17, 1956

AUDITOR'S NO.: 449769

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

14. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: WASHINGTON GAS AND ELECTRIC COMPANY

PURPOSE: RIGHT OF WAY RECORDED: APRIL 16, 1934

AUDITOR'S NO.: 122216

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

15. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: WASHINGTON GAS AND ELECTRIC COMPANY

PURPOSE: RIGHT OF WAY RECORDED: APRIL 16, 1934

AUDITOR'S NO.: 122217

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

16. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: WASHINGTON GAS AND ELECTRIC COMPANY

PURPOSE: RIGHT OF WAY FOR CONSTRUCTION, MAINTENANCE AND

**OPERATION OF A TRANSMISSION OR DISTRIBUTION LINE** 

RECORDED: JANUARY 8, 1934

AUDITOR'S NO.: 120249

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

17. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: WASHINGTON GAS AND ELECTRIC COMPANY

PURPOSE: RIGHT OF WAY RECORDED: JANUARY 8, 1934

AUDITOR'S NO.: 120250

AREA AFFECTED: INCLUDES THIS AND OTHER PROPERTY

- 18. WATER LINE EASEMENTS AS SHOWN ON THE FACE OF THE PLAT.
- 19. SANITARY SEWER LINE EASEMENT AS SHOWN ON THE FACE OF THE PLAT.
- 20. FIVE FOOT BY FIVE FOOT PUBLIC UTILITY DISTRICT EASEMENT AS SHOWN ON THE FACE OF THE PLAT.
- 21. RESERVATIONS, RESTRICTIONS AND CONDITIONS CONTAINED IN THE DEDICATION OF THE PLAT OF SAID ADDITION.

PARCEL NO.: WJ1521041

ACCT. NO.: R014406

File Number: CTL4121 Policy Number: LTSG 08046650

22. DECLARATION OF COVENANTS:

FOR: CAMELOT VILLAGE, A CONDOMINIUM

DATED: MAY 21, 1990 RECORDED: MAY 21, 1990

AUDITOR'S NO.: 900521036 VOLUME: 1076 PAGE: 1359

23. DEDICATIONS, RESTRICTIVE COVENANTS, EASEMENTS, BUILDING SET BACK LINES, SLOPE RIGHTS AND RESERVATIONS AS DISCLOSED BY CAMELOT VILLAGE CONDOMINIUM.

24. AGREEMENT AND THE TERMS AND CONDITIONS THEREOF:

BY AND BETWEEN: ROY C. GILMORE AND TOMMIE J. GILMORE, HUSBAND AND WIFE;

THOMAS V. HORSLEY, A SINGLE MAN; VIRGIL E. HORSLEY, A MARRIED MAN, PARTNERS, DBA HORSLEY GRAVEL; AND REUBEN G. BREWER AND ALOY G. BREWER. HUSBAND AND

WIFE

DATED: AUGUST 17, 1968 RECORDED: AUGUST 19, 1968

AUDITOR'S NO.: 676890

25. ANY EFFECT OF NON-COMPLIANCE WITH THE HORIZONTAL PROPERTIES REGIME ACT AND THE WASHINGTON CONDOMINIUM ACT AS THEY RELATE TO RELEASES OF UNDERLYING LIENS.

- 26. RIGHTS OF THE PUBLIC TO MAKE NECESSARY SLOPES FOR CUTS OR FILLS UPON PROPERTY HEREIN DESCRIBED IN THE REASONABLE ORIGINAL GRADING OF STREETS, AVENUES, ALLEYS AND ROADS AS DEDICATED IN THE PLAT.
- 27. RESTRICTIONS CONTAINED IN SAID PLAT, AS FOLLOWS:

BUILDING SETBACK IS TO BE 28 FEET FROM THE FRONT LOT LINE AND 6 FEET FROM THE SIDE LOT LINES;

LOT 5 IS DEDICATED FOR COMMUNITY WATER SYSTEM;

FLOOR LEVELS TO BE CONFORMING TO SITE AREAS;

MOBILE AND MODULE HOMES SHALL BE SET UP AND SKIRTING ATTACHED WITHIN 2 WEEKS AFTER THE HOME ARRIVES AT CAMELOT;

NO ADD-ON ROOMS ALLOWED EXCEPT FACTORY MATCHED ROOMS, PORCHES, AND SUNDECKS;

NO CHANGES SHALL BE MADE IN THE LOTS OTHER THAN PLANTING AND LANDSCAPING NECESSARY TO IMPROVE THE APPEARANCE OF SAID LOT;

NO LOT SHALL BE USED TO STORE UNSIGHTLY AND/OR DEFECTIVE MOTOR VEHICLES (MOTOR VEHICLES KEPT ON THE PREMISES MUST BE IN GOOD WORKING ORDER);

WATERFRONT LOTS ARE DESIGNED FOR USE AS RESIDENTIAL LOTS ONLY AND MAY NOT BE USED FOR OTHER PURPOSES SUCH AS RIVER ACCESS;

SELECT ENTERPRISES SHALL HAVE THE RIGHTS OF FIRST REFUSAL ON THE TRANSFER OF ANY LOT OR LOTS;

CONTINUED...

File Number: CTL4121 Policy Number: LTSG 08046650

FOR A PERIOD OF 10 YEARS COMMENCING ON MARCH 1, 1971 AND ENDING ON MARCH 1, 1981, NO HOMES OR BUILDINGS OTHER THAN MODULE OR MOBILE HOMES SHALL BE BUILT OR OTHERWISE PLACED ON THE LOTS OF CAMELOT ESTATES EXCEPT ON WATERFRONT LOT NOS. 18 - 26:

FOR A PERIOD OF 10 YEARS, COMMENCING ON MARCH 1, 1971 AND ENDING ON MARCH 1, 1981, LOT NOS. 1, 2, 3, 4 AND 6 SHALL BE RESTRICTED TO MOBILE HOME DEVELOPMENT ONLY;

ALL STRUCTURES BUILT FOR HUMAN HABITATION SHALL HAVE THE FIRST LIVEABLE FLOOR ELEVATION, ALL ELECTRICAL WORK AND FURNACE FIRE POTS A MINIMUM ELEVATION OF 40 FEET ABOVE MEAN SEA LEVEL U.S.G.S. DATUM 1929 ADJUSTED;

THE PRIVATE PARK AREA WILL BE MAINTAINED IN A GENERALLY WILD AND UNIMPROVED STATE. OWNERSHIP WILL BE RETAINED AND MAINTENANCE PROVIDED BY SELECT ENTERPRISES.

28. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: **COWLITZ COUNTY, A MUNICIPAL CORPORATION** PURPOSE: RIGHT OF ENTRY AND CONSTRUCTION EASEMENT

**NOVEMBER 28, 1990** DATED: RECORDED: **NOVEMBER 28. 1990** 

AUDITOR'S NO.: 901128041 VOLUME: 1088 PAGE: 0983

A PORTION OF SAID PREMISES AREA AFFECTED:

- 29. RESERVATIONS, RESTRICTIONS, CONDITIONS, AGREEMENTS AND EASEMENTS AS DISCLOSED BY AUDITOR'S FILE NO. 652218.
- 30. 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.**
- 31. 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 OMMISSIONS OF THE FORECLOSING PARTIES, OR AS A RESULT OF SUCH SUIT OR PETITION.

End of Schedule B Exceptions.

Policy Number: LTSG 08046650

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

104 GUINEVERE CT. CASTLE ROCK, WA 98611

File Number: CTL4121

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: CAMELOT VILLAGE CONDO LOT 41

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.

ORT 287-C 5/07/01

File No.: CTL4121

## **EXHIBIT "A"**

LOT 41 OF CAMELOT VILLAGE CONDOMINIUM INTENDED FOR RESIDENTIAL USE ACCORDING TO THE CONDOMINIUM PLAN AND SURVEY MAP DELINEATING SAID LOT, RECORDED IN VOLUME 1 OF CONDOMINIUMS, PAGE 44, UNDER COWLITZ COUNTY RECORDING NO. 900521037, TOGETHER WITH AN UNDIVIDED 1/42 INTEREST OF COMMON AREAS.

SITUATE IN COWLITZ COUNTY, STATE OF WASHINGTON