

PARCEL NO.: WJ2614009

ACCT. NO.: R015034

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL4122 Ref. No.:	Policy Number LTSG 08046648	Date of Policy June 06, 2017 at 8:00 AM	Amount of Insurance \$40,000.00	Premium \$527.00
---	---------------------------------------	--	---	----------------------------

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:

JOSEPH W. ARNOLD JR., 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: **CTL4122**

Policy Number: **LTSG 08046648**

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.

File Number: CTL4122

Policy Number: LTSG 08046648

SPECIAL EXCEPTIONS FROM COVERAGE

1. GENERAL TAXES AND ASSESSMENTS, IF ANY, NOT INCLUDING INTEREST AND PENALTY AFTER DELINQUENCY:

YEAR	AMOUNT	PAID	OWING
2014	\$2,691.68	\$0.00	\$2,691.68
2015	\$964.68	\$0.00	\$964.68
2016	\$970.02	\$0.00	\$970.02
2017	\$964.64	\$0.00	\$964.64
TAX PARCEL NO.:	WJ2614009	ACCT. NO.:	R015034 TAX CODE: 620

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: PETER A. SERKOV, A MARRIED MAN, IRINA SERKOV, A MARRIED WOMAN
TRUSTEE: CHICAGO TITLE INSURANCE COMPANY
BENEFICIARY: CLARENCE E. COX AND RITA M. COX, HUSBAND & WIFE, AS TO AN UNDIVIDED 80/100TH INTEREST; SUSANN SEREMET AND JACK HINE, AS TO AN UNDIVIDED 10/100TH INTEREST; LILIO CHOMETTE ARAGONES, A SINGLE WOMAN, AS TO AN UNDIVIDED 10/100TH INTEREST;
AMOUNT: \$100,000.00
DATED: SEPTEMBER 20, 2006
RECORDED: SEPTEMBER 26, 2006
AUDITOR'S NO: 3312481

3. ROAD MAINTENANCE AGREEMENT AND RESTRICTIVE COVENANTS:

AUDITOR'S NO.: 950605023
EXECUTED BY: EAGLE RIDGE DEVELOPMENT

4. AN EASEMENT AFFECTING THAT PORTION OF SAID PREMISES AND FOR THE PURPOSES STATED HEREIN AND INCIDENTAL PURPOSES AS RESERVED IN AN INSTRUMENT SET FORTH BELOW:

FOR: INGRESS, EGRESS AND UTILITIES
IN FAVOR OF: EAGLE RIDGE DEVELOPMENT CORPORATION, A WASHINGTON CORPORATION
INSTRUMENT: STATUTORY WARRANTY DEED
AUDITOR'S NO.: 950614054
AREA AFFECTED: SAID PROPERTY

5. MATTERS SET FORTH BY SURVEY:

RECORDED: FEBRUARY 1, 1984
VOLUME/PAGE: 6/133

6. MATTERS SET FORTH BY SURVEY:

RECORDED: FEBRUARY 4, 1993
AUDITOR'S NO.: 920204015 VOLUME: 12 PAGE: 25

File Number: CTL4122

Policy Number: LTSG 08046648

7. **MATTERS SET FORTH BY SURVEY:**
RECORDED: OCTOBER 30, 1995
AUDITOR'S NO.: 951030104 VOLUME: 14 PAGE: 181-184
8. **ANY CHANGE IN THE BOUNDARY OR LEGAL DESCRIPTION OF THE REAL PROPERTY, OR TITLE TO THE ESTATE INSURED, THAT MAY ARISE DUE TO THE SHIFTING AND CHANGING IN THE COURSE OF THE COWLITZ RIVER.**
9. **RIGHT OF THE STATE OF WASHINGTON IN AND TO THAT PORTION, IF ANY, OF THE PROPERTY HEREIN DESCRIBED WHICH LIES BELOW THE LINE OF ORDINARY HIGH WATER OF THE COWLITZ RIVER.**
10. **ANY PROHIBITION OF OR LIMITATION OF USE, OCCUPANCY OR IMPROVEMENT OF THE LAND RESULTING FROM THE RIGHTS OF THE PUBLIC OR RIPARIAN OWNERS TO USE ANY PORTION WHICH IS NOW, OR HAS FORMERLY BEEN COVERED BY WATER.**
11. **RIGHTS AND EASEMENTS OF THE PUBLIC FOR COMMERCE, NAVIGATION, RECREATION AND FISHERIES.**
12. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**
GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT OF WAY FOR ELECTRICAL TRANSMISSION
DATED: SEPTEMBER 19, 1995
RECORDED: SEPTEMBER 19, 1995
AUDITOR'S NO.: 950919044 VOLUME: 1211 PAGE: 1103
AREA AFFECTED: THE DESCRIPTION CONTAINED THEREIN IS NOT SUFFICIENT TO DETERMINE ITS EXACT LOCATION WITHIN THE PROPERTY HEREIN DESCRIBED
13. **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: **CTL4122**

Policy Number: **LTSG 08046648**

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

130 HORSESHOE BEND EST
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: 26-9N-2W T-3G, 34E AKA TR 4

c. ANY DOCUMENT TO COME SHOULD CONTAIN THE FOLLOWING:

TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER, UNDER AND ACROSS A STRIP OF LAND IN SECTION 26, TOWNSHIP 9 NORTH, RANGE 2 WEST OF THE WILLAMETTE MERIDIAN, COWLITZ COUNTY, WASHINGTON, 60.00 FEET IN WIDTH, BEING 30.00 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE:

BEGINNING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 26;
THENCE NORTH 88° 23' 31" WEST ALONG THE NORTH LINE OF THE NORTHEAST QUARTER OF SAID SECTION 26, A DISTANCE OF 828.77 FEET TO THE WESTERLY LINE OF THE NORTHERN PACIFIC RAILROAD RIGHT-OF-WAY;
THENCE SOUTH 01° 38' 15" EAST ALONG SAID WESTERLY LINE 342.74 FEET;
THENCE CONTINUING ALONG SAID WESTERLY LINE ALONG THE ARC OF A 2664.93 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 06° 53' 00" FOR AN ARC DISTANCE OF 320.16 FEET;
THENCE SOUTH 05° 13' 45" WEST ALONG SAID WESTERLY LINE 726.40 FEET TO A HALF INCH IRON ROD WITH A PLASTIC CAP STAMPED "MINISTER 12563";
THENCE CONTINUING ALONG SAID WESTERLY LINE ALONG THE ARC OF A 2365.65 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 04° 08' 43" FOR AN ARC DISTANCE OF 171.16 FEET TO THE TRUE POINT OF BEGINNING;
THENCE NORTH 82° 48' 45" WEST 30.02 FEET;
THENCE ALONG THE ARC OF A 2335.65 FOOT RADIUS NON-TANGENT CURVE TO THE RIGHT, THE LONG CHORD OF WHICH BEARS SOUTH 10° 10' 57" WEST 63.58 FEET THROUGH A CENTRAL ANGLE OF 01° 33' 35" FOR AN ARC DISTANCE OF 63.59 FEET;
THENCE ALONG THE ARC OF A 5499.65 RADIUS COMPOUND CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 06° 00' 00" FOR AN ARC DISTANCE OF 575.92 FEET;
THENCE ALONG THE ARC OF A 415.69 FOOT RADIUS COMPOUND CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 04° 16' 53" FOR AN ARC DISTANCE OF 329.94 FEET;
THENCE SOUTH 63° 00' 33" WEST 133.38 FEET;
THENCE SOUTH 34° 52' 43" WEST 899.40 FEET;
THENCE ALONG THE ARC OF A 75.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 80° 54' 02" FOR AN ARC DISTANCE OF 105.90 FEET;
THENCE NORTH 64° 13' 15" WEST 163.92 FEET;

continued...

PARCEL NO.: WJ2614009
ACCT. NO.: R015034

File Number: **CTL4122**

Policy Number: **LTSG 08046648**

THENCE ALONG THE ARC OF A 543.82 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 31° 06' 17" FOR AN ARC DISTANCE OF 295.23 FEET;
THENCE SOUTH 84° 40' 28" WEST 232.92 FEET;
THENCE NORTH 88° 21' 48" WEST 1602.49 FEET;
THENCE NORTH 20° 08' 53" WEST 674.98 FEET TO THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 26 AND THE TERMINUS OF SAID CENTERLINE DESCRIPTION.

SITUATE IN COWLITZ COUNTY, STATE OF WASHINGTON



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.

EXHIBIT "A"

THAT PORTION OF THE EAST HALF OF SECTION 26, TOWNSHIP 9 NORTH, RANGE 2 WEST, W.M., COWLITZ COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

**BEGINNING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 26;
THENCE SOUTH 01° 54' 24" WEST, ALONG THE EAST LINE OF THE NORTHEAST QUARTER OF SAID SECTION 26, A DISTANCE OF 2628.62 FEET TO THE QUARTER CORNER COMMON TO SECTIONS 26 AND 25;
THENCE NORTH 88° 22' 14" WEST, ALONG THE NORTH LINE OF THE SOUTH HALF OF SAID SECTION 26, A DISTANCE OF 1139.02 FEET TO THE WESTERLY LINE OF THE NORTHERN PACIFIC RAILROAD RIGHT OF WAY;
THENCE NORTH 22° 34' 45" EAST, ALONG THE WESTERLY LINE, 28.52 FEET TO A 1/2 INCH IRON ROD WITH A PLASTIC CAP STAMPED "MINISTER 12563";
THENCE CONTINUING ALONG SAID WESTERLY LINE, ALONG THE ARC OF A 4445.69 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 00° 35' 33", FOR AN ARC DISTANCE OF 45.98 FEET TO A 1/2 INCH IRON ROD WITH A PLASTIC CAP STAMPED "MINISTER 12563";
THENCE SOUTH 61° 40' 06" WEST, A DISTANCE OF 124.64 FEET;
THENCE SOUTH 36° 05' 39" WEST, A DISTANCE OF 374.30 FEET TO THE TRUE POINT OF BEGINNING;
THENCE NORTH 18° 24' 12" WEST, A DISTANCE OF 845.97 FEET TO THE LEFT BANK OF THE COWLITZ RIVER AS FIELD LOCATED ON JANUARY 19, 1995;
THENCE SOUTH 60° 25' 38" WEST, ALONG SAID LEFT BANK, A DISTANCE OF 136.75 FEET;
THENCE CONTINUING ALONG SAID LEFT BANK SOUTH 63° 19' 20" WEST, A DISTANCE OF 42.84 FEET;
THENCE SOUTH 09° 04' 09" EAST, A DISTANCE OF 1078.30 FEET;
THENCE NORTH 36° 05' 39" EAST, A DISTANCE OF 431.70 FEET TO THE TRUE POINT OF BEGINNING.**

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON