

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL4168 Ref. No.:	Policy Number LTSG 08046693	Date of Policy June 21, 2017 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:
BRANDY C. NIEMI, WHO ACQUIRED TITLE AS, BRANDY MURPHY, AS HER 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

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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	\$3,084.76	\$0.00	\$3,084.76
2015	\$1,513.96	\$0.00	\$1,513.96
2016	\$1,462.02	\$0.00	\$1,462.02
2017	\$1,501.78	\$0.00	\$1,501.78

TAX PARCEL NO.: 63144

ACCT. NO.: R047868

TAX CODE: 835

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 SOCIAL AND HEALTH SERVICES DIVISION OF CHILD SUPPORT, RECORDED AUGUST 16, 2012, UNDER AUDITOR'S FILE NO. 3461780

FOR: \$973.69
AGAINST: BRANDY CHRISTINE MURPHY

3. LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF SOCIAL AND HEALTH SERVICES DIVISION OF CHILD SUPPORT, RECORDED SEPTEMBER 6, 2013, UNDER AUDITOR'S FILE NO. 3488265

FOR: \$2,281.15
AGAINST: BRANDY C. MURPHY

4. COWLITZ COUNTY SUPERIOR COURT JUDGMENT:

AGAINST: BRANDY CHRISTINE MURPHY
IN FAVOR OF: LARRY EUGENE MURPHY
AMOUNT: \$500.00
ENTERED: AUGUST 3, 2015
JUDGMENT NO.: 15-9-01213-1
CAUSE NO.: 15-3-00103-0
ATTORNEY FOR CREDITOR: CHAD R. ZANDI

5. LIEN AND THE TERMS AND CONDITIONS THEREOF:

CLAIMED BY: BEACON HILL WATER AND SEWER DISTRICT
AMOUNT: \$461.65
DATED: DECEMBER 22, 2015
RECORDED: DECEMBER 22, 2015
AUDITOR'S FILE NO.: 3535949

6. LIEN CLAIMED BY THE STATE OF WASHINGTON, UNDER DEPARTMENT OF SOCIAL AND HEALTH SERVICES DIVISION OF CHILD SUPPORT, RECORDED APRIL 13, 2017, UNDER AUDITOR'S FILE NO. 3566075

FOR: \$8,664.74
AGAINST: BRANDY CHRISTINE NIEMI

File Number: CTL4168

7. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**
GRANTEE: BEACON HILL SEWER DISTRICT
PURPOSE: SEWER
DATED: AUGUST 15, 1973
RECORDED: AUGUST 24, 1973
AUDITOR'S FILE NO.: 750417 VOLUME: 796 PAGE: 1369
AREA AFFECTED: A PORTION OF SAID PREMISES
8. **MATTERS SET FORTH BY SURVEY:**
RECORDED: APRIL 16, 1976
AUDITOR'S NO.: 790826 VOLUME: 1 PAGE: 328
9. **EASEMENTS, RESTRICTIONS AND RECITAL SET FORTH ON THE FACE OF SHORT PLAT RECORDED UNDER COWLITZ COUNTY AUDITOR'S FILE NO. 800716020.**
10. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**
GRANTEE: P.U.D. NO. 1 OF COWLITZ COUNTY
PURPOSE: RIGHT OF WAY FOR POWER UNDERGROUND
DATED: AUGUST 5, 1980
RECORDED: AUGUST 19, 1980
AUDITOR'S FILE NO.: 800819050 VOLUME: 909 PAGE: 124
AREA AFFECTED: A PORTION OF SAID PREMISES
11. **EASEMENT AND THE TERMS AND CONDITIONS THEREOF:**
GRANTEE: BRANDY C. NIEMI
PURPOSE: EASEMENT FOR INGRESS, EGRESS AND UTILITIES
RECORDED: NOVEMBER 28, 2016
AUDITOR'S FILE NO.: 3557120
AREA AFFECTED: SUBJECT PROPERTY
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: **CTL4168**

PARCEL NO.: 63144
ACCT. NO.: R047868
Policy Number: **LTSG 08046693**

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

1706 WESTSIDE HWY
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: SP 4-2 LOT 1



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.

PARCEL NO.: 63144
ACCT. NO.: R047868

File No.: CTL4168

EXHIBIT "A"

**LOT 1 OF SHORT SUBDIVISION 80-041 AS FILED IN VOLUME 4, PAGE 2 OF SHORT PLATS
RECORDED UNDER AUDITOR'S FILE NO. 800716020, BEING A PORTION OF LOT 1, BLOCK 3,
ROCKY POINT POULTRY FARMS.**

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON