

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL6108	Policy Number LTSG 08046729	Date of Policy June 11, 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:
LORRAINE L. RALPH, AN UNMARRIED WOMAN
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: **CTL6108**

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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	\$550.54	\$265.27	\$285.27
2015	\$2,336.56	\$0.00	\$2,336.56
2016	\$585.92	\$0.00	\$585.92
2017	\$594.76	\$0.00	\$594.76
2018	\$591.76	\$0.00	\$591.76

TAX PARCEL NO.: WG2612001 ACCT. NO.: R010837 TAX CODE: 515

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

2. EASEMENT FOR IMPOUNDMENT OF WATERS, GRANTED BY MAUDE KERR TO JOHN A. BIGGS, DIRECTOR, DEPARTMENT OF GAME, BY INSTRUMENT DATED JANUARY 5, 1955, RECORDED JANUARY 28, 1955, UNDER AUDITOR'S FILE NO. 429531.

3. EASEMENT, INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF, AS GRANTED BY THE INSTRUMENT;

RECORDED: NOVEMBER 13, 1975
 AUDITOR'S FILE NO.: 783823
 RECORDS OF: COWLITZ COUNTY, WASHINGTON
 TO: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY
 PURPOSE: FOR TRANSMISSION OF ELECTRIC ENERGY, INCLUDING COMMUNICATION FACILITIES

SAID INSTRUMENT SUPERSEDES THAT EASEMENT RECORDED UNDER AUDITOR'S FILE NO. 744813.

4. EASEMENT, INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF, AS GRANTED BY THE INSTRUMENT;

RECORDED: OCTOBER 10, 1978
 AUDITOR'S FILE NO.: 841687
 IN FAVOR OF: PACIFIC NORTHWEST BELL TELEPHONE COMPANY
 FOR: COMMUNICATION LINES

5. EASEMENT, INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF, AS GRANTED BY THE INSTRUMENT;

RECORDED: AUGUST 20, 1980
 AUDITOR'S FILE NO.: 800820027
 IN FAVOR OF: PACIFIC NORTHWEST BELL TELEPHONE COMPANY
 FOR: TWO ANCHORS WITH WIRES, CABLES, FIXTURES AND APPURTENANCES ATTACHED THERETO

6. ANY QUESTION THAT MAY ARISE DUE TO SHIFTING OR CHANGE IN THE LINE OF HIGH WATER OF THE SILVER LAKE OR DUE TO THE SILVER LAKE HAVING SHIFTED OR CHANGED ITS LINE OF HIGH WATER.

7. ANY QUESTION THAT MAY ARISE AS TO THE LOCATION OF THE LATERIAL BOUNDARIES OF THE TIDELANDS OR SHORELANDS DESCRIBED HEREIN.

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8. EASEMENT AND THE TERMS AND CONDITIONS THEREOF:

GRANTEE: MELVIN AND MYRTLE WHEELER, VICTOR AND JEANETTE
 HOFFMANN, TODD AND JENNIFER NICKOLSON I.R.A.S
PURPOSE: NON-EXCLUSIVE ROAD AND UTILITY EASEMENT
RECORDED: FEBRUARY 17, 2009
AUDITOR'S FILE NO.: 3386619

9. MATTERS SET FORTH BY SURVEY:

RECORDED: MARCH 17, 2009
AUDITOR'S NO.: 3388685 VOLUME: 30 PAGE: 116

10. LACK OF A RIGHT OF ACCESS TO THE INSURED PROPERTY.

11. 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:
 BARE LAND
 SILVERLAKE, WA 98645
- 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: 26-10N-1W T-12, 27-10-1W T-16 SHORE LANDS



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.

EXHIBIT "A"

THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 10 NORTH, RANGE 1 WEST OF THE WILLAMETTE MERIDIAN AND GOVERNMENT LOT 1, SECTION 26, TOWNSHIP 10 NORTH, RANGE 1 WEST OF THE WILLAMETTE MERIDIAN. ALSO ALL SHORELANDS OF THE 2ND CLASS SITUATED IN FRONT, ADJACENT TO, OR UPON THAT PORTION OF GOVERNMENT LOT 1, COWLITZ COUNTY, WASHINGTON, BOUNDED AS FOLLOWS:

BOUNDED ON THE WEST BY THE FOLLOWING DESCRIBED TRACT:

THAT PORTION OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 10 NORTH, RANGE 1 WEST OF THE WILLAMETTE MERIDIAN IN COWLITZ COUNTY, WASHINGTON DESCRIBED AS FOLLOWS:

**BEGINNING AT THE SOUTH QUARTER CORNER OF SAID SECTION 27; THENCE NORTH 88° 44' 46" EAST 2632.36 FEET TO THE SOUTHEAST CORNER OF SAID SECTION, ACCORDING TO THE SURVEY IN VOLUME 12 OF SHORT SUBDIVISIONS AT PAGE 14, THIS BEING THE BASIS OF BEARING OF THIS DESCRIPTION;
THENCE SOUTH 88° 44' 46" WEST 880.40 FEET TO A MONUMENT ACCORDING TO SAID SURVEY;
THENCE NORTH 02° 09' 27" WEST 9.41 FEET TO A MONUMENT ACCORDING TO SAID SURVEY, THIS POINT BEING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;
THENCE SOUTH 88° 22' 15" WEST 435.02 FEET ALONG A FENCE LINE TO A MONUMENT ACCORDING TO SAID SURVEY;
THENCE SOUTH 04° 10' 10" WEST 6.60 FEET TO A MONUMENT ACCORDING TO SAID SURVEY BEING THE SOUTHWEST CORNER OF SAID SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER;
THENCE NORTH 01° 06' 45" WEST 1316.60 FEET, MORE OR LESS ALONG THE WEST LINE OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST CORNER THEREOF;
THENCE NORTH 88° 56' 39" EAST 630.52 FEET, MORE OR LESS ALONG THE NORTH LINE OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER TO A POINT;
THENCE SOUTH 07° 22' 44" WEST 1319.96 FEET, MORE OR LESS TO THE POINT OF BEGINNING.**

BOUNDED ON THE NORTH BY A LINE RUNNING EAST AND WEST, WHICH RUNS THROUGH A POINT, WHICH BEARS NORTH 00° 41' 08" WEST 1086.54 FEET ALONG THE SECTION LINE FROM THE 3" BRASS CAP MARKING THE SOUTHERLY CORNER COMMON TO THE ABOVE SAID SECTIONS 26 AND 27.

BOUNDED ON THE SOUTH BY A LINE RUNNING EAST AND WEST WHICH RUNS THROUGH A POINT WHICH BEARS NORTH 00° 41' 08" WEST 871.54 FEET ALONG THE SECTION LINE FROM THE 3" BRASS CAP MARKING THE SOUTHERLY CORNER COMMON TO THE ABOVE SAID SECTIONS 26 AND 27.

EXCEPT COUNTY ROAD.

EXCEPT THAT PORTION CONVEYED TO THE STATE OF WASHINGTON UNDER AUDITOR'S FILE NO. 850620074.

PARCEL NO.: WG2612001
ACCT. NO.: R010837