

LITIGATION/TRUSTEE'S SALE/CONTRACT FORFEITURE GUARANTEE

SCHEDULE A

Office File Number CTL6136	Policy Number LTSG 08048978	Date of Policy July 02, 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:
LORETTA A. TROTTER, TRUSTEE, OR HER SUCCESSOR IN TRUST UNDER THE TROTTER LIVING TRUST DATED AUGUST 10, 2004
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	\$713.38	\$346.69	\$366.69
2015	\$2,536.76	\$0.00	\$2,536.76
2016	\$715.24	\$0.00	\$715.24
2017	\$730.80	\$0.00	\$730.80
2018	\$738.30	\$0.00	\$738.30

TAX PARCEL NO.: 6007503 ACCT. NO.: R043187 TAX CODE: 860

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

2. REAL ESTATE CONTRACT:

DATED: JULY 1, 2003
 RECORDED: JANUARY 16, 2004
 AUDITOR'S NO.: 3213034
 SELLER: WALLACE C. TROTTER AND LORETTA A. TROTTER, HUSBAND AND WIFE
 PURCHASER: KEVIN E. WALKER, A SINGLE PERSON

ASSIGNMENT OF VENDOR'S INTEREST IN REAL ESTATE CONTRACT:

DATED: JULY 30, 2009
 RECORDED: AUGUST 3, 2009
 AUDITOR'S NO.: 3399522
 ASSIGNOR: LORETTA A. TROTTER, A SINGLE WOMAN AND WIDOW AND SUCCESSOR OF WALLACE C. TROTTER
 ASSIGNEE: LORETTA A. TROTTER, TRUSTEE, OR HER SUCCESSOR IN TRUST UNDER THE TROTTER LIVING TRUST DATED AUGUST 10, 2004, AND ANY AMENDMENTS THERETO

3. RELINQUISHMENT OF ALL EXISTING FUTURE OR POTENTIAL EASEMENTS FOR ACCESS, LIGHT, VIEW AND AIR, AND ALL RIGHTS OF INGRESS, EGRESS AND REGRESS TO, FROM AND BETWEEN SAID PREMISES AND THE HIGHWAY OR HIGHWAYS TO BE CONSTRUCTED ON LANDS CONVEYED BY DEED DATED AUGUST 5, 1947, RECORDED OCTOBER 24, 1947, UNDER FILE NO. 294902, TO THE STATE OF WASHINGTON.

4. EASEMENT:

DATED: JANUARY 25, 1962
 RECORDED: JULY 31, 1962
 AUDITOR'S NO.: 552543 VOLUME: 683 PAGE: 588
 GRANTOR: MARGARET PARNELL AND ROBERT PARNELL
 GRANTEE: HELEN A. STEPHENSON

5. EASEMENT:

DATED: JULY 22, 1975
 RECORDED: SEPTEMBER 16, 1975
 AUDITOR'S NO.: 781184 VOLUME: 818 PAGE: 1237
 GRANTOR: RICHARD D. RIND AND LORRAINE M. RIND, HUSBAND AND WIFE
 GRANTEE: CARROLLS WATER ASSOCIATION, INC., A WASHINGTON NONPROFIT CORPORATION

6. SANITARY EASEMENT:

DATED: JULY 22, 1975
RECORDED: SEPTEMBER 16, 1975
AUDITOR'S NO.: 781185 VOLUME: 818 PAGE: 1240
GRANTOR: LOYD L. BURNETT AND MARIE L. BURNETT, HUSBAND AND WIFE
GRANTEE: CARROLLS WATER ASSOCIATION, A WASHINGTON NONPROFIT CORPORATION

7. RIGHT-OF-WAY EASEMENT FOR POWER UNDERGROUND:

DATED: SEPTEMBER 2, 1975
RECORDED: SEPTEMBER 18, 1975
AUDITOR'S NO.: 781327 VOLUME: 818 PAGE: 1409
GRANTOR: DAVID N. LILLEBO, A SINGLE MAN; AND RICHARD D. RIND AND LORRAINE M. RIND, HUSBAND AND WIFE
GRANTEE: PUBLIC UTILITY DISTRICT NO. 1 OF COWLITZ COUNTY, WASHINGTON, A MUNICIPAL CORPORATION

8. CONSENT TO EASEMENT:

DATED: MARCH 4, 1976
RECORDED: MARCH 16, 1976
AUDITOR'S NO.: 789227 VOLUME: 825 PAGE: 476
GRANTOR: ROBERT E. PARNELL
GRANTEE: DAVID LILLEBO AND CARROLLS WATER ASSOCIATION, INC.

9. CONSENT TO EASEMENT:

DATED: MARCH 15, 1976
RECORDED: MARCH 17, 1976
AUDITOR'S NO.: 789289 VOLUME: 825 PAGE: 571
GRANTOR: DAVID N. LILLEBO
GRANTEE: RICHARD D. RIND AND LORRAINE M. RIND, HUSBAND AND WIFE AND CARROLLS WATER ASSOCIATION, A WASHINGTON NON-PROFIT CORPORATION

10. 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: **CTL6136**

NOTES:

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

a. THE ADDRESS OF THE SUBJECT PROPERTY IS:

BARE LAND
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: ANDERSON DLC T-1B-1



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.: 6007503
ACCT. NO.: R043187

File No.: CTL6136

EXHIBIT "A"

A PARCEL OF LAND LOCATED IN THE NEAL ANDERSEN DONATION LAND CLAIM, LOCATED IN SECTION 19, TOWNSHIP 7 NORTH, RANGE 1 WEST OF THE WILLAMETTE MERIDIAN, SITUATED IN COWLITZ COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIPE MARKING THE NORTHWEST CORNER OF A TRACT OF LAND LOCATED IN THE PREAMBLE AND RECORDED IN VOLUME 690 AT PAGE 847, DEEDS AND RECORDS ON FILE AT SAID COWLITZ COUNTY AUDITOR'S OFFICE; THENCE NORTH 00° 15' WEST, A DISTANCE OF 243.78 FEET TO A POINT; THENCE WEST, A DISTANCE OF 577.22 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING WEST, A DISTANCE OF 228.68 FEET TO THE EASTERLY RIGHT-OF-WAY LINE OF THE INTERSTATE 5 HIGHWAY; THENCE SOUTH 09° 31' WEST ALONG SAID RIGHT OF WAY LINE TO THE NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED UNDER AUDITOR'S FILE NO. 697969; THENCE NORTH 88° 31' 30" EAST, A DISTANCE OF 155.00 FEET ALONG THE NORTH LINE OF AUDITOR'S FILE NO. 697969; THENCE SOUTH 01° 28' 30" EAST ALONG THE EAST LINE OF SAID AUDITOR'S FILE NO. 697969 TO THE NORTH RIGHT OF WAY LINE OF CARROLLS AVENUE; THENCE NORTH 88° 31' 30" EAST ALONG THE NORTH RIGHT OF WAY LINE OF CARROLLS AVENUE FOR 115 FEET, MORE OR LESS, TO A POINT; THENCE NORTH 332.45 FEET TO THE TRUE POINT OF BEGINNING.

SITUATE IN COWLITZ COUNTY, STATE OF WASHINGTON