

CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-47739099

GUARANTEE

CHICAGO TITLE INSURANCE COMPANY, a Florida corporation, herein called the Company, guarantees the Assured against actual loss not exceeding the liability amount stated in Schedule A which the Assured shall sustain by reason of any incorrectness in the assurances set forth in Schedule A.

1. No guarantee is given nor liability assumed with respect to the identity of any party named or referred to in Schedule A or with respect to the validity, legal effect or priority of any matter shown therein.
2. The Company's liability hereunder shall be limited to the amount of actual loss sustained by the Assured because of reliance upon the assurance herein set forth, but in no event shall the Company's liability exceed the liability amount set forth in Schedule A.

PLEASE NOTE CAREFULLY THE LIABILITY EXCLUSIONS AND LIMITATIONS AND THE SPECIFIC ASSURANCES AFFORDED BY THIS GUARANTEE. IF YOU WISH ADDITIONAL LIABILITY, OR ASSURANCES OTHER THAN AS CONTAINED HEREIN, PLEASE CONTACT THE COMPANY FOR FURTHER INFORMATION AS TO THE AVAILABILITY AND COST.

Dated: October 18, 2021

Issued by:


AmeriTitle, LLC
101 W Fifth Ave.
Ellensburg, WA 98926
(509)925-1477


Laura Woodiwiss

Authorized Signer

CHICAGO TITLE INSURANCE COMPANY



By: 
President

ATTEST

Secretary

Note: This endorsement shall not be valid or binding until countersigned by an authorized signatory.

Subdivision Guarantee Policy Number: 72156-47739099

SUBDIVISION GUARANTEE

Order No.: 503195AM
Guarantee No.: 72156-47739099
Dated: October 18, 2021

Liability: \$1,000.00
Fee: \$350.00
Tax: \$29.05

Your Reference: 280 Iron Mtn Rd, Cle Elum, WA 98922

Assured: Cruse & Associates

The assurances referred to on the face page are:

That, according to those public records with, under the recording laws, impart constructive notice of matters relative to the following described real property:

Parcel 2 (includes Parcel 2A) of that certain Survey as recorded September 29, 2020, in Book 43 of Surveys, pages 40 and 41, under Auditor's File No. 202009290007, records of Kittitas County, Washington; being a portion of the Northwest Quarter of Section 1 and of the Northeast Quarter of Section 2, all in Township 19 North, Range 15 East, W.M., in the County of Kittitas, State of Washington.

EXCEPTING THEREFROM any manufactured home located on said premises.

Title to said real property is vested in:

Lonny P. White and Joanne Lorraine White, husband and wife

END OF SCHEDULE A

(SCHEDULE B)

Order No: 503195AM
Policy No: 72156-47739099

Subject to the matters shown below under Exceptions, which Exceptions are not necessarily shown in the order of their priority.

EXCEPTIONS:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
2. Unpatented mining claims; reservations or exceptions in the United States Patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
3. Title to any property beyond the lines of the real property expressly described herein, or title to streets, roads, avenues, lanes, ways or waterways on which such real property abuts, or the right to maintain therein vaults, tunnels, ramps, or any other structure or improvement; or any rights or easements therein unless such property, rights or easements are expressly and specifically set forth in said description.
4. Any lien for service, installation, connection, maintenance, tap, capacity or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records
5. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
6. General Taxes and Assessments – total due may include fire patrol assessment, weed levy assessment and/or irrigation assessment, if any. Taxes noted below do not include any interest or penalties which may be due after delinquency.

Note: Tax year runs January through December with the first half becoming delinquent May 1st and second half delinquent November 1st if not paid. For most current tax information or tax printouts visit: <http://taxsifter.co.kittitas.wa.us> or call their office at (509) 962-7535.

Tax Year: 2021
Tax Type: County
Total Annual Tax: \$3,296.54
Tax ID #: 375534
Taxing Entity: Kittitas County Treasurer
First Installment: \$1,648.27
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2021
Second Installment: \$1,648.27
Second Installment Status: Paid
Second Installment Due/Paid Date: October 31, 2021

7. This property is currently classified under the Open Space Taxation Statute R.C.W. 84.34. Sale of this property without notice of compliance to the county Assessor will cause a supplemental assessment, interest, and penalty to be assessed against the seller/transferor.

Note: If it is the intent of the buyer/transferee in this transaction to request a continuance of this classification, please contact the Kittitas County Assessor's Office at (509) 962-7501 for their requirements.

8. Possibility of unpaid assessments levied by the Kittitas Reclamation District, notice of which is given by an amendatory contract recorded in Book 82 of Deeds, page 69, under Kittitas County Auditor's File No. 208267, no search having been made therefore.

To obtain assessment information, please contact the Kittitas Reclamation District: 509-925-6158.

9. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from Northern Pacific Railway Company.
Recorded: January 8, 1902
Book: 1 of Deeds, Page 498
The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
10. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from William F. Lewis.
Recorded: December 9, 1918
Instrument No.: 50391
The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
11. Waiver of damages contained in deed to the Kittitas Reclamation District, an irrigation district, dated June 11, 1928, recorded June 15, 1928 in Book 46 of Deeds, Page 431, under Auditor's File No. 91074, as follows:

"Said grantors, for themselves and for their heirs, administrators and assigns, hereby acknowledge full satisfaction for all damages and claims thereto, to all their lands adjacent to the lands herein conveyed by reason of or occasioned by the location, construction, maintenance and operation of an irrigation canal by grantee, its successors or assigns, over and upon the premises herein conveyed, except that no damages to adjacent lands occasioned by an excess of water from said canal caused by overflow or break of banks, leakage or seepage is taken in consideration."

12. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: A.J. Carrico and Anna M. Carrico, husband and wife
Purpose: "The right to use, jointly with the grantor, his successors and assigns, a private road across the Northeasterly portion of the Northeast Quarter of said Section 2, along the route and of the width at present occupied by said road"
Recorded: December 18, 1939, and May 8, 1944
Instrument No.: 168888 and 177953
Book 65 of Deeds, page 200, and 68 of Deeds, Page 85
Affects: Said premises and other land

13. Covenant against blasting and/or Discharge of Explosives as contained in instrument granting easement on adjacent property:
Recorded: August 25, 1945
Recording No.: 184475
14. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Purpose: Ingress, egress, utilities and Irrigation ditches
Recorded: September 12, 1984
Instrument No.: 482201
Affects: A portion of said premises
15. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: Donald L. Clark and Shirley Clark, husband and wife, and John E. Rothlisberger, a single person
Purpose: A strip of land not more than 30 feet in width along an existing private road
Recorded: October 18, 1989
Instrument No.: 524454 and 524455
Affects: A roadway easement for ingress, egress and underground utilities

We note said easement was located on Survey recorded January 21, 1992, in Book 18 of Surveys, page 105, under Auditor's File No. 546065, and partially located on Survey recorded October 10, 1995, in Book 21 of Surveys, pages 113-115, under Auditor's File No. 586066.
16. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: Donald L. Clark and Shirley Clark, husband and wife their heirs and assigns
Purpose: Ingress, egress and utilities
Recorded: October 18, 1989
Instrument No.: 524456
Affects: The legal description contained in said easement is not sufficient to determine its exact location within said premises
17. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: January 12, 1992
Book: 18 of Surveys Page: 105
Instrument No.: 546065
Matters shown:
a) 30 foot Easement "A" for ingress, egress and underground utilities
18. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Purpose: Ingress, egress and utilities
Recorded: September 12, 1995
Instrument No.: 585227
Book 369, Page 947 and 948
Affects: Portion of said premises

19. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: October 10, 1995
Book: 21 of Surveys Page: 113, 114 and 115
Instrument No.: 586066
Matters shown:
 - a) Easement X for ingress, egress and utilities
20. Covenants, conditions and restrictions, but omitting any covenant or restriction based on race, color, religion, sex, sexual orientation, disability, handicap, familial status, marital status, ancestry, national origin or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
Recorded: January 17, 1995
Instrument No.: 578509
21. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Anger Short Plat,
Recorded: March 6, 1995
Book: D of Short Plats Page: 209 through 211
Instrument No.: 579620
Matters shown:
 - a) Existing 30 foot easement
 - b) Existing drive;
 - c) Location of creek;
 - d) Location of wetland boundary;
 - e) Joint access easement;
 - f) All matters set forth as "Notes" thereon;
 - g) Dedication provisions contained thereon.
22. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: Ronald B. Anger and Patricia S. Anger, husband and wife
Purpose: Declaration of Easement
Recorded: November 17, 1995
Instrument No.: 587159
Book 371, Page 982
Affects: A portion of said premises
23. Covenants, conditions and restrictions, but omitting any covenant or restriction based on race, color, religion, sex, sexual orientation, disability, handicap, familial status, marital status, ancestry, national origin or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
Recorded: November 17, 1995
Instrument No.: 587160
24. Covenants, conditions and restrictions, but omitting any covenant or restriction based on race, color, religion, sex, sexual orientation, disability, handicap, familial status, marital status, ancestry, national origin or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
Recorded: November 21, 1995
Instrument No.: 587275

Said declaration was amended by instrument recorded June 24, 1997, under Auditor's File No. 199706240030 with the new Exhibits B and C attached to amend and replace previously recorded Exhibits B and C.

25. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: Puget Sound Power & Light Company, a Washington Corporation
Recorded: June 6, 1996
Instrument No.: 199606060017
Affects: Portion of said premises
26. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: July 26, 1996
Book: 22 of Surveys Page: 51 and 52
Instrument No.: 199606240030
Matters shown:
 - a) Easement P1;
 - b) Easement P2;
 - c) Ditch(s).
27. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: August 12, 2004
Book: 30 of Surveys Page: 116 and 117
Instrument No.: 200408120040
Matters shown:
 - a) Notes contained thereon
28. Declaration of Nonexclusive Ingress, Egress and Utility Easements, but omitting any covenant or restriction based on race, color, religion, sex, sexual orientation, disability, handicap, familial status, marital status, ancestry, national origin or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
Recorded: April 30, 2008
Instrument No.: 200804300020
29. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Lonny White Plat,
Recorded: November 19, 2009
Book: 11 of Plats Page: 236
Instrument No.: 200911190007
Matters shown:
 - a) 60' private access and utility easement
 - b) Notes contained thereon
30. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: September 29, 2020
Book: 43 Pages: 40 and 41
Instrument No.: 202009290007
Matters shown:
 - a) 60' Easement thereon
 - b) Notes thereon

31. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$250,000.00
Trustor/Grantor: Lonny P. White and Joanne Lorraine White, husband and wife
Trustee: Chicago Title Insurance Company of Washington
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Alaska USA Mortgage Company, LLC
Dated: June 14, 2021
Recorded: June 18, 2021
Instrument No.: 202106180086
32. Rights of the State of Washington in and to that portion of said premises, if any, lying in the bed or former bed of the Unnamed creek or stream, if it is navigable.
33. Any question of location, boundary or area related to the Unnamed creek or stream, including, but not limited to, any past or future changes in it.
34. Any prohibition or limitation on the use, occupancy, or improvements of the Land resulting from the rights of the public, appropriators, or riparian owners to use any waters, which may now cover the Land or to use any portion of the Land which is now or may formerly have been covered by water.

END OF EXCEPTIONS

Notes:

- a. Any map or sketch enclosed as an attachment herewith is furnished for information purposes only to assist in property location with reference to streets and other parcels. No representation is made as to accuracy and the company assumes no liability for any loss occurring by reason of reliance thereon.
- b. All documents recorded in Washington State must include an abbreviated legal description and tax parcel number on the first page of the document. The abbreviated description for this property is: Parcel 2 (includes Parcel 2A), Book 43 of Surveys, pgs 40 and 41, ptn of the NW Quarter of Section 1 and of the NE Quarter of Section 2, all in Township 19 N, Range 15 E, W.M.
- c. A mobile home is located on the real property that is the subject of this transaction. AmeriTitle, LLC assumes no responsibility to obtain the Title Elimination Application nor to complete the same. The Title Elimination Application may or may not be necessary to this transaction.

By this note, AmeriTitle, LLC is advising the parties to review with their attorneys the requirements of said Application as related to this transaction.

AmeriTitle, LLC will give no advice nor assume any duties regarding said Application process.

NOTE: In the event any contracts, liens, mortgages, judgments, etc. which may be set forth herein are not paid off and released in full, prior to or immediately following the recording of the forthcoming plat (short plat), this Company will require any parties holding the beneficial interest in any such matters to join in on the platting and dedication provisions of the said plat (short plat) to guarantee the insurability of any lots or parcels created thereon. We are unwilling to assume the risk involved created by the possibility that any matters dedicated to the public, or the plat (short plat) in its entirety, could be rendered void by a foreclosure action of any such underlying matter if said beneficial party has not joined in on the plat (short plat).

END OF GUARANTEE