

CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-45213487

GUARANTEE

CHICAGO TITLE INSURANCE COMPANY, a Nebraska 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: August 26, 2016

Issued by:

AmeriTitle, Inc.

101 W Fifth

Ellensburg, WA 98926


(509)925-1477



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: 72156-45213487

SUBDIVISION GUARANTEE

Order No.: 126543AM
Guarantee No.: 72156-45213487
Dated: August 26, 2016

Liability: \$1,000.00
Fee: \$350.00
Tax: \$28.00

Your Reference: BLA-16-00006

Assured: Dustin Wallace and 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:

That portion of the North Half of the Northeast Quarter of Section 31, Township 17 North, Range 19 East, W.M., in the County of Kittitas, State of Washington, lying North and West of Wilson Creek and East of the following described line: Beginning at the North Quarter corner of Section 31, thence South 89° 53' 20" East, 904.65 feet, thence South 0° 04' 40" West, 30.00 feet to the true point of beginning of this line description; thence South 0° 08' 05" East, 610.83 feet; thence South 51° 56' 35" East, 464.54 feet to the center of Wilson Creek and the end of this line description.

EXCEPT: right of way for County Road along the North boundary thereof.

Title to said real property is vested in:

Dustin L. Wallace, an unmarried person

END OF SCHEDULE A

(SCHEDULE B)

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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 for the year 2016, a Lien, are all delinquent
Parcel No.: 640333
In the original amount of: \$229.90
Affects portion of said premises
7. General Taxes for the year 2016, a Lien, are all delinquent
Parcel No.: 920333
In the original amount of: \$1,936.68
Affects portion of said premises
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 Albert Tozer.
Dated: May 25, 1931
Book: 49 of Deeds, Page 547
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.

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10. 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 and Light Company
Purpose: Right, privilege and authority to construct, erect, alter, improve, repair, operate and maintain electric transmission and distribution line consisting of a single line of poles with necessary appurtenances
Dated: May 15, 1951
Book 86 of Deeds, Page 614
Affects: Portion of said premises
11. At the request of the insured, we have agreed to eliminate any reference in the policy to issue as to the pendency of Yakima County Superior Court Cause No. 77-2-01484-5 on the agreed-upon understanding that there are no provisions in said policy which afford, or are intended to afford, insurance that there is a present or continuing right to use surface waters of the Yakima River Drainage Basin. The sole purpose of said paragraph appearing in our Guarantee was to advise the insured that such an action is pending of record and that judgment adjudicating such surface waters are being sought in accordance with the statutes of the State.
12. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$166,920.00
Trustor/Grantor: Dustin L. Wallace, a single man
Trustee: Scott R. Valby
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Cornerstone Home Lending, Inc.
Dated: November 23, 2015
Recorded: November 25, 2015
Instrument No.: 201511250019
13. 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 Wilson Creek, if it is navigable.
14. Any question of location, boundary or area related to the Wilson Creek, including, but not limited to, any past or future changes in it.
15. 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:

1. Your order for title work calls for a search of property that is identified only by a street address or tax identification number. Based on our records, we believe that the description in this commitment describes the land you have requested we insure, however, we can give no assurance of this.
To prevent errors and to be certain that the proper parcel of land will appear on the documents and on the policy of title insurance, we require verification of the legal description used for this commitment.

2. 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: Ptn of N Half of NE Quarter of Section 31, Township 17N, Range 19E, W.M.
3. Note No. 1: Any map or sketch enclosed as an attachment herewith is furnished for informational 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.

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