

CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-46840364

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: May 9, 2019

RECEIVED
JUN 12 2019

Kittitas Co. CDS

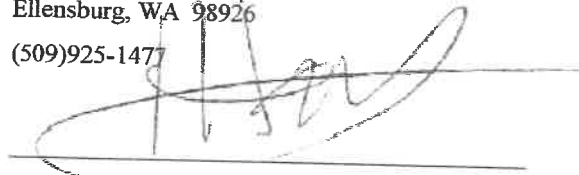
Issued by:

AmeriTitle, Inc.

101 W Fifth Ave.

Ellensburg, WA 98926

(509)925-1477



Authorized Signer

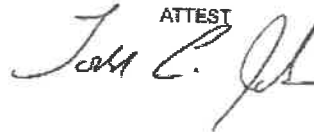
CHICAGO TITLE INSURANCE COMPANY

By:



President

ATTEST



Secretary



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

Subdivision Guarantee Policy Number: 72156-46840364

SUBDIVISION GUARANTEE

Order No.: 297548AM
Guarantee No.: 72156-46840364
Dated: May 9, 2019

Liability: \$1,000.00
Fee: \$350.00
Tax: \$24.90

Your Reference:

Assured: Rory Savage and Jennifer Savage

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 1:

Lot G1 and G2, of LAURA JONES SHORT PLAT, Kittitas County Short Plat No. SP-06-57, as recorded April 24, 2008, in Book J of Short Plats, pages 151 and 152, under Auditor's File No. 200804240008, records of Kittitas County, State of Washington; being a portion of the Southeast Quarter of Section 35, Township 17 North, Range 19 East, W.M., in the County of Kittitas, State of Washington.

PARCEL 2:

Easement "Q", for ingress and egress, as delineated on that certain Survey recorded February 5, 1997, Book 22 of Surveys, pages 160 and 161, under Auditor's File No. 199702050032, records of Kittitas County, Washington.

Title to said real property is vested in:

Rory Savage and Jennifer Savage, husband and wife

END OF SCHEDULE A

(SCHEDULE B)

Order No: 297548AM
Policy No: 72156-46840364

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: 2019
Tax Type: County
Total Annual Tax: \$5,262.03
Tax ID #: 954242
Taxing Entity: Kittitas County Treasurer
First Installment: \$2,631.02
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2019
Second Installment: \$2,631.01
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2019

Subdivision Guarantee Policy Number: 72156-46840364

7. Tax Year: 2019
Tax Type: County
Total Annual Tax: \$207.46
Tax ID #: 954243
Taxing Entity: Kittitas County Treasurer
First Installment: \$103.73
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2019
Second Installment: \$103.73
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2019
8. Communication assessments for the year 2019, which become delinquent after April 30, 2019, if not paid.
Amount : \$30.00
Parcel No. : 954242
9. 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.
10. 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.
11. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from Anna Billeter, Henry R. Billeter and Anna Beatrice Woodward.
Recorded: January 18, 1960
Book: 105, Page 445
Instrument No.: 280547
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.
12. 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.
13. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: February 5, 1997
Book: 22 of Suveys Page: 160 and 161
Instrument No.: 199702050032
Matters shown:
Easement Q.
14. Provisions regarding maintenance and/or repairs of appurtenant irrigation easement for the benefit of said Parcel "G" and other land as contained in instrument dated March 18, 1997, recorded March 19, 1997, under Auditor's File No. 199703190013.

Subdivision Guarantee Policy Number: 72156-46840364

15. Declaration of Road Use and Maintenance Agreement and the terms and conditions contained therein
Between: Richard E. Corona and Judith M. Corona, husband and wife
Recorded: March 27, 1997
Instrument No.: 199703270010
Affects: Parcel "G" and other land.
16. Declaration of Irrigation Delivery Plan and System Maintenance Agreement and the terms and conditions contained therein
Between: Richard E. Corona and Judith M. Corona, husband and wife
Recorded: March 27, 1997
Instrument No.: 199703270011
Affects: Parcel "G" and other land
17. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Granted To: Richard E. Corona and Justin M. Corona, husband and wife
Purpose: Ingress, egress and utilities with the right to further convey said easement to adjacent properties and further subdivisions, if any
Recorded: March 27, 1997
Instrument No.: 199703270012
Affects: The West boundary of said Parcel G delineated as Easement "Q" on that certain survey recorded February 5, 1997 in Book 22 of Surveys, Pages 160 and 161
18. Crown Ranch Estates 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: August 15, 1997
Instrument No.: 199708150038

Said Covenants are a re-recording of Auditor's File No. 199702240015.
19. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Laura Jones Short Plat,
Recorded: April 24, 2008
Book: J of Short Plats Page: 151 and 152
Instrument No.: 200804240008
Matters shown:
 - a) 60' Easement "Q"
 - b) 55' radius cul-de-sac
 - c) Notes 2, which states: "A public utility easement 10 feet in width is reserved along all lot lines. The 10 foot easement shall abut the exterior plat boundary and shall be divided 5 feet on each side of interior lot lines. Said easement shall also be used for irrigation."
 - d) Location of ditch
 - e) All other Notes contained thereon

20. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$225,000.00
Trustor/Grantor: Jennifer O. Savage who acquired title as Jennifer O'Leary Savage, a married woman as her separate estate
Trustee: AmeriTitle
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Sterling Savings Bank dba Sterling Bank
Dated: May 15, 2012
Recorded: May 21, 2012
Instrument No.: 201205210055

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: Lot G1 and G2, of LAURA JONES SHORT PLAT, Book J of Short Plats, pgs 151-152, ptn SE Quarter of Section 35, Township 17 N, Range 19 E, W.M.

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

Transaction Identification Data for reference only:

Issuing Agent: **AmeriTitle**

Issuing Office: 101 W Fifth Ave. Ellensburg, WA 98926

Customer Reference No.:

Issuing Office File Number: 296327AM

Property Address: 559 49th Parallel Rd, Ellensburg, WA 98926

SCHEDULE A

1. Commitment date: **May 3, 2019 at 7:30 A.M.**

2. Policy to be issued:

(a) 2006 ALTA Owner's Policy Standard Coverage Extended Coverage

Rate: **General**

Proposed Policy Amount: **\$517,500.00**

Premium: **\$1,482.00**

Sales Tax: **\$123.01**

Proposed Insured:

Rory Savage and Jennifer Savage, a married couple

(b) 2006 ALTA Loan Policy Standard Coverage Extended Coverage

Rate:

Proposed Policy Amount:

Premium: **\$0.00**

Endorsements:

Proposed Insured:

3. The estate or interest in the Land described or referred to in this Commitment is: **FEE SIMPLE**

4. Title to the estate or interest in the Land is at the Commitment Date vested in:

James Mathis, as his separate estate.

5. The Land is described as follows:

Parcel F as described and/or delineated on that certain Surveys as recorded February 5, 1997, in Book 22 of Surveys, pages 160 and 161, under Auditor's File No. 199702050032, records of Kittitas County, Washington; being a portion of the South Half of Section 35, Township 17 North, Range 19 East, W.M., in the County of Kittitas, State of Washington.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance [issued by Chicago Title Insurance Company]. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; [and] Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form].

**SCHEDULE B, PART I
Requirements**

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Additional requirements and/or exceptions may be added as details of the transaction are disclosed to, or become known by the Company.
6. 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 F, Book 22 of Surveys, pgs 160 and 161, ptn S Half of Section 35, Township 17 N, Range 19 E, W.M.
7. 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.

8. Any conveyance or encumbrance executed by the herein named party must also be executed by the spouse or domestic partner of said party, if married or in a domestic partnership. Named party: James Mathis
9. The interest of the proposed insured will be subject to the community interest of the spouse or domestic partner, if married or in a domestic partnership at date of acquiring said interest, and further subject to matters which the records may disclose against the name of said spouse or domestic partner.
10. The policy requested in the application for insurance is ALTA Homeowner's Policy of Title Insurance - One-to-four Family Residence. Said Policy is not available for this property and the ALTA Owner's Policy as identified in Schedule A hereof will be issued instead.
Contact your title officer if there are any questions.

NOTES

- A. 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.
- B. Due to current conflicts or potential conflicts between state and federal law, which conflicts may extend to local law, regarding marijuana, if the transaction to be insured involves property which is currently used or is to be used in connection with a marijuana enterprise, including but not limited to the cultivation, storage, distribution, transport, manufacture, or sale of marijuana and/or products containing marijuana, the Company declines to close or insure the transaction, and this Commitment shall automatically be considered null and void and of no force and effect.
- C. In the event this transaction fails to close and this commitment is cancelled a fee will be charged complying with the state insurance code.
- D. According to the available County Assessor's Office records or information provided to the company, the purported address of said land is:

559 49th Parallel Rd, Ellensburg, WA 98926
- E. We would like to take this opportunity to thank you for your business, and inform you that your Title Officer is Hannah Hall, whose direct line is (509) 925-1477, and your Escrow Officer is Schiree Minor, whose direct line is (509) 925-1477.

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**SCHEDULE B, PART II
EXCEPTIONS**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. 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. Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
3. Any facts, rights, interests, or claims which are not shown by the public records, but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
4. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
5. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
6. (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.
7. 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.
8. 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
9. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.

10. 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: 2019
Tax Type: County
Total Annual Tax: \$3,460.61
Tax ID #: 11992
Taxing Entity: Kittitas County Treasurer
First Installment: \$1,730.31
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2019
Second Installment: \$1,730.30
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2019

11. Communication Assessments for the year 2019, a Lien, are all delinquent
Parcel No.: 11992
In the original amount of: \$30.00

12. The lien of real estate Excise Tax upon any sale of said premises, if unpaid.

- Properties located inside Kittitas County, the total rate is 1.53% of the total sales price

13. 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.

14. 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.

15. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from Henry and Lela Fortner, husband and wife.

Recorded: December 6, 1944
Book: 69 of Deeds, Page 147
Instrument No.: 180412

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.

22. Declaration of Irrigation Delivery Plan and System Maintenance Agreement and the terms and conditions contained therein

Between: Richard E. Corona and Judith M. Corona, husband and wife

Recorded: March 27, 1997

Instrument No.: 199703270011

23. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:

Granted To: Christopher S. Knudson, Jr. and Laura J. Knudson, husband and wife

Purpose: Ingress, egress and utilities

Recorded: March 27, 1997

Instrument No.: 199703270012

Book , Page

Affects: That portion of Easement "Q" lying within said Parcel "F" as delineated on that certain survey recorded February 5, 1997 in Book 22 of Surveys, Pages 160 and 161

Said instrument further provides in part as follows:

"Grantor reserves the right to further convey said easement to adjacent properties and future subdivisions, if any."

24. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:

Amount: \$365,800.00

Trustor/Grantor: James I. Mathis and Sherry A. Mathis, husband and wife

Trustee: Prlap, Inc.

Beneficiary: Bank of America, N.A.

Dated: September 5, 2003

Recorded: September 19, 2003

Instrument No.: 200309190012

The beneficial interest under said Deed of Trust was assigned of record to Wachovia Bank, National Association, as Trustee of JPMorgan Mortgage Trust 2004-A3, Mortgage Pass-Through Certificates, by assignment

Recorded: August 30, 2004

Instrument No.: 200408300041

Said assignment was executed by Sunset Financial Resources, Inc. We find no document granting them the authority to execute said assignment.

END OF SCHEDULE B

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