CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-47372040

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: November 17, 2020

Kittitas Co. CDS Issued by:

CHICAGO TITLE INSURANCE COMPANY

(8m/ Main 1_

AmeriTitle, LLC

101 W Fifth Ave.

Ellensburg, WA 9892

(509)925-147

Authorized Signer

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

SUBDIVISION GUARANTEE

Order No.: 422610AM

Guarantee No.: 72156-47372040 Dated: November 17, 2020 Liability: \$1,000.00

Fee: \$350.00 Tax: \$29.05

Your Reference: 381 & 411 Paintbrush Lane, Ronald, WA 98940

Assured: James H. Collins and Wendy J. Collins

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:

Lots 1 and 2, EVERGREEN RIDGE P.U.D. – PHASE 1, DIVISION 3, in the County of Kittitas, State of Washington, as per plat thereof recorded in Book 11 of Plats, pages 153 and 154, records of said County.

Title to said real property is vested in:

James H. Collins and Wendy J. Collins, husband and wife as to Lot 1, and Christopher M. Thomas and Stefanie A. Kypreos, husband and wife and James S. Bruins and Moureen A. Bruins, husband and wife as to Lot 2

END OF SCHEDULE A

(SCHEDULE B)

Order No: 422610AM Policy No: 72156-47372040

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: 2020 Tax Type: County

Total Annual Tax: \$3,451.77

Tax ID #: 954688

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,725.89 First Installment Status: Paid

First Installment Due/Paid Date: April 30, 2020

Second Installment: \$1,725.88 Second Installment Status: Paid

Second Installment Due/Paid Date: October 31, 2020

Affects: Lot 1

7. Tax Year: 2020 Tax Type: County

Total Annual Tax: \$3,019.59

Tax ID #: 954689

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,509.80 First Installment Status: Paid

First Installment Due/Paid Date: April 30, 2020

Second Installment: \$1,509.79 Second Installment Status: Paid

Second Installment Due/Paid Date: October 31, 2020

Affects: Lot 2

- Liens, levies and assessments of the Roslyn Ridge Activity Center, Inc. or Roslyn Ridge Resort Community Owners' Association in instruments recorded under Auditor's File No. 200409280063 and 200806260016.
- 9. Use fee in the amount of \$600.00 per year for use of the Roslyn Ridge Activity Center as shown in instrument recorded under Auditor's File No. 200806260016.
- 10. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from Clinton P. Brosious and Mary A. Brosious, his wife to the Roslyn Fuel Company.

Recorded: September 17, 1906

Instrument No.: 16604

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

Granted To: Winston Bros. Co.

Purpose: Easement with rights to drive trucks, maintain electric transmission lines and generally

to occupy the surface of the described premises

Recorded: January 16, 1933 Instrument No.: 111285 Book 52 of Deeds, Page 518

Affects: The West Half of said Section 12 and other land

12. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from William C. Shaw and Madeline Shaw, his wife, A.W. Klavon and Marion Klavon, his wife, and Frank Watzel and Elizabeth Watzel, his wife.

Recorded: August 15, 1941 Instrument No.: 163358

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.

13. Agreement and the terms and conditions contained therein

Between: Plum Creek Timber Company, Inc., A Delaware Corporation, Alpine Veneers, Inc., an

Oregon corporation

And: United States National Bank of Oregon Purpose: Easement Exchange Agreement

Recorded: August 9, 1984

Instrument No.: 481279, in Volume 209, page 379

Affects: Portion of the Northwest Quarter of said Section 12

14. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from PCTC, Inc., a Delaware Corporation (formerly known as Plum Creek Timber Company, Inc., and BN Timberlands, Inc.).

Recorded: June 30, 1989 Instrument No.: 521473

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.

15. Agreement and the terms and conditions contained therein

Between: PCTC, Inc., a Delaware corporation (formerly known as Plum Creek Timber Company, Inc., and BN Timberlands, Inc.) as grantors, Plum Creek Timber Company, L.P., as grantee, Meridian Minerals Company, a Montana corporation, as reserved mineral owner and Meridian Oil, Inc., a Delaware corporation, as reserved oil and gas owner.

Recorded: May 31, 1991 Instrument No.: 539737

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: Puget Sound Power & Light Company, a Washington corporation

Purpose: An underground electric transmission and/or distribution system together with

necessary appurtenances

Recorded: September 14, 1994

Instrument No.: 574976 Book 358, Page 1261

Affects: A portion of the West Half of Section 12

17. Partial waiver of surface use rights.

Recorded: April 8, 1996

Auditor's File No.: 199604080028 Executed by: Meridian Oil, Inc.

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

Granted To: Plum Creek Timber Company, L.P., its successors and/or assigns

Purpose: Ingress, egress and utilities Recorded: December 30, 1999 Instrument No.: 199912300037

Affects: A strip of land sixty feet in width over an existing road

Said instrument further provides in part as follows:

"Said easement may be relocated and developed at Grantee's expense with the approval of Grantor, which shall not be unreasonably withheld."

19. Primary Declaration of Covenants, Conditions and Restrictions for Evergreen Ridge, 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: September 28, 2004 Instrument No.: 200409280063

Amendment thereto recorded October 11, 2013 under Auditor's File No. 201310110028.

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

Granted To: SSHI LLC, a Delaware Limited Liability Company, dba D. R. Horton Purpose: Road access, utilities and utility appurtenances, and garbage dumpsters

Recorded: May 16, 2007 Instrument No.: 200705160006

Affects: Portion of said premises and other land

Said easement is a re-recording of Kittitas County Auditor's File No. 200705110032.

21. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Plat of the Village at Roslyn Ridge, a Condominium

Recorded: May 30, 2007

Book: 10 of Plats Page: 214 through 220

Instrument No.: 200705300004

Matters shown:

a) Easements for ingress, egress and utilities, shown thereon

22. 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: May 20, 2008 Instrument No.: 200805200038

Affects: Portion of said premises and other land

23. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by the Evergreen Ridge P.U.D. – Phase 1, Division 3 Plat

Recorded: June 18, 2008

Book: 11 of Plats Page: 153 and 154 Instrument No.: 200806180013

Matters shown:

- a) 60' ingress and egress and utility Easement "Q"
- b) Note 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."
- c) Notes as contained thereon
- d) Easement contained thereon, with the following provisions:

Easement Provisions: "An easement is hereby granted to and reserved for Puget Sound Energy Company, Evergreen Valley Water Systems, Inc., Roslyn Telephone Company, and their respective successors and assigns under and upon the exterior ten feet parallel with and adjacent to the road frontage of all lots in which to install, lay, construct, renew, operate and maintain underground conduits, cables and wires with necessary facilities and other equipment for the purpose of serving this subdivision and other property with electric, natural gas, telephone, and water service. Together with the right to enter upon the Lots at all times for the purpose herein stated. These easements entered upon for these purposes shall be restored as near as possible to their original condition."

24. Declaration Encumbering Property with 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: June 26, 2008 Instrument No.: 200806260016

Amendment thereto recorded November 14, 2012, under Auditor's File No. 201211140023.

Amendment thereto recorded October 11, 2013 under Auditor's File No. 201310110028.

25. Secondary Declaration of Covenants, Conditions and Restrictions for Evergreen Ridge, 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: June 26, 2008 Instrument No.: 200806260017

Amendment thereto recorded Apriil 29, 2010, under Auditor's File No. 201004290030.

Amendment thereto recorded November 14, 2012, under Auditor's File No. 201211140023.

Amendment thereto recorded October 11, 2013 under Auditor's File No. 201310110028.

- 26. Affidavit of Minor Correction of Survey recorded June 9, 2009, under Auditor's File No. 200906090001, to amend Note 8 of the plat.
- 27. Agreement and the terms and conditions contained therein Between: PQD Construction Inc., a Washington Corporation

And: Hunter Liggett and Michele Liggett

Purpose: Declaration of Exclusive Access Easement

Recorded: October 8, 2010 Instrument No.: 201010080051

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

Amount: \$424,000.00

Trustor/Grantor: Christopher M. Thomas and Stefanie A. Kypreos, husband and wife and James S. Bruins and Moureen A. Bruins, husband and wife

Trustee: AmeriTitle, LLC

Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for

Flagstar Bank, FSB Dated: May 6, 2020 Recorded: May 8, 2020

Instrument No.: 202005080048

Affects: Lot 2

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.
- 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: Lots 1 and 2, EVERGREEN RIDGE P.U.D. – PHASE 1, DIVISION 3, Book 11 of Plats, pgs 153-154.

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

