CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-48087056

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: June 23, 2022

Issued by:

AmeriTitle, LLC

101 W Fifth Ave.

Ellensburg, WA 98926

(509)925-1477

Rick Osborne

Authorized Signer

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

Subdivision Guarantee Policy Number: 72156-48087056

CHICAGO TITLE INSURANCE COMPANY

Joy C. O.L

SUBDIVISION GUARANTEE

Order No.: 549259AM

Guarantee No.: 72156-48087056

Dated: June 16, 2022 at 7:30 am

Liability: \$1,000.00

Fee: \$350.00 Tax: \$29.40

Your Reference: 770 and 800 Indian Lake Dr. Ellensburg, WA 98926

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:

Lots 29A and 29B, of INDIAN LAKE SHORT PLAT, Kittitas County Short Plat No. SP-12-00003, as recorded May 16, 2013, in Book L of Short Plats, pages 26 and 27, under Auditor's File No. 201305160005, records of Kittitas County, State of Washington; being a portion of Tract 29, ELLENSBURG RANCHES, as described and/or delineated on that certain survey recorded in Book 4 of Surveys, pages 10 through 14, and under Auditor's File No. 416570, records of Kittitas County, Washington; being a portion of the Southeast Quarter of Section 35, Township 19 North, Range 17 East, W.M., in the County of Kittitas, State of Washington.

Title to said real property is vested in:

Dale A. Defoor, an unmarried man

END OF SCHEDULE A

(SCHEDULE B)

Order No:

549259AM

Policy No:

72156-48087056

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
- 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: 2022 Tax Type: County

Total Annual Tax: \$5,351.97

Tax ID #: 958228

Taxing Entity: Kittitas County Treasurer

First Installment: \$2,675.99 First Installment Status: Paid

First Installment Due/Paid Date: April 30, 2022

Second Installment: \$2,675.98 Second Installment Status: Paid

Second Installment Due/Paid Date: October 31, 2022

Affects: Lot 29A

7. Tax Year: 2022 Tax Type: County

Total Annual Tax: \$3,423.68

Tax ID #: 958229

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,711.84 First Installment Status: Paid

First Installment Due/Paid Date: April 30, 2022

Second Installment: \$1,711.84 Second Installment Status: Paid

Second Installment Due/Paid Date: October 31, 2022

Affects: Lot 29B

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. Liens, levies and assessments of the Ellensburg Ranches Owner's Association.
- 10. 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: January 4, 1978 Instrument No.: 419321

Affects: A strip of land 5 feet in width parallel with and adjacent to all tract lines

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

Purpose: Road and utility Recorded: April 18, 1978 Instrument No.: 421737

Affects: 60 foot roadway as shown on survey filed in Book 4 of Surveys, pages 10 through 14.

12. By-Laws of Ellensburg Ranches Owner's Association, A Non-Profit Corporation, recorded October 15, 1991, under Kittitas County Auditor's File No. 543898, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, 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.

Amended By-Laws recorded March 7, 2006, under Auditor's File No. 200603070029.

 2 Party Shared Well Water Users Agreement, including the terms and provisions thereof, Recorded: April 1, 2013

Instrument No.: 201304010002

14. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Indian Lake Short Plat,

Recorded: May 16, 2013

Book: L of Short Plats Pages: 26 and 27

Instrument No.: 201305160005

Matters shown:

- a) 55' radius temporary turnaround easement
- b) Location of existing road
- c) Right of way for Indian Lake Drive
- d) Notes contained thereon
- e) Location of fenceline along the Southerly boundary
- f) 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."

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

Amount: \$522,000.00

Trustor/Grantor: Dale A. Defoor, an unmarried man

Trustee: Scott R. Valby

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

Cornerstone Home Lending, Inc.

Dated: February 12, 2021 Recorded: February 19, 2021 Instrument No.: 202102190026

Affects: Lot 29A

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: Lots 29A and 29B, of INDIAN LAKE SHORT PLAT, Book L of Short Plats, pages 26 and 27, ptn of Tract 29, ELLENSBURG RANCHES, Book 4 of Surveys, pgs 10-14, ptn of the SE Quarter of Section 35, Township 19 N, Range 17 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