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Kittitas County CDS

PRELIMINARY TITLE COMMITMENT ATTACHED

Date: February 13, 2026 **File No.:** 1057638
Property: 1150 Sunlight Dr., Cle Elum, WA 98922
Buyer/Borrower: Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below
Seller: Peggy L. Helveston

In connection with the above referenced transaction, we are providing you with the following contact information. Enclosed please find your Title Commitment.

Listing Agent:
Engel & Volkers
2690 76th Ave. SE, Ste. 100
Mercer Island, WA 98040
Phone: (206) 232-5700
Heidi.Wehrle@EVRealestate.com
Attn: Heidi Wehrle

Buyer/Borrower
Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below

Seller:
Peggy L. Helveston

**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE A**

**ISSUED BY
WFG National Title Insurance Company**

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

**Issuing Agent: AmeriTitle, LLC
Issuing Office: 127 E First St., Cle Elum, WA 98922
Loan Number:
Issuing Office File Number: 1057638
Property Address: 1150 Sunlight Dr., Cle Elum, WA 98922
Commitment No.: Listing**

1. Commitment Date: January 9, 2026 at 7:30 A.M

2. Policy to be issued:

(a) **2021 ALTA® Owner's Policy** **Standard** **Extended**
Amount:
Premium: \$0.00

**Endorsements:
Proposed Insured:**

Purchaser with contractual rights under a purchaser agreement with the vested owner identified at Item 4 below

(b) **2021 ALTA® Loan Policy** **Standard** **Extended**
Amount:
Premium: \$0.00

Endorsements:

Proposed Insured:

Lender with contractual obligations under a loan agreement with the Proposed Insured identified at Schedule A, Item 2(a)

3. The estate or interest in the Land at the Commitment Date is:

Fee Simple

4. The Title is, at the Commitment Date, vested in:

Peggy L. Helveston, a married person as her sole and separate property

5. The Land is described as follows:

See attached Exhibit 'A'

This page is only a part of a 2021 ALTA® Commitment for Title Insurance. 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 countersignature by the Company or its issuing agent that may be in electronic form.

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File No.: 1057638
ALTA Commitment for Title Insurance (07-01-2021)



**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART I**

ISSUED BY
WFG National Title Insurance Company

REQUIREMENTS:

File Number: 1057638

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. 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.

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: Lot 2, Block G, SUNLIGHT WATERS, DIVISION II, Book 5 of Plats, pgs 20-21.
7. All documents recorded after December 31, 1996 must comply with the "Document Standardization Bill", a summary of which is available on request. Failure to comply with the bill will result in the County Auditor refusing to record document(s) without a specialized cover sheet and an extra \$50.00 recording fee.

Format:

Margins to be 3" on top of first page, 1" on sides and bottom, 1" on top, sides and bottom of each succeeding page. Font size of 8 points or larger and paper size of no more than 8 ½" by 14".

No attachments on pages such as stapled or taped notary seals, pressure seals must be smudged.

Information must appear on the first page:

Title or title of document. If assignment or reconveyance reference to auditor's file number of subject deed of trust.

Names of grantor(s) and grantee(s) with reference to additional names on following page(s), if any. Abbreviated legal description (lot, block, plat name or section, township, range and quarter section for unplatted).

Assessor's tax parcel number(s).

Return address which may appear in the upper left.

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8. Additional Requirements and/or exceptions may be added as details of the transaction are disclosed to, or become known by the company.
9. In order to expedite recording for our clients, we E-Record whenever possible. There is an additional charge of \$5.43 per document when E-Recording.
10. 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.
11. The company will require completion of a(n) Owner affidavit and indemnity by the owners of the property herein described.
12. The Proposed Policy Amount(s) must be increased to the full value of the estate or interest being insured, and any additional premium must be paid. An Owner's policy should reflect an amount at least equal to the full value of the estate insured without deduction of encumbrances. A Loan policy shall be issued in an amount equal to the amount of the loan unless there is additional collateral reducing the need for coverage. Proposed Policy Amount(s) will be revised and premiums charged consistent therewith when the final amounts are approved.
13. For each policy to be issued as identified in Schedule A, Item 2, the Company shall not be liable under this commitment until it receives a designation of a Proposed Insured, acceptable to the Company. As provided in Commitment Condition 4, the Company may amend this commitment to add, among other things, additional exceptions or requirements after the designation of the Proposed Insured.
14. Once the final proposed insured is determined, a general index search will be performed and this report will be updated to reflect any matters disclosed by said search.
15. Our examination of the title to the subject property discloses no open Deeds of Trust or Mortgages of record. The accuracy of this conclusion should be confirmed in writing prior to closing of the proposed transaction.
16. This Commitment for Title Insurance is preliminary to issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate 180 days after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company.

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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. This Company reserves the right to add additional requirements and exceptions, as the details of this transaction are disclosed to, or become known by the Company.
- C. In the event that the contemplated transaction for which a Real Estate Report is required to be submitted to the US Department of Treasury Financial Crimes Enforcement Network ("FinCEN Report"), then the parties to transaction (Seller(s) and Buyer(s)) shall no later than the closing, provide to the Company the information and documentation necessary to enable the Company to complete the FinCEN Report. Such information and documentation include full legal name, date of birth, residential address, and the IRS taxpayer identification number of the beneficial owners of the Buyer(s), as further defined and described in Section 1031.320 of Chapter 31 of the Code of Federal Regulations ("Code")

NOTE: The FinCEN Report requires certain residential real estate transaction purchased with all cash or without institutional lender financing, where at least one buyer/transferee is a legal entity to be reported to the United States Treasury Department's Financial Crimes Enforcement Network. If the required information is not timely provided to the Company, the Company may elect to withdraw as the settlement company or otherwise be involved in the transaction.

If AmeriTitle, LLC is not acting as a "Reporting Person" under the FinCEN rule for this transaction, where said company is not performing any escrow or settlement functions, responsibility for compliance with FinCEN reporting requirements lies with the party designated as the Reporting Person under the rule, which may include the settlement agent, escrow agent, or other party facilitating the closing.

- D. In the event this transaction fails to close and this commitment is cancelled a fee will be charged complying with the state insurance code.
- E. According to the available County Assessor's Office records or information provided to the company, the purported address of said Land is:

1150 Sunlight Dr., Cle Elum, WA 98922
- F. We find the following activity in the past 24 months regarding transfer of title to subject property:
Personal Representative's Deed:
Grantor: Kimberly K. Blaser, as the duly appointed, qualified and acting personal representative of the Estate of Ronald J. Cummins, in Probate Cause No. 19-4-00164-21
Grantee: Peggy L. Helveston, a married person as her sole and separate property
Recorded: October 20, 2025
Auditor's File No.: [202510200042](#)

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**ALTA COMMITMENT FOR TITLE INSURANCE (07-01-2021)
SCHEDULE B PART II**

ISSUED BY WFG National Title Insurance Company

EXCEPTIONS:

File Number: 1057638

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions 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. Rights or claims of parties in possession not shown by the Public Records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
4. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
5. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
6. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
7. 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.
8. Unpatented mining claims, and all rights relating thereto; reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
9. Water rights, claims or title to water.
10. Lien of real estate excise sales tax upon any sale of the Land, if unpaid. Forms can be obtained on the Department of Revenue website <https://dor.wa.gov/forms-publications/forms-subject/real-estate-excise-tax-forms>.

Any questions regarding the applicability or calculation of the excise tax should be directed to the Kittitas County Treasurer <https://www.co.kittitas.wa.us/treasurer/default.aspx>.

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11. 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: 2026
Tax Type: County
Total Annual Tax: \$2,709.28
Tax ID #: 357434
Taxing Entity: Kittitas County Treasurer
First Installment: \$1,354.64
First Installment Status: Due
First Installment Due/Paid Date: April 30, 2026
Second Installment: \$1,354.64
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2026

12. Communication assessment for the year 2026, which becomes delinquent after April 30, 2026, if not paid.
Amount: \$35.00 (Due)
Parcel No. : 357434

Note: This exception is for informational purposes only and will be removed from the final policy as the assessment is not a lien on real property.

13. Liens, levies and assessments of the Sunlight Waters Country Club.
14. Liens, levies and assessments of the Kittitas County Water District 7.
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: Puget Sound Power & Light Company, a corporation
Purpose: Electric transmission and distribution line
Recorded: April __, 1926
Instrument No.: [82660](#)
Book 43 of Deeds, Page 492
Affects: Northeast Quarter of the Southwest Quarter and the North Half of the Northwest Quarter of the Southeast Quarter and the East Half of the Northwest Quarter of Section 24
16. Reservation of Oil, gas, minerals, or other hydrocarbons, including the terms and provisions contained therein, in deed from Cascade Lumber Company.

Recorded: October 22, 1926
Instrument No.: [83949](#), in Book 45 of Deeds, page 11

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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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: Puget Sound Power & Light Company, a corporation
Purpose: Electric transmission and distribution line
Recorded: October 15, 1940
Instrument No.: [157039](#)
Book 62 of Deeds, Page 551
Affects: Southwest Quarter of the Southeast Quarter and South Half of the Northwest Quarter of the Southeast Quarter of Section 24, and Northeast Quarter of Section 25

18. 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 25, 1968
Instrument No.: [351237](#), in Volume 131, page 372

Modification(s) of said covenants, conditions and restrictions
Recorded: December 5, 1969
Instrument No.: [358426](#), Volume 130 of Deeds, page 684, and Volume 131 of Deeds, page 372

Further modifications of said covenants, conditions and restrictions
Recorded: September 13, 2018
Instrument No.: [201809130013](#)

Certificate of Rescission of 2018 Amendment to the Declaration of Covenants and Restrictions of Sunlight Waters
Recorded: December 26, 2024
Instrument No.: [202412260040](#)

19. 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: December 21, 1993
Instrument No.: [566331](#), in Volume 349, page 1501

Said Document was re-recorded March 7, 1994, in Volume 352, page 191, under Auditor's File No.: [568588](#).

Said Declarations describe only Division I of Sunlight Waters; however, it is presumed that the intent was to affect all divisions of Sunlight Waters. The re-recorded copy of said declaration includes a statement that "...[566331](#) supersede the former Declaration of Covenants and Restrictions AF# [351237](#) & [358426](#)"

20. The provisions contained in Plat of Sunlight Waters II,
Recorded: June 4, 1969,
Instrument No.: [Book 5 of Plats, pages 20 and 21](#)
As follows: Reservations, restrictions, covenants, recital, easements, notes contained thereon and dedication thereon.

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21. Agreement and the terms and conditions contained therein
 Between: Sunlight Waters Country Club, Inc.
 And: Property owners
 Purpose: Declaring that all waters and the water system owned by Sunlight Waters Country Club, Inc., are owned for the sole and exclusive use of said club and the owners/contract purchasers of all lots within the Plat of Sunlight Waters II and Sunlight Waters III
 Recorded: September 27, 1983
 Instrument No.: [474219](#)

 Said water system was conveyed to Kittitas County Water District #7 by instrument recorded September 20, 2000 under Auditor's File No. [200009200047](#), which instrument was amended and re-recorded on November 15, 2000 under Auditor's File No. [200011150024](#).
22. Agreement and the terms and conditions contained therein
 Between: Sunlight Waters Country Club
 And: Property owners
 Purpose: Declaring a proposed By-Law issue adopted and incorporated into the By-Laws as Article IX, in Section 5, be ratified. All persons who have a water hook-up and have not paid, are subject to this charge and a monthly maintenance fee.
 Recorded: June 13, 1991
 Instrument No.: [540051](#)
23. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
 Purpose: Driveway and garage
 Recorded: October 2, 1992
 Instrument No.: [553321](#)
 Book 335, Page 1512
24. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
 Purpose: Driveway and garage
 Recorded: November 17, 2003
 Instrument No.: [200311170077](#)
25. Sunlight Waters Country Club, Inc. Amended By-Laws, recorded August 2, 2013, under Kittitas County Auditor's File No. [201308020027](#), 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.
26. Sunlight Waters Country Club Inc. Bylaws, 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 21, 2016
 Instrument No.: [201606210015](#)
27. 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: September 13, 2021
 Instrument No.: [202109130087](#)

END OF SCHEDULE B

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EXHIBIT 'A'

File No. 1057638

Lot 2, Block G, SUNLIGHT WATERS, DIVISION II, in the County of Kittitas, State of Washington, as per plat thereof recorded in Book 5 of Plats, pages 20 and 21, records of said County.

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