CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-47863246

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: January 27, 2022

Issued by:

AmeriTitle, LLC

101 W Fifth Ave.

Ellensburg, WA 98926

(509)925-1477

Hannah Hall

Authorized Signer

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

Subdivision Guarantee Policy Number: 72156-47863246

CHICAGO TITLE INSURANCE COMPANY

Joy C. OS

President

Garrete

SUBDIVISION GUARANTEE

Order No.: 522783AM

Guarantee No.: 72156-47863246

Dated: January 27, 2022

Liability: \$1,000.00 Fee: \$350.00 Tax: \$29.05

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:

The West Half of the Northeast Quarter of the Southeast Quarter of Section 33, Township 18 North, Range 19 East, W.M., EXCEPT a strip of land fifty feet in width across said land for the purpose of construction, operating and maintaining a canal and irrigation works, as conveyed to the Cascade Canal Company, a corporation, by deed recorded in Book of 9 Deeds, at page 565;

AND EXCEPT All that portion of the Northeast Quarter of the Southeast Quarter of Section 33, Township 18 North, Range 19 East, W.M., lying South of and below the right of way of the Cascade Irrigation District.

AND

The West Half of the East Half of the Northeast Quarter of the Southeast Quarter of Section 33, Township 18 North, Range 19 East, W.M., in County of Kittitas, State of Washington.

AND

All that portion of the Southeast Quarter of the Southeast Quarter of Section 33, Township 18 North, Range 19 East, W.M., lying North of and above the right of way of the Cascade Irrigation District.

Title to said real property is vested in:

Joseph Daniel Ritchie and Lieu Thuy T. Hoang, husband and wife

END OF SCHEDULE A

(SCHEDULE B)

Order No: 522783AM Policy No: 72156-47863246

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.
- 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: 2022 Tax Type: County

Total Annual Tax: \$2,880.95

Tax ID #: 474934

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,440.48 First Installment Status: Due

First Installment Due/Paid Date: April 30, 2022

Second Installment: \$1,440.47 Second Installment Status: Due

Second Installment Due/Paid Date: October 31, 2022

7. Tax Year: 2022 Tax Type: County

Total Annual Tax: \$26.00

Tax ID #: 504934

Taxing Entity: Kittitas County Treasurer

First Installment: \$26.00 First Installment Status: Due

First Installment Due/Paid Date: April 30, 2022

Second Installment: \$0.00 Second Installment Status: Due

Second Installment Due/Paid Date: October 31, 2022

8. Communication assessment for the year 2022, which becomes delinquent after April 30, 2022, if

not paid.

Amount: \$30.00 (Due) Parcel No.: 474934

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.

9. We note that the forthcoming transaction is a loan only. However, if in the course of the transaction, any type of conveyance documents and necessary (other than fulfillment documents of existing real estate contracts), please be aware of the following:

This property is currently classified under the Open Space Taxation Statute R.C.W. 84.34. Sale or transfer 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. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:

Between: Josphine T Wippel and J.H. Wippel, her husband and Thomas Cody

Purpose: Irrigation ditch Recorded: February 16, 1907 Book 2 of Water Rights, Page 345

12. An easement including the terms and provisions thereof, affecting the portion of said premises and for the purposes stated therein as reserved in instrument:

Recorded: July 13, 1910 Book 19 of Deeds, Page 630

13. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,

Recorded: January 11, 1995 Book: 20 of Surveys Page: 188

Instrument No.: 578384

Matters shown:

a) Location of Easement Q

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

Amount: \$330,000.00

Trustor/Grantor: Joseph Daniel Ritchie and Lieu Thuy T. Hoang, husband and wife

Trustee: Solidifi Title Agency, LLC

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

FirstBank

Dated: March 9, 2021 Recorded: March 12, 2021 Instrument No.: 202103120001

- 15. 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 Coleman Creek, if it is navigable.
- 16. Any question of location, boundary or area related to the Coleman Creek, including, but not limited to, any past or future changes in it.
- 17. 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:

- 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: Ptn of Section 33, Township 18 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

