

# CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-47478542

## 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: March 19, 2021

Issued by:

AmeriTitle, LLC

101 W Fifth Ave.

Ellensburg, WA 98926

(509)925-1477

  
Authorized Signer

CHICAGO TITLE INSURANCE COMPANY

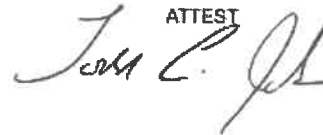
By:



President



ATTEST



Secretary

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

Subdivision Guarantee Policy Number: 72156-47478542

# **SUBDIVISION GUARANTEE**

Order No.: 453743AM

Guarantee No.: 72156-47478542

Dated: March 19, 2021

Liability: \$1,000.00

Fee: \$350.00

Tax: \$29.05

Your Reference: NKA Anna Bell Dr, Ronald, WA 98940

Assured: Frosty Pines LLC, and the Savio Family Living Trust

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 3, 7 and 8, FROSTY PINES, in the County of Kittitas, State of Washington, as per plat thereof recorded in Book 10 of Plats, pages 224 and 225, records of said County.

Title to said real property is vested in:

Craig S. Savio and Charlene A. Savio, as Trustees of the Savio Family Living Trust, dated April 8, 2013, as to Lot 3, and Frosty Pines, LLC, a Washington Limited Liability Company as to Lots 7 and 8

**END OF SCHEDULE A**

**(SCHEDULE B)**

Order No: 453743AM  
Policy No: 72156-47478542

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: 2021  
Tax Type: County  
Total Annual Tax: \$9,904.91  
Tax ID #: 952831  
Taxing Entity: Kittitas County Treasurer  
First Installment: \$4,952.46  
First Installment Status: Paid  
First Installment Due/Paid Date: April 30, 2021  
Second Installment: \$4,952.45  
Second Installment Status: Paid  
Second Installment Due/Paid Date: October 31, 2021

7. Tax Year: 2021  
Tax Type: County  
Total Annual Tax: \$47.48  
Tax ID #: 952827  
Taxing Entity: Kittitas County Treasurer  
First Installment: \$47.48  
First Installment Status: Paid  
First Installment Due/Paid Date: April 30, 2021  
Second Installment: \$0.00  
Second Installment Status: Paid  
Second Installment Due/Paid Date: October 31, 2021

8. Tax Year: 2021  
Tax Type: County  
Total Annual Tax: \$43.59  
Tax ID #: 952828  
Taxing Entity: Kittitas County Treasurer  
First Installment: \$43.59  
First Installment Status: Paid  
First Installment Due/Paid Date: April 30, 2021  
Second Installment: \$0.00  
Second Installment Status: Paid  
Second Installment Due/Paid Date: October 31, 2021

9. Liens, levies and assessments of the Frosty Pine Communities Owners Association.

10. Liens, levies and assessments of the Morgan Creek Beach Owners Association.

11. First Amended and Restated 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 11, 2003  
Instrument No.: 200308110036

Said instrument amends and restates Declaration of Covenants, Conditions and Restrictions recorded January 7, 2003, under Auditor's File No. 200301070056.

12. Morgan Creek Beach Easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:  
Granted To: Cle Elum Sapphire Skies, LLC  
Recorded: January 7, 2003  
Instrument No.: 200301070057  
Affects: Said Premises and other land

Said instrument includes terms and conditions regarding obligations for use and maintenance of easement.

First Amendment to Morgan Creek Beach Easement recorded August 11, 2003 under Auditor's File No. 200308110035.

13. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:  
Granted To: Cle Elum's Sapphire Skies, L.L.C.  
Subdivision Guarantee Policy Number: 72156-47478542

Purpose: Ingress, egress and utilities, road construction and repair  
Recorded: September 11, 2003  
Instrument No.: 200309110044  
Affects: Said premises and other land

14. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by the Plat of Morgan Creek Large Lot Subdivision,,  
Recorded: July 29, 2003  
Book: 8 of Plats Pages: 237 and 238  
Instrument No.: 200307290057  
Matters shown: a) Easements contained thereon  
b) Notes contained thereon  
c) Dedication contained thereon
15. Non exclusive Ingress and Egress Agreement and the terms and conditions contained therein  
Between: Newport Hills Land Company  
And: Jack and Carol Frost, husband and wife, Western Investment Group, LLC and Jeff Ryberg and Scott Erickson  
Purpose: Ingress, Egress, use and maintenance of easement  
Recorded: April 26, 2006  
Instrument No.: 200604260029
16. 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: October 6, 2006  
Instrument No.: 200610060032

Modification(s) of said covenants, conditions and restrictions  
Recorded: September 12, 2007  
Instrument No: 200709120054

Modification(s) of said covenants, conditions and restrictions  
Recorded: July 27, 2015  
Instrument No: 201507270041

17. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by the Plat of Frosty Pines,  
Recorded: June 6, 2007  
Book: 10 of Plats Pages: 224 and 225  
Instrument No.: 200706060046  
Matters shown: a) Easements contained thereon  
b) Notes contained thereon
18. Covenants, conditions and restrictions for Frosty Pines, 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 8, 2007  
Instrument No.: 200706080014
19. 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 Energy  
Purpose: To construct, operate, maintain, repair, improve, remove, enlarge, and use the easement area for one or more utility systems for purposes of transmission, distribution and sale of electricity

Subdivision Guarantee Policy Number: 72156-47478542

Recorded: September 24, 2008  
Instrument No.: 200809240014  
Affects: A portion of said premises

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: \$750,000.00  
Trustor/Grantor: Craig S. Savio and Charlene A. Savio, as Trustees of the Savio Family Living Trust, dated April 8, 2013  
Trustee: First American Title  
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Boeing Employees Credit Union  
Dated: September 20, 2013  
Recorded: September 26, 2013  
Instrument No.: 201309260010  
Affects: Lot 3
21. Any invalidity or defect in the title of the vestees in the event that the trust referred to in the vesting portion of Schedule A is invalid or fails to grant sufficient powers to the trustee(s) or in the event there is a lack of compliance with the terms and provisions of the trust instrument.

#### **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 3, 7 and 8, FROSTY PINES, Book 10 of Plats, pgs 224-225.

**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**