CHICAGO TITLE INSURANCE COMPANY



Policy No. 72156-48423620

Kittitas County CDS

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 25, 2024

Issued by:

AmeriTitle, LLC 503 N Pearl St., Ste 101 Ellensburg, WA 98926 (509)925-1477

Hannah Hall

Authorized Signer

CHICAGO TITLE INSURANCE COMPANY

(gm) Main L

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

SUBDIVISION GUARANTEE

Order No.: 611962AM

Guarantee No.: 72156-48423620

Dated: March 25, 2024

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

Tax: \$29.40

Your Reference:

Assured: Encompass Engineering & Surveying

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:

See attached Exhibit 'A'

Title to said real property is vested in:

Justin Lee Henderson, a single person, and Thomas L. Henderson and Tracy A. Henderson, husband and wife, as to Lot 1;

Robin Bynum, also shown of record as Robin Hull, Robin Haas, and Robin Wheeler, presumptively subject to the community interest of her spouse, if married, as to Lot 2

END OF SCHEDULE A

(SCHEDULE B)

Order No:

611962AM

Policy No:

72156-48423620

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: 2024
Tax Type: County

Total Annual Tax: \$3,718.69

Tax ID #: 705134

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,859.35 First Installment Status: Due

First Installment Due/Paid Date: April 30, 2024

Second Installment: \$1,859.34 Second Installment Status: Due

Second Installment Due/Paid Date: October 31, 2024

Tax Year: 2024
Tax Type: County

Total Annual Tax: \$3,286.24

Tax ID #: 11960

Taxing Entity: Kittitas County Treasurer

First Installment: \$1,643.12 First Installment Status: Due

First Installment Due/Paid Date: April 30, 2024

Second Installment: \$1,643.12 Second Installment Status: Due

Second Installment Due/Paid Date: October 31, 2024

7. Communication assessment for the year 2024, which becomes delinquent after April 30, 2024, if

not paid. Amount: \$0.00 Parcel No.: 705134

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.

 Communication assessment for the year 2024, which becomes delinquent after April 30, 2024, if not paid.

Amount: \$35.00 Parcel No.: 11960

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.

 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.

10. 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: May 4, 1998 Instrument No.: 199805040014

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

Recorded: May 13, 1994

Book: 20 of Surveys Page: 43 and 44

Instrument No.: 570757

- a) Location of fencelines in relation to boundaries
- b) Location of creekc) Notes thereon

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

Recorded: June 16, 1998

Book: E of Short Plats Page: 237 and 238

Instrument No.: 199806160008

Matters shown:

- a) Dedication thereon
- b) Notes thereon
- c) Fencelines in relation to boundaries
- d) Location of Caribou Creek shown thereon
- 13. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:

Amount: \$149,600.00

Trustor/Grantor: Justin Lee Henderson, a single person and Thomas L. Henderson and Tracy A.

Henderson, husband and wife

Trustee: AmeriTitle

Beneficiary: Yakima Federal Savings and Loan Association

Dated: January 9, 2008 Recorded: January 16, 2008 Instrument No.: 200801160035

Affects: Lot 1

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: \$168,040.00

Trustor/Grantor: Robin L. Hull, a single person, as her separate estate

Trustee: Stewart Title of Kittitas County

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

Savings Bank, a Washington Stock Savings Bank

Recorded: May 11, 2009 Instrument No.: 200905110064

Affects: Lot 2

The beneficial interest under said Deed of Trust was assigned of record to Ocwen Loan Servicing LLC, by assignment

Recorded: July 31, 2014 Instrument No.: 201407310035

- 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 Caribou Creek, if it is navigable.
- 16. Any question of location, boundary or area related to the Caribou 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:

Note No. 1: 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.

NOTE 2: We note the title to the following manufactured home located on said premises has been eliminated, as disclosed by Manufactured Home Application for Title Elimination;

Recorded: March 15, 2010

Auditor's File No.: 201003150040

Manufactured Home: 2008 FLTWD 72x68 ORFL748AB31893FE

NOTE 3: We note the title to the following manufactured home located on said premises has been

eliminated, as disclosed by Manufactured Home Application for Title Elimination;

Recorded: January 14, 1999 Auditor's File No.: 199901140031

Manufactured Home: 1998 Greenhill 27x66

NOTE 4: 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 & 2 of WHEELER SHORT PLAT, SP 98-04, Bk E/Pg(s) 237-238; being ptn Section 31, Township 18N, Range 20E, W.M.

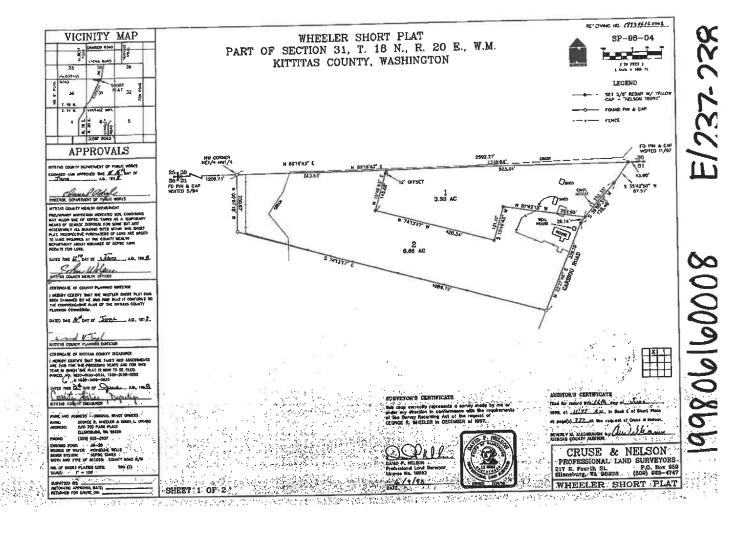
NOTE: In the event any contracts, liens, mortgages, judgments, etc. which may be set forth herein are not paid off and released in full, prior to or immediately following the recording of the forthcoming plat (short plat), this Company will require any parties holding the beneficial interest in any such 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

EXHIBIT 'A'

File No. 611962AM

Lots 1 and 2 of WHEELER SHORT PLAT, SP 98-04, recorded June 16, 1998, in Book E of Short Plats at Page(s) 237 and 238, under recording number 199806160008, records of Kittitas County, State of Washington; being a portion of Section 31, Township 18 North, Range 20 East, W.M., in the County of Kittitas, State of Washington.



WHEELER SHORT PLAT PART OF SECTION 31, T. 18 N., R. 20 E., W.M. KITTITAS COUNTY, WASHINGTON

RECEIVED NO. 1578-06/4-00-5

SP-98-04

DIAMA C. STAND

Robin & Rief.

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TO, AM APPROVED ACCESS PERMIT WILL BE REQUIRED FROM THE DEPARTMENT OF PUBLIC WORKS PRIOR TO PERFORMANG WIDEN COUNTY ROLD RESIT OF WAY.

WHEELER SHORT PLAT