

CHICAGO TITLE INSURANCE COMPANY

Policy No. 72156-48601802

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: October 14, 2024

Issued by:

AmeriTitle, LLC

503 N Pearl St., Ste 101

Ellensburg, WA 98926

(509) 925-1477

Kami Sinclair

Authorized Signer

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

CHICAGO TITLE INSURANCE COMPANY



By:

Agnes N. L.

President

ATTEST

Tom C. J.

Secretary

RECEIVED
OCT 17 2024

Kittitas County CDS

Subdivision Guarantee Policy Number: 72156-48601802

SUBDIVISION GUARANTEE

Order No.: 653664AM
Guarantee No.: 72156-48601802
Dated: October 14, 2024

Liability: \$1,000.00
Fee: \$350.00
Tax: \$ 29.40

Your Reference:

2000 N Pfenning Rd., 240 Game Farm Rd. and 290 Game Farm Rd., Ellensburg, WA 98926

Assured: Michael D. Gray and Nichole D. Gray and Richard W. Smith also shown of record as Rich Smith and Kimberley Kay Smith also shown of record as Kim Smith

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:

Michael D. Gray and Nichole D. Gray, husband and wife as to Tract A,
Richard W. Smith and Kimberley Kay Smith, husband and wife as to Tract B and
Rich Smith and Kim Smith, husband and wife as to Tract C

END OF SCHEDULE A

(SCHEDULE B)

Order No: 653664AM
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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: \$5,317.19
Tax ID #: 14936
Taxing Entity: Kittitas County Treasurer
First Installment: \$2,658.60
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$2,658.59
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract A

Tax Year: 2024
Tax Type: Irrigation
Total Annual Tax: \$409.60
Tax ID #: 14936
Taxing Entity: Kittitas County Treasurer
First Installment: \$204.80
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$204.80
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract A

Tax Year: 2024
Tax Type: County
Total Annual Tax: \$4,102.33
Tax ID #: 424734
Taxing Entity: Kittitas County Treasurer
First Installment: \$2,051.17
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$2,051.16
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract B

Tax Year: 2024
Tax Type: Irrigation
Total Annual Tax: \$465.60
Tax ID #: 424734
Taxing Entity: Kittitas County Treasurer
First Installment: \$232.80
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$232.80
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract B

Tax Year: 2024
Tax Type: County
Total Annual Tax: \$4,584.68
Tax ID #: 384734
Taxing Entity: Kittitas County Treasurer
First Installment: \$2,292.34
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$2,292.34
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract C

Tax Year: 2024
Tax Type: Irrigation
Total Annual Tax: \$80.00
Tax ID #: 384734
Taxing Entity: Kittitas County Treasurer
First Installment: \$40.00
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$40.00
Second Installment Status: Due
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract C

7. Communication assessment for the year 2024, which becomes delinquent after April 30, 2024, if not paid.
Amount : \$35.00 (Paid)
Parcel No. : 14936
Affects: Tract A

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.

8. Communication assessment for the year 2024, which becomes delinquent after April 30, 2024, if not paid.
Amount : \$35.00 (Paid)
Parcel No. : 424734
Affects: Tract B

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. Communication assessment for the year 2024, which becomes delinquent after April 30, 2024, if not paid.
Amount : \$35.00 (Paid)
Parcel No. : 384734
Affects: Tract C

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.

10. Assessments, maintenance and operating provisions of the Cascade Irrigation District as set forth in Resolution Numbers 01-2006 and 02-2006 recorded February 8, 2006 under Auditor's File Nos. [200602080001](#) and [200602080002](#), revised and amended in Resolution Number 04-2008 recorded March 12, 2008 under Auditor's File No. [200803120028](#).

11. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by Game Farm Short Plat,
Recorded: December 22, 1999
Book: F of Short Plats Page: 72 and 73
Instrument No.: [199912220044](#)
Matters shown:
a) Location of fence lines in relation to boundary lines
b) Existing driveway
c) 40' Driveway Easement
d) Notes contained thereon
Affects: Tract A and C

12. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:
Between: Kittitas County, State of Washington, a municipal corporation, and Wesley D. Gray
Purpose: 12" Plastic pipe
Recorded: October 31, 2000
Instrument No.: [200010310018](#)
Affects: A portion of said premises within Tract A
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: Puget Sound Energy, Inc., a Washington Corporation
Purpose: Utility systems
Recorded: July 20, 2011
Instrument No.: [201107200007](#)
Affects: A portion of said premises within Tract A
14. Agreement and the terms and conditions contained therein
Between: Kathleen P. Anderson
And: Kristen Webb and Darce Patterson, Co-Trustees of the John "R" Webb Living Trust dated August 27, 2013
Purpose: Boundary Line
Recorded: July 24, 2014
Instrument No.: [201407240003](#)
Affects: Tract B
15. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: August 31, 2015
Book: 39 of Surveys Page: 233 and 234
Instrument No.: [201508310069](#)
Matters shown:
 - a) Fence lines in relation to boundaries
 - b) Location of a driveway and a septic drain field
 - c) Notes thereonAffects: Tract B and C
16. Agreement and the terms and conditions contained therein
Between: Kristen Webb and Darce Patterson, Co-Trustees of the John "R" Webb Living Trust dated August 27, 2013
And: Rich Smith and Kim Smith, husband and wife
Purpose: Boundary Line
Recorded: September 14, 2015
Instrument No.: [201509140003](#)
Affects: Tract B and C
17. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$315,000.00
Trustor/Grantor: Rich Smith and Kim Smith, husband and wife
Trustee: Ticor Title Company
Beneficiary: Mortgage Electronic Registration Systems, Inc. (MERS), solely as nominee for Upwell Mortgage Inc.
Dated: October 30, 2020
Recorded: November 4, 2020
Instrument No.: [202011040036](#)
Affects: Tract C

18. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$164,200.00
Trustor/Grantor: Michael D. Gray and Nichole D. Gray, husband and wife
Trustee: AmeriTitle, Inc.
Beneficiary: Cashmere Valley Bank
Dated: March 8, 2021
Recorded: March 17, 2021
Instrument No.: [202103170019](#)
Affects: Tract A
19. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$210,000.00
Trustor/Grantor: Rich Smith and Kim Smith, husband and wife
Trustee: Kittitas Title and Escrow
Beneficiary: Firefighters First Federal Credit Union
Dated: June 5, 2024
Recorded: June 20, 2024
Instrument No.: [202406200005](#)
Affects: Tract C

END OF EXCEPTIONS

Notes:

- a. 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.
- 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 1, 2, 3 and 4, GAME FARM SHORT PLAT, Book F of Short Plats, pgs 72-73, ptn of the NW Quarter of Section 31, Township 18 N, Range 19 E, W.M.; Ptn Parcel A, Book 39 of Surveys, pages 233 and 234, ptn of the NW Quarter of Section 31, Township 18 N, Range 19 E, W.M.; Parcel B and B-1, Book 39 of Surveys, pgs 233-234, ptn of the NW Quarter of Section 31, 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

EXHIBIT 'A'

File No. 653664AM

Tract A:

Lots 1, 2, 3 and 4, of GAME FARM SHORT PLAT, as described and/or delineated on Kittitas County Short Plat No. 97-22, as recorded December 22, 1999, in Book F of Short Plats, pages 72 and 73, under Auditor's File No. [199912220044](#), records of Kittitas County, State of Washington; being a portion of the Northwest Quarter of Section 31, Township 18 North, Range 19 East, W.M., in the County of Kittitas, State of Washington.

Tract B:

Parcel A of that certain survey recorded August 31, 2015, in Book 39 of Surveys, pages 233 and 234, under Auditor's File No. [201508310069](#), records of Kittitas County, State of Washington; being a portion of the Northwest Quarter of Section 31, Township 18 North, Range 19 East, W.M., Kittitas County, State of Washington.

EXCEPT Parcel B-1 of that certain survey recorded August 31, 2015, in Book 39 of Surveys, pages 233 and 234, under Auditor's File No. [201508310069](#), records of Kittitas County, State of Washington; being a portion of the Northwest Quarter of Section 31, Township 18 North, Range 19 East, W.M., Kittitas County, State of Washington.

Tract C:

Parcel B of that certain survey recorded August 31, 2015, in Book 39 of Surveys at pages 233 and 234, under Auditor's File No. [201508310069](#), records of Kittitas County, Washington; being a portion of the Northwest Quarter of Section 31, Township 18 North, Range 19 East, W.M., in the County of Kittitas, State of Washington.

TOGETHER WITH Parcel B-1 of that certain survey recorded August 31, 2015, in Book 39 of Surveys at pages 233 and 234, under Auditor's File No. [201508310069](#), records of Kittitas County, Washington; being a portion of the Northwest Quarter of Section 31, Township 18 North, Range 19 East, W.M., in the County of Kittitas, State of Washington.