

CHICAGO TITLE INSURANCE COMPANY

RECEIVED
DEC 19 2024

Policy No. 72156-48423603

Kittitas County CDS

2nd UPDATED 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: December 13, 2024

Issued by:

AmeriTitle, LLC

503 N Pearl St., Ste 101

Ellensburg, WA 98926

(509) 925-1477

Kami Sinclair

Authorized Signer

CHICAGO TITLE INSURANCE COMPANY



By:

[Signature]

President

ATTEST

[Signature]

Secretary

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

Subdivision Guarantee Policy Number: 72156-48423603

2nd UPDATED SUBDIVISION GUARANTEE

Order No.: 623430AM
Guarantee No.: 72156-48423603
Dated: December 13, 2024

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

Your Reference: 1631 Anna Bell Dr., Ronald, WA 98940
1710 Anna Bel Dr., Ronald, WA 98940

Assured: Frosty Pines LLC

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:

Frosty Pines LLC, a Washington limited liability company as to Tract A
Hazem Younes and Jyokita Younes, husband and wife as to Tract B

END OF SCHEDULE A

Subdivision Guarantee Policy Number: 72156-48423603

(SCHEDULE B)

Order No: 623430AM
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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: \$80.24
Tax ID #: 952828
Taxing Entity: Kittitas County Treasurer
First Installment: \$40.12
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$40.12
Second Installment Status: Paid
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract A

Subdivision Guarantee Policy Number: 72156-48423603

Tax Year: 2024
Tax Type: County
Total Annual Tax: \$6,319.43
Tax ID #: 952827
Taxing Entity: Kittitas County Treasurer
First Installment: \$3,159.72
First Installment Status: Paid
First Installment Due/Paid Date: April 30, 2024
Second Installment: \$3,159.71
Second Installment Status: Paid
Second Installment Due/Paid Date: October 31, 2024
Affects: Tract B

7. Water Metering assessment for the year 2024, which becomes delinquent after October 31, 2024, if not paid.
Amount : \$180.00 (Delinquent)
Parcel No. : 952827
Affects: Tract B

8. This property is currently classified under the Designated Forest Land Statute R.C.W. 84.33. Sale of this property without notice of compliance to the County Assessor will cause a supplemental assessment, interest, and penalty to be assessed.

Note: If it is the intent of the buyer/transferee in this transaction to request a continuance of this classification, please contact the the Kittitas County Assessor's Office at (509) 962-7501 for their requirements.

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](#).

Granted To: Cle Elum's Sapphire Skies, L.L.C.
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](#)

Further modifications 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](#)

Subdivision Guarantee Policy Number: 72156-48423603

13. An easement including the terms and provisions thereof for the purpose shown below and rights incidental thereto as set forth in instrument:

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
Recorded: September 24, 2008
Instrument No.: [200809240014](#)
Affects: A portion of said premises
20. Any rights, interests, or claims which may exist or arise by reason of the following matters(s) disclosed by survey,
Recorded: July 23, 2021
Book: 44 of Surveys Page: 11 and 12
Instrument No.: [202107230120](#)
Matters shown:
a) Notes thereon
b) Easement Area "Q" to be created by separate document
21. Agreement and the terms and conditions contained therein
Between: County of Kittitas, a municipal corporation of the State of Washington acting by and through the Kittitas County Public Works Department
And: Jack Frost
Recorded: August 30, 2021
Instrument No.: [202108300030](#)
Affects: Tract A
22. Agreement and the terms and conditions contained therein
Between: A Jack Frost
And: County of Kittitas, a municipal corporation of the State of Washington acting by and through the Kittitas County Public Works Department
Purpose: Water Metering Agreement
Recorded: August 30, 2021
Instrument No.: [202108300032](#)
Affects: Tract B
23. A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:
Amount: \$1,345,600.00
Trustor/Grantor: Hazem Younes and Jyotika Younes, husband and wife
Trustee: AmeriTitle, LLC
Beneficiary: Umpqua Bank
Dated: July 12, 2022
Recorded: August 4, 2022
Instrument No.: [202208040044](#)
Affects: Tract B
24. Effect, if any, of a Easement Legal Description,
From: Allen Jack Frost
To: Public
Recorded: April 25, 2024
Instrument No.: [202404250012](#)

We note said document was not signed by Jack Frost LLC who currently owns Parcel C nor was the document signed by Hazem Younes and Jyotika Younes who currently own Parcel B or The Savio Family Trust who currently own Parcel A.

25. An easement including the terms and provisions thereof, affecting the portion of the Land and for the purposes stated therein as set forth in instrument:
Granted To: Puget Sound Energy Inc., a Washington corporation
Recorded: May 15, 2024
Instrument No.: [202405150001](#)
26. Declaration of Shared Access and Utility Easement including the terms and provisions thereof, affecting the portion of the Land and for the purposes stated therein as set forth in instrument:
Granted To: Frosty Pines LLC and Craig Savio and Charlene Savio
Recorded: July 22, 2024
Instrument No.: [202407220019](#)

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 No. 2: 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 C, Book 44 of Surveys, pgs. 11-12; being a ptn of Lot 7 and Lot 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

EXHIBIT 'A'

File No. 623430AM

Tract A:

Lot C of that certain Survey as recorded July 23, 2021, in Book 44 of Surveys, pages 11 and 12, under Auditor's File No. [202107230120](#), records of Kittitas County, Washington; being a portion of Lot 7 and Lot 8, [FROSTY PINES](#), as per plat thereof recorded in Book 10 of Plats, pages 224 and 225, records of said County.

Tract B:

Lot B of that certain Survey as recorded July 23, 2021, in Book 44 of Surveys, pages 11 and 12, under Auditor's File No. [202107230120](#), records of Kittitas County, Washington; being a portion of Lot 7, [FROSTY PINES](#), as per plat thereof recorded in Book 10 of Plats, pages 224 and 225, records of said County.

