

**LAND TITLE COMPANY OF SKAGIT COUNTY**

P.O. Box 445

111 East George Hopper Road

Burlington, Washington 98233

(360) 707-2158 Fax: (360) 707-0460

(360) 707-2312 Fax: (360) 707-2012 Escrow Department

(360) 299-0565 Fax: (360) 299-0779 Anacortes Branch

**Prepared For:**

Winderemere Real Estate/M2, LLC

9502 19th Avenue SE, Suite A

Everett, WA 98208

Attn: Jen Hudson

Agent Order No.: 155027-F

Customer Reference:

Seller: Swanson Trust

Buyer/Borrower: To come

By: Barb McGrady, Title Officer barb@ltco.com

***For Service on this order call: 360-707-2158***

**SCHEDULE A**

1. Effective Date: April 8, 2016 at 8:00 A.M.

2. Policy or Policies to be issued:

<input checked="" type="checkbox"/> ALTA Owner's Policy	Amount:	\$	To come
<input checked="" type="checkbox"/> Standard <input type="checkbox"/> Extended	Premium:	\$	
Proposed Insured:	Tax:	\$	

**TO BE DETERMINED**

<input type="checkbox"/> ALTA Loan Policy	Amount:	\$
<input type="checkbox"/> Standard <input type="checkbox"/> Extended	Premium:	\$
Proposed Insured:	Tax:	\$

3. The estate or interest in the land described or referred to in the Commitment and covered herein is:

FEE SIMPLE ESTATE

4. Title to the estate or interest in said land is at the effective date hereof vested in:

HAROLD ARTHUR SWANSON and MYRIAM RINGIUS SWANSON, AS TRUSTEES OF THE SWANSON FAMILY LIVING TRUST, DATED JULY 6, 2005

5. The land referred to in this Commitment is in the State of Washington, County of Skagit and is described as follows:

(See Schedule "A-1," attached.)

**Schedule "A-1"**

**155027-F**

**DESCRIPTION:**

Tract B of City of Sedro-Woolley Short Plat No. SW 3-77, as approved April 26, 1978, and recorded May 26, 1978, in Volume 2 of Short Plats, page 220, under Auditor's File No. 880360, records of Skagit County, Washington; being a portion of Lots 29 through 32, inclusive, Block 44, "FIRST ADDITION TO THE TOWN OF SEDRO IN SKAGIT COUNTY, WASHINGTON," as per plat recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington.

Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

ALTA COMMITMENT

Order No.: 155027-F

SCHEDULE B  
Part I

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

GENERAL EXCEPTIONS

- A. Taxes or assessments which are not shown as existing liens by the public records.
- B. (i) Unpatented mining claims, (ii) reservations or exceptions in patents or in acts authorizing the issuance thereof; (iii) water rights, claims or title to water, whether or not the matters excepted under are shown by the public records, (iv) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- C. Rights or claims of parties in possession not shown by the public records.
- D. Easements, claims of easements or encumbrances which are not shown by the public records.
- E. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises and which are not shown by the public records.
- F. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- G. Any service, installation, connection, maintenance, tap, capacity, construction or reimbursement charges for sewer, water, electricity or other utilities, or for garbage collection and disposal.
- H. Any titles or rights asserted by anyone, including but not limited to persons, corporations, governments, or other entities, to tidelands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government, or riparian rights, if any.

SPECIAL EXCEPTIONS TO FOLLOW:

- 1. Excise tax, if unpaid, said tax in the City of Sedro-Woolley being **.0178**.

The basic rate charged by the State of Washington is .0128, plus a surcharge of .0050 being levied by Skagit County. Therefore, the total excise tax due will be figured by multiplying the sales price times .0178. **Effective July 1, 2005, transactions that are taxable an additional \$5.00 will be due.**

**NOTE: Under the provision of Chapter 245, Laws of 1991 and 2005 (SHB 1316 and SBH 1240), transactions that are either tax exempt or the tax calculated is less than \$5.00 the total due for those transactions will be \$10.00.**

- 2. General taxes, together with interest, penalty and statutory foreclosure costs, if any, first half delinquent May 1, 2016, if unpaid, second half delinquent November 1, 2016, if unpaid:

<u>Account No.</u>	<u>Year</u>	<u>Amount Billed</u>	<u>Amount Paid</u>	<u>Balance Owing</u>
4150-044-032-0117	2016	\$ 2,357.37	\$ 0.00	\$2,357.37

Property I.D. No.: P75841

**CONTINUATION SHEET**

**SCHEDULE B**

Order No.: 155027-F

**EXCEPTIONS CONTINUED:**

3. Municipal assessments and impact fees, if any, levied by the City of Sedro-Woolley.
4. DEED OF TRUST AND THE TERMS AND CONDITIONS THEREOF:

Grantor:	Harold Arthur Swanson and Myriam Ringius Swanson, husband and wife
Trustee:	Guardian Northwest Title and Escrow
Beneficiary:	Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as Nominee for Lender and Lender's successors and assigns; Lender is American Pacific Mortgage Corporation
Amount:	\$152,500.00
MIN No.:	1002793-0000062160-3
Dated:	January 10, 2013
Recorded:	January 22, 2013
Auditor's No.:	201301220183

5. Unrecorded leaseholds, if any; rights of vendors and holders of security interests on personal property installed upon said property, and rights of tenants to remove trade fixtures at the expiration of the term.
6. Easements, restrictions, and other matters shown on Schedule "B-1" attached are also excepted from coverage. The easements, restrictions and other matters shown as lettered exceptions on Schedule "B-1" are excepted from policy coverage to the same extent that the numbered Schedule "B" Special Exceptions shown herein are excepted from policy coverage.

NOTE #1: The forthcoming instrument(s) is/are to be executed by Harold Arthur Swanson and Myriam Ringuis Swanson on behalf of the Swanson Family Living Trust dated July 6, 2005.

NOTE #2: Matters which may be disclosed by a search of the appropriate records on the name(s) of the forthcoming purchaser(s). Supplemental to follow upon disclosure of name(s).

NOTE #3: Until such time as the amount of liability for the forthcoming policy is disclosed and entered on the face of this commitment as the amount of the policy to be issued, it is agreed by every person relying on this commitment that the company will not be required to approve any policy amount in excess of the assessed value of the subject property, namely \$195,800.00, and our total liability under this commitment shall not exceed that amount.

NOTE #4: According to records in the office of the Skagit County Treasurer, the address of the subject property is:

702 Talcott Street  
Sedro-Woolley, WA 98284.

**CONTINUATION SHEET**

**SCHEDULE B**

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**EXCEPTIONS CONTINUED:**

NOTE #5: Unless otherwise specified, this Company has assigned this file to the following Underwriter for the policy to issue: First American Title Company.

NOTE #6: If this transaction fails to close, a cancellation fee in the minimum amount of \$50.00 plus \$4.25 sales tax may be charged, the actual amount charged being dependant upon the work actually performed by the company. Please contact the company immediately to notify us of the necessity of cancelling this commitment.

**END OF SPECIAL EXCEPTIONS**

**ALTA COMMITMENT**

**Order No.: 155027-F**

**SCHEDULE B  
Part II**

**The following are the requirements to be complied with:**

- Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.
- Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record
- Note: Effective January 1, 1997, and pursuant to amendment of Washington state statutes relating to standardization of recorded documents, the following format and content requirements must be met. Failure to comply may result in rejection of the document by the recorder.

**Format:**

Margins to be 3" on top of first page, 1" on sides and bottom, 1" on top, sides and bottom of each succeeding page.

**Font size of 8 points or larger and paper size of no more than 8 1/2" by 14".**

No attachments on pages such as stapled or taped notary seals, pressure seals must be smudged.

**Information which must appear on the first page:**

Title or titles of document. if assignment or reconveyance reference to auditor's file number or subject deed of trust.

Names of grantor(s) and grantee(s) with reference to additional names on following page(s), if any.

Abbreviated legal description (lot, block, plat name or section, township, range and quarter section for unplatted).

Assessor's tax parcel number(s)

Return address which may appear in the upper left hand 3" top margin

**For your information, the abbreviated legal description for the subject property is as follows:**

Ptn Lots 29-32, Blk 44, First Add. To Sedro.

EXCEPTIONS:

- A. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, NOTES, DEDICATIONS, PROVISIONS AND SURVEY MATTERS AS DESCRIBED AND/OR DELINEATED ON THE FACE OF SAID PLAT OR SHORT PLAT, AS FOLLOWS:

Plat/Short Plat:	Short Plat No. SW-3-77
Recorded:	May 26, 1978
Auditor's No.:	880360