

**THURSTON COUNTY
TITLE COMPANY**

105 E 8th Avenue
Olympia, WA 98501

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ESCROW FAX (360) 357-8562
TITLE FAX (360) 786-9315

Agent for
Old Republic National Title Insurance Company
ALTA COMMITMENT

Schedule A

Title Order No.: 161230

Title Officer: **Megan Janiga**
Escrow Officer: **None**
Ref: **Elmore / Thurston County Treasurer**

To: **THURSTON COUNTY TREASURER
2000 LAKERIDGE DR SW
OLYMPIA, WA 98502**
Attn: **ERIC SULLIVAN**
Ref. No.: **22616110500/ELMORE**

1. Effective Date: **July 18, 2012 at 8:00 a.m.**

2. Policy or policies to be issued:

- | | |
|---|--------------------------|
| a. ALTA 2006 Standard Owner's Policy | Amount \$8,052.98 |
| Proposed Insured:
THURSTON COUNTY TREASURER | |
| b. None | Amount \$ |
| Proposed Insured: | |
| c. None | Amount \$ |
| Proposed Insured: | |

PREMIUM INFORMATION:

a. Work Charge	\$	Tax: \$	Total: \$
b.	\$	Tax: \$	Total: \$
c.	\$	Tax: \$	Total: \$

3. The estate or interest in the land described herein and which is covered by this commitment is:
Fee

4. The estate or interest referred to herein is at Date of Commitment vested in:

JAMES H. ELMORE and JUDY A. ELMORE, husband and wife

5. The land referred to in this Commitment is situated in the County of **THURSTON**, State of Washington and is more fully described as follows:

The East half of the Northwest quarter of the Northeast quarter of the Northeast quarter of Section 16, Township 16 North, Range 2 East, W.M.

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SCHEDULE B - SECTION I

Requirements:

1. Instruments creating the estate or interest to be insured must be approved and filed of record.
2. Payment of cancellation fee in accordance with our filed rate Schedule, to be imposed if this transaction is canceled for any reason.
3. This Commitment shall not obligate the Company to issue any Endorsement. All Endorsements to be issued must be agreed to by the Company and appropriate for the estate insured.
4. Any sketch or map 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.
5. A legal description was not included in the application for title insurance. The legal description contained herein was taken from the record and presumed intention of the parties to the transaction. Said description must be examined and approved by all parties prior to closing.

SCHEDULE B - SECTION II

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. Rights or claims disclosed only by possession, or claimed possession, of the premises.
- B. Encroachments, overlaps, boundary line disputes which would be disclosed by an accurate survey or inspection of the premises.
- C. Easements, prescriptive rights, rights-of-way, streets, roads, alleys or highways not disclosed by the public records.
- D. Any lien, or right to a lien, for contributions to employees benefit funds, or for state workers' compensation, or for services, labor or material heretofore or hereafter furnished, all as imposed by law and not shown by the public records.
- E. Underground easements, servitudes or installations of which no notice is of record.
- F. General taxes not now payable; matters relating to special assessments and special levies, if any, preceding the same becoming a lien.
- G. Any service, installation, connection, maintenance, or construction charges for sewer, water, electricity, natural gas or other utilities or garbage collection and disposal.
- H. Reservations or exceptions in United States Patents or in Acts authorizing the issuance thereof.
- I. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- J. Water rights, claims or title to water.
- K. Defects, liens encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

SPECIAL EXCEPTIONS:

- 1. Delinquent taxes for the years 2009, 2010, 2011, and 2012 in the amount of \$8,052.98, which includes interest and penalties through July 2012, together with cost of foreclosure. Tax Account No. 226-16-110500. (Area Code 182)
- 2. Lien of real estate excise tax upon any sale of said premises, if unpaid.

Note: Excise tax of 1.78% is due on the sales price of all property in Thurston County except Yelm tax code areas 170 and 171, and Rainier tax code 310, where it is 1.53%.

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3. Pendency of Thurston County Superior Court Cause No. 12-2-01211-1, Thurston County, Plaintiff, vs. James H. Elmore and Judy A. Elmore, et al, Defendant, an action to foreclose on tax liens shown in Paragraph 1. Attorney for Plaintiff: Jon Tunheim.
4. Mortgage dated June 8, 1983, executed by Irene R. Party, to Joanne M. Plumb, a single woman, to secure an indebtedness of \$19,500.00; and any interest, advances or other obligations secured thereby; recorded June 29, 1983 under File No. 8306290041.
5. Judgment entered as Judgment No. 07-9-00484-2, filed May 11, 2007, in Thurston County Superior Court Cause No. 05-2-00938-9, in favor of Thurston County, and against James Hans Elmore and Judy A. Elmore, for \$200.00, together with interest thereon, court costs and attorney fees.

Lis Pendens recorded May 13, 2005 under Auditor's File No. 3731635.

Said court case was dismissed May 1, 2008. However, said judgment has not been satisfied.
6. Transcript of District Court Judgment dated October 23, 2006, in favor of Dynamic Collectors, and against Judy A Elmore and James Elmore, for \$3,047.89, together with interest thereon, cost and attorney's fee, entered October 11, 2011, as Judgment No. 11-9-01144-8, Thurston County Superior Court Cause No. 11-2-02185-5. Attorney for Creditor: Joseph Oskars Enbody.
7. Any question or dispute about fencelines, or about ownership of the land lying between the fence and the record boundary, the location of which is shown on survey recorded March 29, 2000 under File No. 3285685.
8. Easement for county road right of way over and across the North 30 feet of said property, as disclosed by instrument recorded March 9, 1921 under File No. 107822.
9. Exceptions and reservations contained in Deed from the State of Washington, whereby the grantor excepts and reserves all oils, gases, coal, ores, minerals, fossils, etc., and the right of entry for opening, and developing and working mines, etc., provided that no rights shall be exercised until provision has been made for full payment of all damages sustained by reason of such entry; and upon paying reasonable compensation, to acquire rights of way for private railroads, sand or gravel, logging and/or lumbering railroads, skid roads, flumes, canals, water courses, or other easements for transporting and moving timber, stone, minerals or other products from other lands, contained in deed from the State of Washington, recorded under File No. 874279.
10. 30' road easement shown on survey recorded October 25, 1973 under Auditor's File No. 900512.
11. Terms and conditions of an Easement Agreement recorded March 17, 1975 under File No. 932173, providing for shared maintenance and costs. (Affects this and other property)

End of Schedule B Exceptions.

NOTES:

- a) The liability shown in Schedule A is based upon the amount of delinquent taxes, interest and penalties at the date of this report. The coverage provided herein will be adjusted at the time of the sale to reflect the current taxes plus costs of foreclosure.

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- b) According to the records of Thurston County Assessor, the current value of said premises is as follows:

Tax Account No.:		226-16-110500
Land:	\$	72,300.00
Improvements:	\$	4,500.00
Total:	\$	76,800.00

- c) The following abbreviated legal description is provided as a courtesy to enable the document preparer to conform with the requirements of RCW 65.04.045, pertaining to standardization of recorded documents.

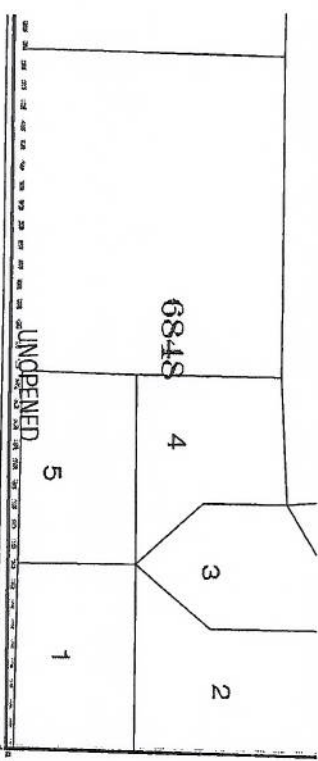
Abbreviated Legal Description: Ptn NE 1/4 NE 1/4 16-16-2E

s/i

Restrs/attd

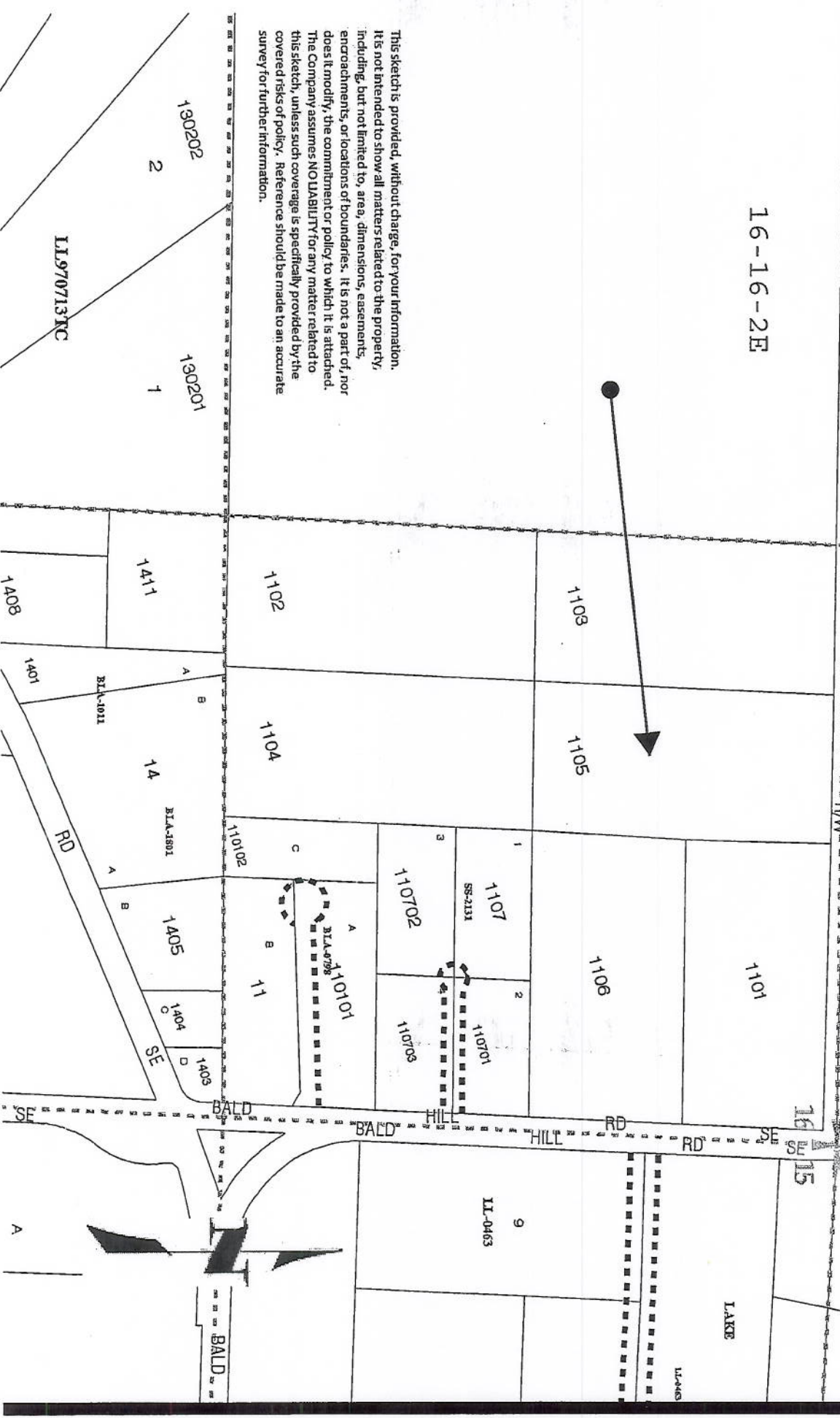
MJ/nms

2xc: Thurston County Treasurer / Olympia / Eric Sullivan



16-16-2E

This sketch is provided, without charge, for your information. It is not intended to show all matters related to the property, including, but not limited to, area, dimensions, easements, encroachments, or locations of boundaries. It is not a part of, nor does it modify, the commitment or policy to which it is attached. The Company assumes NO LIABILITY for any matter related to this sketch, unless such coverage is specifically provided by the covered risks of policy. Reference should be made to an accurate survey for further information.



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THURSTON COUNTY TITLE COMPANY

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Thurston County Title Company**

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.

Information about your transactions we secure from our files, or from our affiliates or others.

Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.