

Name: **WHATCOM LAND TITLE COMPANY, INC.** No.: **1**
Attention: **DENISE CHURCH**
Customer No.: **W-153728**
RE: **IRVING HURD HAWLEY, JR. & JOAN FAGGINGER-AUER HAWLEY TRUST AGREEMENT / MADRONA BAY REAL ESTATE INVESTMENTS LLC**

CC: **MULJAT GROUP REALTORS, ATTN: JOHN FAIRBANKS**
MULJAT GROUP REALTORS, ATTN: TROY MULJAT

DATE DOWN ENDORSEMENT

Attached to and Forming a Part of WLT Order No. **W-153728**

Issued by

WHATCOM LAND TITLE COMPANY, INC.

This endorsement is made a part of said Commitment including any prior endorsement, and is subject to the Schedules, Terms, Provisions and the Conditions and Stipulations therein, except as modified the provisions hereof:

1. Schedule A of the above Commitment is hereby amended in the following particulars:
 - (a) The effective date of the Commitment including extension is: **March 1, 2019, at 8:00 am**

2. Schedule B of the above commitment including any prior endorsement is hereby amended in the following particulars:
 - (a) The following is hereby amended to **Schedule B Special Exceptions**:
There are no such matters affecting title to the estate or interest of said land.

 - (b) **Exhibit "A"** is hereby amended as follows:
SEE ATTACHED EXHIBIT "A" HERETO AND MADE A PART THEREOF.

Dated: **March 20, 2019**

WHATCOM LAND TITLE COMPANY

Agent For:

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

By: 
Authorized Signator

EXHIBIT "A"
CEDAR RIDGE
DIVISION NO. 2

1. Easement including the terms, covenants and provisions thereof, as created by instrument;

Recorded: March 8, 1995
Recording No.: 950308075
Records of: Whatcom County, Washington
In favor of: CITY OF BELLINGHAM
For: Drainage purposes
Affects: Portion of said premises

2. DECLARATION AND DEDICATION:

Know to all men by these presents that we the undersigned, being owners in fee simple of the land herein platted, hereby declare and acknowledge this Plat of Cedar Ridge Div. 2 and dedicate to the public forever all roads, easements, and public sites shown on this plat; also, the right to make all necessary slopes for cut and fill upon lots, blocks and tracts in any reasonable grading of roads, alleys and easements and hereby waiver all claims for damages against any governmental authority which may be occasioned to adjacent land by established construction, drainage and maintenance of said roads and easements.

3. Easement provisions as contained on the face of said plat, as follows:

A non-exclusive easement is hereby reserved for and granted to PUGET SOUND ENERGY COMPANY, CASCADE NATURAL GAS COMPANY, INC., U.S. WEST COMMUNICATIONS, TCI CABLEVISION OF WASHINGTON, and their respective successors and assigns under and upon the public and/or private roads located in this plat and the exterior 10 feet parallel and adjacent to the street frontage of all lots in which to install, lay, cut, construct, renew, operate and maintain underground conduits, cables and wires with necessary underground and/or ground mounted facilities and other equipment for the purpose of serving the subdivision and other property with electricity, gas, telephone and TV cable service, together with the right to enter upon the lots at all times for the purpose stated.

4. Easement including the terms, covenants and provisions thereof for electric transmission and/or distribution line, together with necessary appurtenances, as granted by instrument;

Recorded: November 26, 2001
Recording No.: 2011103458
Records of: Whatcom County, Washington
To: PUGET SOUND POWER & LIGHT COMPANY
Affects: Portion of said plat

CEDAR RIDGE, DIVISION NO. 2

5. Covenants, conditions, restrictions, reservations and easements in Declaration, including the terms and provisions thereof;

Executed by: IRVING HURD HAWLEY, JR., and JOHN FAGGINGER-AUER HAWLEY, Trustees under the IRVING HURD HAWLEY, SR., and JOAN FAGGINGER-AUER HAWLEY TRUST AGREEMENT, dated May 26, 1992; and CYPRESS PARTNERS, J.V.
Recorded: December 10, 2002
Recording No.: 2021201895

Said instrument includes the following verbiage:

1.9 Subsequent Phases: Tract F of the Plat is owned by the Declarant and may be developed by the Declarant into a residential subdivision, or multi-family development. Tract F may be developed in one or more phases. These phases shall be referred to herein as "Subsequent Phases". Upon acceptance by the City of Bellingham, and recording of the final plat for each Subsequent Phase, upon the election of the Declarant, each Subsequent Phase shall be bound by the terms and conditions of this Declaration of Covenants, Reservations and Restrictions incorporating the terms of this Declaration on each Subsequent Phase.

... END OF EXHIBIT "A" ...

ALTA Commitment for Title Insurance



Issued By Old Republic National Title Insurance Company

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Old Republic National Title Insurance Company, a Florida Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 6 months after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

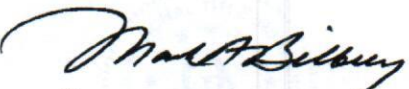
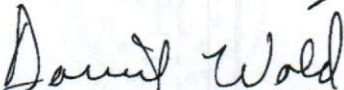
This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

Issued through the Office of
WHATCOM LAND TITLE COMPANY, INC.


Authorized Signatory

ORT Form 4690-WA 8-1-16
ALTA Commitment for Title Insurance

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
A Stock Company
400 Second Avenue South, Minneapolis, Minnesota 55401
(612) 371-1111

By  President
Attest  Secretary

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements;
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I—Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.



WHATCOM LAND TITLE COMPANY, INC.
2011 Young Street, Suite 102
Bellingham, WA 98225
Phone: (360) 676-8484 • Toll Free: (800) 334-6314
Fax: (360) 671-0982

TO: **WHATCOM LAND TITLE COMPANY, INC.
2011 YOUNG STREET, SUITE 102
BELLINGHAM, WA 98225**

ATTN: **DENISE CHURCH**
YOUR NO.: **W-153728**
WLT ORDER NO.: **W-153728**

CC: **MULJAT GROUP REALTORS**
ATTN: **JOHN FAIRBANKS**

CC: **MULJAT GROUP REALTORS**
ATTN: **TROY MULJAT**

BUYER: **MADRONA BAY REAL ESTATE INVESTMENTS LLC**

SELLER: **IRVING HURD HAWLEY, JR. AND JOAN FAGGINGER-AUER
HAWLEY TRUST AGREEMENT, dated May 26, 1992**

SUBJECT **XXXX NEVADA STREET**
PROPERTY: **BELLINGHAM, WA 98229**

BY: 
LIZ JOSEPH
TITLE OFFICER
lizj@whatcomtitle.com

COMMITMENT FOR TITLE INSURANCE
SCHEDULE A

1. Effective Date: **March 1, 2019** at 8:00 a.m.

2. Policy or Policies to be issued:

(X) ALTA Owner's Policy

(X) Standard

Amount: \$ **2,150,000.00**

Premium: \$ **1,461.00**

Tax: \$ **127.11**

SUBDIVIDER

Proposed Insured:

MADRONA BAY REAL ESTATE INVESTMENTS LLC, a Washington limited liability company

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

FEE SIMPLE

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

IRVING HURD HAWLEY, JR. and JOAN FAGGINGER-AUER HAWLEY, Trustees under the IRVING H. HAWLEY, JR. AND JOAN F. HAWLEY TRUST AGREEMENT, dated May 26, 1992

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

SEE EXHIBIT "A" ATTACHED AND THEREBY MADE A PART HERETO.

... END OF SCHEDULE A ...

WLT Order No.: **W-153728**
SCHEDULE A, continued

EXHIBIT "A"
LEGAL DESCRIPTION

TRACT F, PLAT OF CEDAR RIDGE, DIVISION NO. 2, ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITOR'S FILE NO. 2020703650, RECORDS OF WHATCOM COUNTY, WASHINGTON.

SITUATE IN WHATCOM COUNTY, WASHINGTON.

... END OF EXHIBIT "A" ...

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

- I. The following are the requirements to be complied with:
- A. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
 - B. Payment to or for the account of the grantor or mortgagors of the full consideration for the estate or interest to be Insured.
 - C. **NOTICE: Please be aware that due to the conflict between Federal and State laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.**
 - D. **The legal description submitted has been modified as set forth herein to comply with the record and the presumed intention of the parties to the transaction. The description must be examined and approved by the parties prior to closing.**
 - E. **Information available to the Company, but not of public record, indicates that MORGAN L. BARTLETT, JR., as Manager, may sign on behalf of MADRONA BAY REAL ESTATE INVESTMENTS LLC. If there have been any changes in the legal entity's authorization, please notify your Title Officer prior to execution of the forthcoming instrument to be insured.**
- 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:
- A. 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 of record for value the estate or interest or mortgage thereon covered by this commitment.
 - B. GENERAL EXCEPTIONS:
 1. Rights or claims of parties in possession not shown by the public records.
 2. Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land, and that is not shown by the Public Records.
 3. Easements or claims of easements not shown by the public records.
 4. Any lien, or right to lien, for contributions to employee benefit funds, or for state workers' compensations, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the public records.
 5. Taxes or special assessments which are not shown as existing liens by the public records.

6. Any service, installation, connection, maintenance, tap, capacity or construction charges for sewer, water, electricity, other utilities, or garbage collection and disposal.
7. Reservations or exceptions in patents or in Acts authorizing the issuance thereof; Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
8. Water rights, claims or title to water.

C. SPECIAL EXCEPTIONS:

1. Lien of Real Estate Excise Sales Tax upon any sale of said premises, if unpaid.

The excise tax rate for ALL property in Whatcom County will be 1.78%.

The Whatcom County Treasurer's Office **REQUIRES** a one-page laser printed copy of the Excise Tax Affidavit to accompany all documents requiring the payment of excise tax. This Affidavit must include the original signatures of Grantor/Grantee or Agent, and maintain a 1-inch bottom margin. Any additional legal descriptions must be on letter-sized paper (8.5" x 11"). This Affidavit may be downloaded from the Whatcom County Treasurer's website (www.whatcomcounty.us/treasurer/). Documents without the proper form may be rejected and not processed until the appropriate form is executed. The Affidavit **must** be the original legal-sized (8.5" x 14"), signed document.

2. General Taxes for 2019, which become delinquent after April 30, 2019, if first half not paid;

First Half Amount:	\$5,217.34
Full Year Amount:	\$10,434.59
Parcel No.:	380332 172175 0000 PID 79343
Improvements:	\$0.00
Land:	\$1,027,473.00
Total:	\$1,027,473.00
Tax Code:	0100
Affects:	Said premises

SEE ATTACHED EXHIBIT "A" FOR FURTHER SPECIAL EXCEPTIONS TO SCHEDULE B.

PLEASE SEE "NOTES" SECTION AT THE END OF SCHEDULE B.

EXHIBIT "A"
CEDAR RIDGE
DIVISION NO. 2

1. Conditions disclosed by a Survey of said premises;
Recorded: December 19, 1977
In: Volume 1 of Surveys, Page 30
Recording No.: 1274693
Records of: Whatcom County, Washington

2. Easement for sewer, light and other utilities, reserved pursuant to;
Ordinance No.: 7580
In favor of: CITY OF BELLINGHAM

3. Easement including the terms, covenants and provisions thereof, as conveyed by instrument;
Recorded: November 1, 1991
Recording No.: 911101149
Records of: Whatcom County, Washington
In favor of: CITY OF BELLINGHAM, A Municipal Corporation
For: Purpose of generating, repairing and maintaining a water main facility
Affects: Portion of said premises

4. Easement including the terms, covenants and provisions thereof, as created by instrument;
Recorded: March 8, 1995
Recording No.: 950308075
Records of: Whatcom County, Washington
In favor of: CITY OF BELLINGHAM
For: Drainage purposes
Affects: Portion of said premises

5. The right to make all necessary slopes for cuts and fills, and the right to continue to drain said roads and ways over and across any lot or lots where water might take a natural course in the original reasonable grading of the roads and ways shown hereon.

Following original reasonable grading of roads and ways shown hereon, no drainage waters on any lots shall be diverted or blocked from their existing course so as to discharge upon any public road rights-of-way, or to hamper proper road drainage. Any enclosing of drainage waters in culverts and drains or rerouting thereof, across any lot as may be undertaken by or for the owner of any lot shall be done by and at the expense of such owner.

CEDAR RIDGE, DIVISION NO. 2

6. Easement including the terms, covenants and provisions thereof for electric transmission and/or distribution line, together with necessary appurtenances, as granted by instrument;
Recorded: November 8, 1995
Recording No.: 951108092
Records of: Whatcom County, Washington
To: PUGET SOUND POWER & LIGHT COMPANY
Affects: Portion of said plat

7. Easement provisions as contained on the face of said plat, as follows:

A non-exclusive easement is hereby reserved for and granted to PUGET SOUND ENERGY COMPANY, CASCADE NATURAL GAS COMPANY, INC., U.S. WEST COMMUNICATIONS, TCI CABLEVISION OF WASHINGTON, and their respective successors and assigns under and upon the public and/or private roads located in this plat and the exterior 10 feet parallel and adjacent to the street frontage of all lots in which to install, lay, cut, construct, renew, operate and maintain underground conduits, cables and wires with necessary underground and/or ground mounted facilities and other equipment for the purpose of serving the subdivision and other property with electricity, gas, telephone and TV cable service, together with the right to enter upon the lots at all times for the purpose stated.

8. Easement including the terms, covenants and provisions thereof for electric transmission and/or distribution line, together with necessary appurtenances, as granted by instrument;
Recorded: November 26, 2001
Recording No.: 2011103458
Records of: Whatcom County, Washington
To: PUGET SOUND POWER & LIGHT COMPANY
Affects: Portion of said plat

9. Terms and conditions of Ordinance No. 2002-07-046;
Executed by: IRVING H. HAWLEY and JOAN HAWLEY
Recorded: July 23, 2002
Recording No.: 2020703651
Affects: Said premises and other property

10. Easement as delineated or dedicated on the face of said plat;
For: Sewer, utility, storm, screening and vegetation
Affects: portions of said plat

CEDAR RIDGE, DIVISION NO. 2

11. Covenants, conditions, restrictions, reservations and easements in Declaration, including the terms and provisions thereof, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, 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;

Executed by: IRVING HURD HAWLEY, JR., and JOHN
FAGGINGER-AUER HAWLEY, Trustees under the
IRVING HURD HAWLEY, SR., and JOAN
FAGGINGER-AUER HAWLEY TRUST AGREEMENT,
dated May 26, 1992; and CYPRESS PARTNERS, J.V.
Recorded: December 10, 2002
Recording No.: 2021201895

12. Affidavit of Minor Correction of Survey including the terms and provisions thereof;

Recorded: June 23, 2003
Recording No.: 2030604992

... END OF EXHIBIT "A" ...

NOTES:

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

1. Information available to the Company, but not of public record, indicates that IRVING HURD HAWLEY, JR., as Trustees, may sign on behalf of THE IRVING HURD HAWLEY, JR. AND JOAN FAGGINGER-AUER HAWLEY TRUST AGREEMENT, dated May 26, 1992. If there have been any changes in the legal entity's authorization, please notify your Title Officer prior to execution of the forthcoming instrument to be insured.
2. Where an abbreviated legal description is required on your documents, the following is to be included;

**TRACT F, PLAT OF CEDAR RIDGE, DIV NO. 2;
PARCEL NO. 380332 172175 0000 PID 79343**

... END OF NOTES ...

... END OF SCHEDULE B ...



Whatcom Land Title Company 2011
 Young Street, Suite 101
 Bellingham, WA 98225
 Phone: (360) 676-8484 Toll Free: (800) 334-6314
 Fax: (360) 671-0982 www.whatcomtitle.com

PRIVACY NOTICE

Financial companies like Whatcom Land Title Company (WLT) choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Mortgage rates and payments and account balances
- Checking account information and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information and the reasons WLT chooses to share information.

Reasons we can share your personal information	Does WLT share?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes
For our marketing purposes —to offer our products and services to you	No
For joint marketing with other financial companies	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No
For our affiliates' everyday business purposes —information about your creditworthiness	No
For our affiliates to market to you	No
For non-affiliates to market to you	No

Definitions:

Affiliates Are companies related by common ownership or control. They can be financial and nonfinancial companies. *WLT does not have affiliates, but does have three business locations and shares information among the three locations of Bellingham, Lynden, and Birch Bay (Blaine).*

Non-affiliates Are companies not related by common ownership or control. They can be financial and non-financial companies. *WLT does not share with non-affiliates*

Joint marketing Is a formal agreement between non-affiliated financial companies that together market financial products or services to you. *WLT does not jointly market.*

Frequently Asked Questions:

How does WLT protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does WLT collect my personal information? We collect your personal information, for example, when you:

- Give us your contact information or show your driver's license
- Show your government-issued ID or provide your mortgage information
- Make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.

Important Notice to Oregon residents ONLY:

We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please submit your written request to: Attn: Legal Department, Whatcom Land Title Company, P.O. Box 516, Bellingham WA, 98227. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Questions?

Contact us at (360) 676-8484, (800) 334-6314, via email at cfpb@whatcomtitle.com or through our website at www.whatcomtitle.com. Direct written inquiries or complaints to Attn: Legal Department, Whatcom Land Title Company, 2011 Young Street, Bellingham WA, 98225.

FACTS
**WHAT DOES OLD REPUBLIC TITLE
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions

 Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit http://www.OldRepublicTitle.com/newnational/Contact/privacy .
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Old Republic Title does not share with non-affiliates so they can market to you</i>

Joint marketing
Other Important Information

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Old Republic Title doesn't jointly market.*

Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact Us" at www.oldrepublictitle.com and submit your written request to the Legal Department. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.

Affiliates Who May be Delivering This Notice

American First Abstract, LLC	American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.
eRecording Partners Network, LLC	Genesis Abstract, LLC	Kansas City Management Group, LLC	L.T. Service Corp.	Lenders Inspection Company
Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mara Escrow Company	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Exchange Company	Old Republic National Title Insurance Company	Old Republic Title and Escrow of Hawaii, Ltd.
Old Republic Title Co.	Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma
Old Republic Title Company of Oregon	Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.
Old Republic Title, Ltd.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	The Title Company of North Carolina	Title Services, LLC
Trident Land Transfer Company, LLC				



WHATCOM LAND TITLE COMPANY, INC.

2011 Young Street
 Bellingham, WA 98225

Phone (360) 676-8484 / Toll Free (800) 334-6314

Fax (360) 671-0982

Website www.whatcomtitle.com

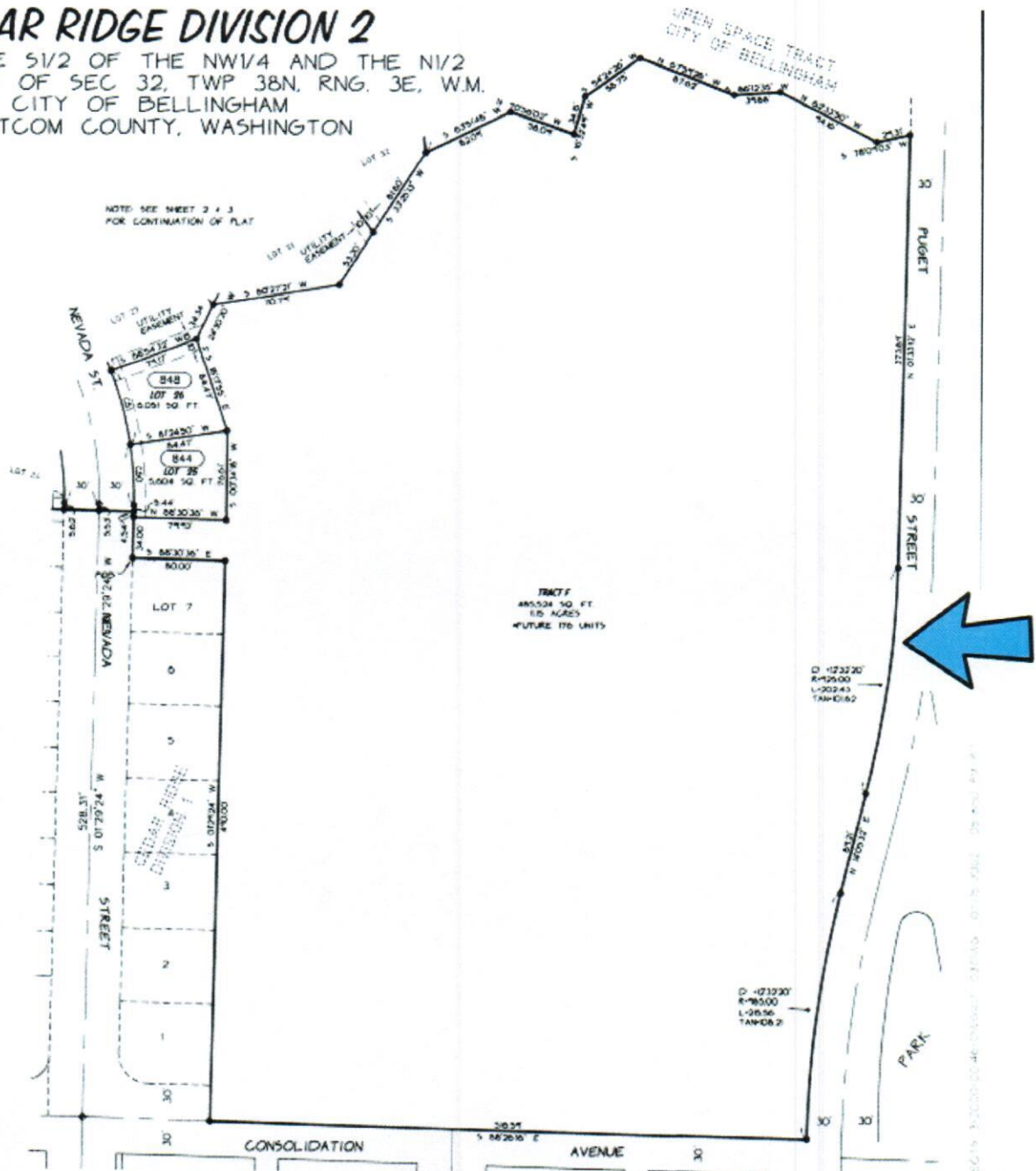
“Locally Owned and Operated since 1982”

W-153728

CEDAR RIDGE DIVISION 2

TNS. OF THE SW/4 OF THE NW/4 AND THE NW/4
 THE SW/4 OF SEC 32, TWP 38N, RNG. 3E, W.M.
 CITY OF BELLINGHAM
 WHATCOM COUNTY, WASHINGTON

NOTE: SEE SHEET 2 & 3
 FOR CONTINUATION OF PLAT



CURVE TABLE

CH	LENGTH	RADIUS	DELTA
C1	86.52	302.48	173.74
C2	86.52	302.48	173.74

LEGEND

NET REBAR & CAP #1301
 PVD BEARS CAP MONUMENT
 HOUSE ADDRESS



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IT DOES NOT PURPORT TO SHOW ALL HIGHWAYS, ROADS, OR EASEMENTS AFFECTING THIS PROPERTY. NO LIABILITY IS ASSUMED FOR VARIATIONS IN DIMENSIONS AND LOCATIONS. THIS SKETCH IS NOT GUARANTEED AS TO ACCURACY AND THE COMPANY ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE THEREON.