



## SCHEDULE A

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Policy Amount:	\$750,000.00	Policy Number:	001278779
Date of Policy:	JUNE 19, 2009 at 8:00 A.M.	Premium:	\$1,706.00

Deductible Amounts and Maximum Dollar Limits of Liability For Covered Risk 14, 15, 16 and 18

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 14:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$ 10,000.00
Covered Risk 15:	1% of Policy Amount or \$5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 16:	1% of Policy Amount or \$ 5,000.00 (whichever is less)	\$ 25,000.00
Covered Risk 18:	1% of Policy Amount or \$2,500.00 (whichever is less)	\$ 5,000.00

Street Address of the Land: 8520 SOUTHEAST 82ND STREET, MERCER ISLAND, WASHINGTON 98040

1. Name of Insured

ROBERT R. BRAUN, JR. AND RENEE L. BRAUN, HUSBAND AND WIFE

2. Your interest in the Land covered by this Policy is:

FEE SIMPLE

3. The Land referred to in this policy is situated in the State of Washington, County of  
and is described as follows:

LOT 21, ISLAND POINT, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 75 OF  
PLATS, PAGE(S) 88, IN KING COUNTY, WASHINGTON.

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ALTA Homeowner's Policy of Title Insurance Issued by CHICAGO TITLE COMPANY

HomOwn1/rda/0203

## SCHEDULE B

Policy No.: 001278779

### Exceptions

In addition to the Exclusions, you are not insured against loss, costs, attorney's fees, and expenses resulting from:

- A** 1. COVENANTS, CONDITIONS AND RESTRICTIONS CONTAINED IN INSTRUMENT, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, 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:

RECORDED: SEPTEMBER 7, 1954  
RECORDING NUMBER: 4482974

- C** 2. COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, NOTES, DEDICATIONS AND SETBACKS, IF ANY, SET FORTH IN OR DELINEATED ON SAID PLAT.
- B** 3. RIGHT OF THE PUBLIC TO MAKE NECESSARY SLOPES FOR CUTS OR FILLS UPON SAID PREMISES IN THE REASONABLE ORIGINAL GRADING OF STREETS, AVENUES, ALLEYS AND ROADS AS DEDICATED IN THE PLAT.

- T** 4. RESERVATIONS AND EXCEPTIONS CONTAINED IN DEED FROM NORTHERN PACIFIC RAILROAD COMPANY:

RESERVING AND EXCEPTING FROM SAID LANDS SO MUCH OR SUCH PORTIONS THEREOF AS ARE OR MAY BE MINERAL LANDS OR CONTAIN COAL OR IRON, AND ALSO THE USE AND THE RIGHT AND TITLE TO THE USE OF SUCH SURFACE GROUND AS MAY BE NECESSARY FOR GROUND OPERATIONS AND THE RIGHT OF ACCESS TO SUCH RESERVED AND EXCEPTED MINERAL LANDS, INCLUDING LANDS CONTAINING COAL OR IRON, FOR THE PURPOSE OF EXPLORING, DEVELOPING AND WORKING THE SAME.

RECORDING NUMBER: 3054284

- D** 5. GENERAL AND SPECIAL TAXES AND CHARGES, PAYABLE FEBRUARY 15, DELINQUENT IF FIRST HALF UNPAID ON MAY 1, SECOND HALF DELINQUENT IF UNPAID ON NOVEMBER 1 OF THE TAX YEAR (AMOUNTS DO NOT INCLUDE INTEREST AND PENALTIES):

YEAR: 2009  
TAX ACCOUNT NUMBER: 362550-0210-04  
LEVY CODE: 1031  
ASSESSED VALUE-LAND: \$ 750,000.00  
ASSESSED VALUE-IMPROVEMENTS: \$ 291,000.00

GENERAL & SPECIAL TAXES: BILLED: \$ 7,180.53  
PAID: \$ 3,590.27  
UNPAID: \$ 3,590.26

ALTA Homeowner's Policy of Title Insurance Issued by CHICAGO TITLE COMPANY

HomOwn2/rda/0203

**SCHEDULE B**

(Continued)

Policy No.: 001278779

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**Exceptions**

**S** THE ABOVE TAX ACCOUNT INCLUDES AN UNDIVIDED INTEREST IN COMMUNITY TRACT A

**AB** 6. DEED OF TRUST TO SECURE AN INDEBTEDNESS:

GRANTOR: ROBERT R. BRAUN, JR. AND RENEE L.  
BRAUN, HUSBAND AND WIFE  
TRUSTEE: WASHINGTON SERVICES, INC., A WASHINGTON  
CORPORATION  
BENEFICIARY: WASHINGTON FEDERAL SAVINGS  
AMOUNT: \$ 600,000.00  
DATED: JUNE 11, 2009  
RECORDED: JUNE 18, 2009  
RECORDING NUMBER: 20090618000937  
LOAN NUMBER: 050 200 356753-4

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AUTHORIZED SIGNATORY

Loan Policy Endorsements: 9, 22, AND 8.1

Owner's Policy Endorsements: 8277

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HomOwn2c/rda/0203

AMENDMENT TO PARAGRAPH 7 OF CONDITIONS IN AMERICAN LAND TITLE ASSOCIATION HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE (10-17-98) or (10-22-03) or (1-1-08)

ENDORSEMENT 8277A

Paragraph 7 of the Conditions of the American Land Title Association Homeowner's Policy of Title Insurance for a One-To-Four Family Residence (10-17-98) or (10-22-03) or (1-1-08) is hereby amended to read as follows:

7. TRANSFER OF YOUR RIGHTS TO US

- (a) When we settle your claim, we have all the rights you have against any person or property related to the claim. You must transfer these rights to us when we ask, and you must not do anything to affect these rights. You must let us use your name in enforcing these rights.
- (b) We will not be liable to you if we do not pursue these rights or if we do not recover any amount that might be recoverable.
- (c) If our payment to you does not fully cover your loss, then you and we will share your rights against any person or property related to the claim in the proportion that our payment bears to the total amount of your loss. We will pay any money we collect from enforcing these rights in the following order:
  - (1) to you for your loss that you have not already collected;
  - (2) to us for any money we paid out under this policy on account of your claim and for the costs, attorney's fees and expenses we paid to enforce these rights; and
  - (3) to you whatever is left.
- (d) If you have rights under contracts (such as indemnities, guaranties, bonds or other policies or insurance) to recover all or part of your loss, then we have all of those rights, even if those contracts provide that those obligated have all of your rights under this policy.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, if any, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

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Authorized Signatory

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

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HomOwnE/rda/0203

Your reference: ~~RELEASER/EPAN~~

**ENDORSEMENT**

Attached to and forming a part of

Policy No. 1278779

Issued By

**CHICAGO TITLE INSURANCE COMPANY**

Dated: June 19, 2009

ENDOPC/3-21-92/SC

# SUBDIVISION

Issued By:

Guarantee/Certificate Number:



CHICAGO TITLE INSURANCE COMPANY

0289581-ETU

## CHICAGO TITLE INSURANCE COMPANY a corporation, herein called the Company

### GUARANTEES

Renee Lund

herein called 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.

#### LIABILITY EXCLUSIONS AND LIMITATIONS

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.

Chicago Title Company of Washington  
11900 NE 1st St., Suite 110  
Bellevue, WA 98005

Chicago Title Insurance Company

By:

Michael J. Nolan, President

Countersigned By:

J.L. Jackson  
Authorized Officer or Agent



Attest:

Marjorie Nemzura, Secretary

**EXHIBIT "A"**  
Legal Description

For APN/Parcel ID(s): 362550-0210-04

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LOT 21, ISLAND POINT, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 75 OF PLATS, PAGE 88, RECORDS OF KING COUNTY, WASHINGTON.

## SCHEDULE B

## GENERAL EXCEPTIONS:

H. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.

## GENERAL EXCEPTIONS

1. Reservations and exceptions contained in the deed

Grantor: Northern Pacific Railroad Company  
Recording No.: 3054284

Reserving and excepting from said Lands so much or such portions thereof as are or may be mineral lands or contain coal or iron, and also the use and the right and title to the use of such surface ground as may be necessary for ground operations and the right of access to such reserved and excepted mineral lands, including lands containing coal or iron, for the purpose of exploring, developing and working the land.

The Company makes no representations about the present ownership of these reserved and excepted interests.

2. Exceptions contained in Deed and the terms and conditions thereof:

Recording Date: September 7, 1954  
Recording No.: 4482974

3. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, encroachments, dedications, building setback lines, notes, statements, and other matters, if any, 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, as set forth on C.D. Hillman's Sea Shore-Lake Front Garden of Eden Addition to the City of Seattle:

Recording No: 347987

4. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, encroachments, dedications, building setback lines, notes, statements, and other matters, if any, 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, as set forth on Island Point:

Recording No: 5733121

5. Easement for Pathway and the terms and conditions thereof:

Recording Date: October 18, 1973  
Recording No.: 7310180318

6. Easement for Pedestrian Pathway and the terms and conditions thereof:

Recording Date: October 18, 1973  
Recording No.: 7310180362

**SCHEDULE B**

(continued)

7. Notice of Additional Tap or Connection Charges and the terms and conditions thereof:
- Recording Date: December 6, 1977  
Recording No.: 7712060812
8. Affidavit in Support of Accessory Dwelling Unit Permit and the terms and conditions thereof:
- Recording Date: March 18, 2024  
Recording No.: 20240318000374
9. Any rights, interests, or claims which may exist or arise by reason of the following matters disclosed by survey,
- Recording Date: March 30, 2023  
Recording No.: 20230330900006
10. General and special taxes and charges, payable February 15, delinquent if first half unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):
- |                              |                   |
|------------------------------|-------------------|
| Year:                        | 2025              |
| Tax Account Number:          | 362550-0210-04    |
| Levy Code:                   | 1031              |
| Assessed Value-Land:         | \$1,321,000.00    |
| Assessed Value-Improvements: | \$1,000.00        |
| General and Special Taxes:   | Billed:\$8,670.27 |
|                              | Paid: \$0.00      |
|                              | Unpaid:\$8,670.27 |
11. A deed of trust to secure an indebtedness in the amount shown below,
- |                  |  |
|------------------|--|
| Amount:          | \$506,000.00   |
| Dated:           | February 24, 2012  |
| Trustor/Grantor: | Robert R. Braun Jr. and Renee L. Braun, husband and wife                 |
| Trustee:         | Chicago Title Insurance Company  |
| Beneficiary:     | Mortgage Electronic Registration Systems Inc. as nominee for Umpqua Bank |
| Recording Date:  | February 29, 2012  |
| Recording No.:   | 20120229000821   |
12. The records disclose that the vested owner may currently be using a name which varies from the way title was acquired.
13. Any unrecorded leaseholds, right of vendors and holders of security interests on personal property installed upon the Land and rights of tenants to remove trade fixtures at the expiration of the terms. Any rights, interests or claims of parties in possession of the Land not shown by the public records.

NOTES:

**SCHEDULE B**

(continued)

Note: FOR INFORMATIONAL PURPOSES ONLY:

The following may be used as an abbreviated legal description on the documents to be recorded, per Amended RCW 65.04.045. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

Lot(s): 21 Island Point; Vol. 75/88  
Tax Account No.: 362550-0210-04

Note: The Public Records indicate that the address of the improvement located on said Land is as follows:

8520 Southeast 82nd Street  
Mercer Island, WA 98040

**END OF SCHEDULE B**



## SCHEDULE A

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Policy Amount: \$750,000.00 Policy Number: 001278779  
Date of Policy: JUNE 19, 2009 Premium: \$1,706.00  
at 8:00 A.M.

Deductible Amounts and Maximum Dollar Limits of Liability For Covered Risk 14, 15, 16 and 18

	<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
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Street Address of the Land: 8520 SOUTHEAST 82ND STREET, MERCER ISLAND, WASHINGTON 98040

1. Name of Insured

ROBERT R. BRAUN, JR. AND RENEE L. BRAUN, HUSBAND AND WIFE

2. Your interest in the Land covered by this Policy is:

FEE SIMPLE

3. The Land referred to in this policy is situated in the State of Washington, County of  
and is described as follows:

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RECORDED: SEPTEMBER 7, 1954  
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YEAR: 2009  
TAX ACCOUNT NUMBER: 362550-0210-04  
LEVY CODE: 1031  
ASSESSED VALUE-LAND: \$ 750,000.00  
ASSESSED VALUE-IMPROVEMENTS: \$ 291,000.00

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PAID: \$ 3,590.27  
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## SCHEDULE B

(Continued)

Policy No.: 001278779

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### Exceptions

**S** THE ABOVE TAX ACCOUNT INCLUDES AN UNDIVIDED INTEREST IN COMMUNITY TRACT A

**AB** 6. DEED OF TRUST TO SECURE AN INDEBTEDNESS:

GRANTOR:	ROBERT R. BRAUN, JR. AND RENEE L. BRAUN, HUSBAND AND WIFE
TRUSTEE:	WASHINGTON SERVICES, INC., A WASHINGTON CORPORATION
BENEFICIARY:	WASHINGTON FEDERAL SAVINGS
AMOUNT:	\$ 600,000.00
DATED:	JUNE 11, 2009
RECORDED:	JUNE 18, 2009
RECORDING NUMBER:	20090618000937
LOAN NUMBER:	050 200 356753-4

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AUTHORIZED SIGNATORY

Loan Policy Endorsements: 9, 22, AND 8.1

Owner's Policy Endorsements: 8277

AMENDMENT TO PARAGRAPH 7 OF CONDITIONS IN AMERICAN LAND TITLE ASSOCIATION HOMEOWNER'S POLICY OF TITLE INSURANCE FOR A ONE-TO-FOUR FAMILY RESIDENCE (10-17-98) or (10-22-03) or (1-1-08)

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7. TRANSFER OF YOUR RIGHTS TO US

- (a) When we settle your claim, we have all the rights you have against any person or property related to the claim. You must transfer these rights to us when we ask, and you must not do anything to affect these rights. You must let us use your name in enforcing these rights.
- (b) We will not be liable to you if we do not pursue these rights or if we do not recover any amount that might be recoverable.
- (c) If our payment to you does not fully cover your loss, then you and we will share your rights against any person or property related to the claim in the proportion that our payment bears to the total amount of your loss. We will pay any money we collect from enforcing these rights in the following order:
  - (1) to you for your loss that you have not already collected;
  - (2) to us for any money we paid out under this policy on account of your claim and for the costs, attorney's fees and expenses we paid to enforce these rights; and
  - (3) to you whatever is left.
- (d) If you have rights under contracts (such as indemnities, guaranties, bonds or other policies or insurance) to recover all or part of your loss, then we have all of those rights, even if those contracts provide that those obligated have all of your rights under this policy.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, if any, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

---

Authorized Signatory

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

Your reference: ~~KELLEGREW/BRAN~~

**ENDORSEMENT**

Attached to and forming a part of

Policy No. 1278779

Issued By

**CHICAGO TITLE INSURANCE COMPANY**

Dated: June 19, 2009