

## Commitment for Title Insurance

Title Officer: Eastside Title Unit  
Email: CTIBellevueETU@ctt.com  
Title No.: 0265291-ETU

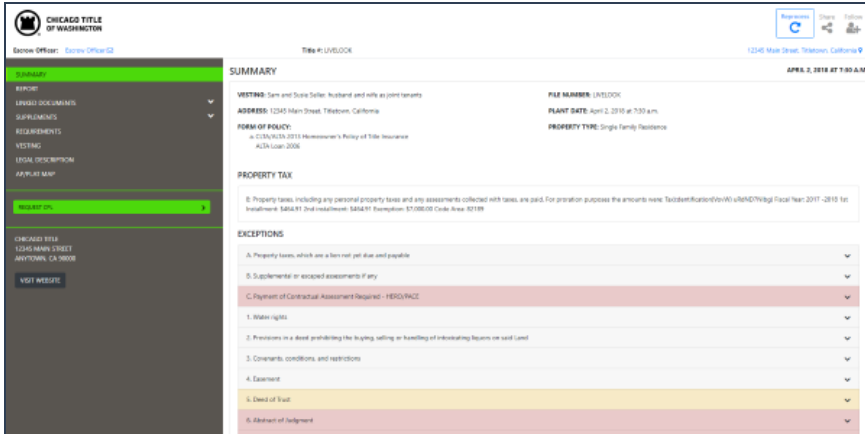
Property Address: 8030 SE 20th St Mercer Island, WA 98040

### Introducing LiveLOOK

LiveLOOK title document delivery system is designed to provide 24/7 real-time access to all information related to a title insurance transaction.

Access title reports, exception documents, an easy-to-use summary page, and more, at your fingertips and your convenience.

[To view your new Chicago Title LiveLOOK report, Click Here](#)



The screenshot displays the Chicago Title LiveLOOK web application interface. The header includes the Chicago Title of Washington logo, the title "Title # LIVELOOK", and the address "1246 Main Street, Torrance, California". The date and time are shown as "APR 2, 2019 AT 1:00 A.M.". The interface is divided into several sections:

- Summary:** Contains fields for "VESTING" (Sole and Survive Seller, Incidental and with all joint tenants), "ADDRESS" (1246 Main Street, Torrance, California), "FORM OF POLICY" (A-CITL/SL/S-2013 Homeowner's Policy of Title Insurance ALTA Loan 2006), "FILE NUMBER" (LIVELOOK), "PLANT DATE" (April 2, 2019 at 7:59 a.m.), and "PROPERTY TYPE" (Single Family Residence).
- PROPERTY TAX:** A section detailing property taxes and assessments.
- EXCEPTIONS:** A list of exceptions to the title insurance policy, including:
  - A. Property taxes, which are a lien not yet due and payable
  - B. Supplemental or escaped assessments if any
  - C. Payment of Contractual Assessment Required - FERGUSON
  - 1. Water rights
  - 2. Provisions in a deed authorizing the buying, selling or handling of mineral rights on said land
  - 3. Covenants, conditions and restrictions
  - 4. Easement
  - 5. Deed of Trust
  - 6. Abstract of Judgment

**Effortless, Efficient, Compliant, and Accessible**

# SUBDIVISION

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Guarantee/Certificate Number:

**0265291-ETU - SECOND**

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

## GUARANTEES

Purchaser with contractual rights under a purchase agreement with the vested owner identified at Item 4 below 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

Countersigned By:

J.L. Jackson  
Authorized Officer or Agent



**Chicago Title Insurance Company**

By:

Michael J. Nolan, President

Attest:

Marjorie Nemzura, Secretary

CHICAGO TITLE INSURANCE COMPANY

ISSUING OFFICE:
Title Officer: Eastside Title Unit Chicago Title Company of Washington 11900 NE 1st St., Suite 110 Bellevue, WA 98005 Main Phone: (425)646-9883 Email: CTIBellevueETU@ctt.com

**SCHEDULE A**

Liability	Premium	Tax
\$1,000.00	\$350.00	\$35.35

Effective Date: January 31, 2025 at 12:00 AM

The assurances referred to on the face page are:

That, according to those public records which, under the recording laws, impart constructive notice of matter relative to the following described property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Title to said real property is [vested in:](#)

Gina Brondello O'Neill, Trustee of the Hot Pink Trust Dated 05/16/2014 and Timothy Lester O'Neill, Trustee of the Legman Dated 05/16/2014

subject to the matters shown below under Exceptions, which Exceptions are not necessarily shown in the order of their priority.

**END OF SCHEDULE A**

**EXHIBIT "A"**  
Legal Description

**For APN/Parcel ID(s): 545230-2220-06**

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THAT PORTION OF UNPLATTED TRACT "A" AS SHOWN ON THE PLAT OF MERCER BEACH PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 46 OF PLATS, PAGE 7, IN KING COUNTY, WASHINGTON, LYING EASTERLY AND SOUTHERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF TRACT "A" WITH A LINE 20 FEET EAST OF AND PARALLEL TO THE EAST LINE OF TRACT "B" OF SAID MERCER BEACH PARK;  
THENCE NORTH 0°17'00" WEST ALONG SAID LINE 20 FEET EAST OF AND PARALLEL TO THE EAST LINE OF SAID TRACT "B", A DISTANCE OF 153.59 FEET;  
THENCE NORTH 42°36'06" EAST 168.73 FEET TO A POINT ON A LINE PARALLEL TO AND 15 FEET WESTERLY OF EAST LINE OF SAID TRACT "A";  
THENCE NORTH 0°17'00" WEST PARALLEL TO THE EAST LINE OF SAID TRACT "A" TO THE LINE OF ORDINARY HIGH WATER OF LAKE WASHINGTON;

TOGETHER WITH SECOND CLASS SHORELANDS ADJOINING AND LYING EASTERLY OF EXTENSION OF THE ABOVE DESCRIBED LINE;

TOGETHER WITH AN EASEMENT OVER, ALONG AND ACROSS THE FOLLOWING DESCRIBED PROPERTY FOR INGRESS AND EGRESS TO AND FROM THE ABOVE DESCRIBED PROPERTY:

THAT PORTION OF THE UNPLATTED TRACT "A" AS SHOWN ON THE PLAT OF MERCER BEACH PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 46 OF PLATS, PAGE 7, IN KING COUNTY, WASHINGTON, LYING WESTERLY AND SOUTHERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF SAID TRACT A WITH A LINE 20 FEET EAST OF AND PARALLEL TO THE EAST LINE OF SAID TRACT "B" OF MERCER BEACH PARK;  
THENCE NORTH 0°17'00" WEST 34.42 FEET;  
THENCE SOUTH 89°43'00" WEST 20 FEET TO THE SOUTHEAST CORNER OF SAID TRACT "B".

SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

**SCHEDULE B****GENERAL EXCEPTIONS:**

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

**SPECIAL EXCEPTIONS:**

1. 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 the Plat of Mercer Beach Park:

[Recording No:](#) [89003](#)

2. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Mercer Island Sewer District  
Purpose: Sewer Pipeline  
Recording Date: January 18, 1956  
[Recording No.:](#) [4655629](#)  
Affects: Portion of said premises

3. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Washington Natural Gas Company  
Purpose: Gas Pipeline  
Recording Date: October 11, 1967  
[Recording No.:](#) [6248085](#)  
Affects: Portion of said premises

4. Reservations and recitals contained in the Deed as set forth below:

Grantor: James E. Stroh and Alyce Stroh  
Recording Date: March 20, 1962  
[Recording No.:](#) [5400968](#)

Said document provides for, among other things, the following:

Existing Dock, access, use and the right to move.

5. Waiver and Covenant not to sue and/or Steep Slope Prone Areas, and the terms and conditions thereof:

Recording Date: August 29, 1983  
[Recording No.:](#) [8308290653](#)

**SCHEDULE B**

(continued)

6. Joint use and mutual maintenance agreement, and the terms and conditions thereof:

Recording Date: June 12, 1984

[Recording No.:](#) [8406121107](#)

7. Matters disclosed by a survey of said premises by M. W. Marshall, under job no. 1399-B as follows, as disclosed by Statutory Warranty Deed recorded under [recording no. 20110401001229](#).

C) Encroachment of concrete retaining wall Easterly of a North portion of the West line of the property;

D) Encroachment of wire fence into the North end of the property.

NOTE: Items A and B have been intentionally deleted.

8. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to: Puget Sound Energy, Inc.

Purpose: transmission, distribution and sale of electricity

Recording Date: December 2, 2016

[Recording No.:](#) [20161202000148](#)

Affects: as described in said instrument

9. 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 the Survey:

[Recording No.:](#) [20250113900004](#)

10. Question of location of lateral boundaries of said second class tidelands or shorelands.

11. Any question that may arise due to shifting and changing in the course, boundaries or high water line of Lake Washington.

12. Rights of the State of Washington in and to that portion, if any, of the Land which lies below the line of ordinary high water of Lake Washington.

13. Any prohibition or limitation of use, occupancy or improvement of the Land resulting from the rights of the public or riparian owners to use any portion which is now or was formerly covered by water.

14. Paramount rights and easements in favor of the United States for commerce, navigation, fisheries and the production of power.

**SCHEDULE B**  
(continued)

15. 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: 2024  
Tax Account No.: [545230-2220-06](#)  
 Levy Code: 1031  
 Assessed Value-Land: \$2,864,000.00  
 Assessed Value-Improvements: \$2,914,000.00

General and Special Taxes:  
 Billed: \$39,770.49  
 Paid: \$39,770.49  
 Unpaid: \$0.00

16. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the year 2025.

17. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$1,000,000.00  
 Dated: August 17, 2022  
 Trustor/Grantor: Gina Brondello O'Neill, Trustee of the Hot Pink Trust Dated 05/16/2014 and Timothy Lester O'Neill, Trustee of the Legman Trust Dated 05/16/2014  
 Trustee: First American Title Insurance Company  
 Beneficiary: Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First-Citizens Bank & Trust Company  
 Loan No.: 40134025  
 Recording Date: August 19, 2022  
Recording No.: [20220819000325](#)

NOTE:

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:

PTN UNPLATTED TRACT A, MERCER BEACH PARK  
Tax Account No.: [545230-2220-06](#)

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

8030 SE 20th St  
 Mercer Island, WA 98040

**SCHEDULE B**  
(continued)

Terms, powers, conditions, and limitations of the trust under which title is held.

The Company will require a copy of the trust agreement and any amendments thereto for review.

If the property which is the subject of this transaction constitutes more than 25 percent of the net fair market value of the trust principal, proof must be furnished to the Company that the trustee has complied with the 20 day notice to the beneficiaries of the nature and terms of the intended transaction as provided in RCW 11.100.140.

The Company reserves the right to add additional items/exceptions or make further requirements after review of the requested documentation.

**END OF SCHEDULE B**