

Commitment for Title Insurance

Title Officer: Eastside Title Unit
Email: CTIBellevueETU@ctt.com
Title No.: 0284748-ETU

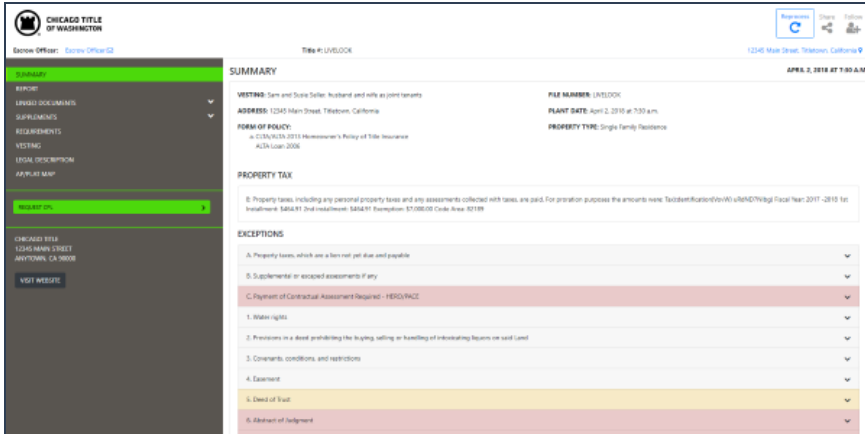
Property Address: 7615 E Mercer Way Mercer Island, WA 98040

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 interface. The header includes the Chicago Title of Washington logo, the title "Title # LIVELOOK", and the address "1245 Main Street, Torrance, California". The date and time are "APR 2, 2019 AT 1:00 A.M.". The interface is divided into several sections:

- SUMMARY:** Includes fields for "VESTING" (Sole and Survive Seller, Incumbent and with all joint tenants), "ADDRESS" (1245 Main Street, Torrance, California), "FORM OF POLICY" (A-CITL/SL/SJ-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 note stating: "Property taxes, including any personal property taxes and any assessments collected with taxes, are paid. For proration purposes the amounts were TaxIdentificationNumber whenNights Fiscal Year 2017-2018 for Installment \$484.81 2nd installment \$484.81 Exemption \$7,000.00 Code Area 92189".
- EXCEPTIONS:** A list of exceptions with expandable sections:
 - 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
 - D. Water rights
 - E. Provisions in a deed authorizing the buying, selling or handling of mineral rights on said land
 - F. Covenants, conditions and restrictions
 - G. Easement
 - H. Deed of Trust
 - I. Abstract of Judgment

Effortless, Efficient, Compliant, and Accessible

SUBDIVISION

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Guarantee/Certificate Number:

0284748-ETU

CHICAGO TITLE INSURANCE COMPANY

a corporation, herein called the Company

GUARANTEES

Terrane

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

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	\$35.70

Effective Date: January 2, 2025 at 08:00 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:](#)

Derek L. Cheshire and Eileen L. Cheshire, husband and wife

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): 302405-9036-00

LOT 2, CITY OF MERCER ISLAND SHORT PLAT NO. SUB20-002, RECORDED ON JUNE 27, 2022 UNDER RECORDING NO. 20220627900011, RECORDS OF KING COUNTY, WASHINGTON;

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.

GENERAL EXCEPTIONS

1. Notice of Additional Tap or Connection Charges and the terms and conditions thereof:

Recording Date: December 6, 1977

[Recording No.:](#) [7712060812](#)

2. Easement Agreement and the terms and conditions thereof:

Recording Date: June 19, 2001

[Recording No.:](#) [20010619000890](#)

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 Survey:

[Recording No.:](#) [20160421900001](#)

4. Affidavit in Support of Accessory Dwelling Unit Permit and the terms and conditions thereof:

Recording Date: August 1, 2016

[Recording No.:](#) [20160801000054](#)

5. Indemnification and Hold Harmless Agreement and the terms and conditions thereof:

Recording Date: May 21, 2018

[Recording No.:](#) [20180521000823](#)

6. Water and Sewer Easement and Maintenance Agreement and the terms and conditions thereof:

Recording Date: June 27, 2022

[Recording No.:](#) [20220627000859](#)

SCHEDULE B

(continued)

7. 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 City of Mercer Island Short Plat No. SUB20-002:

Recording No: [20220627900011](#)

8. Temporary Tieback Easement Agreement and the terms and conditions thereof:

Recording Date: January 8, 2024

Recording No.: [20240108000595](#)

9. 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.: [302405-9036-00](#)
 Levy Code: 1031
 Assessed Value-Land: \$1,613,000.00
 Assessed Value-Improvements: \$813,000.00

General and Special Taxes:

Billed: \$16,710.19
 Paid: \$16,710.19
 Unpaid: \$0.00

10. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the year 2025.
11. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$1,414,584.00
 Dated: February 18, 2022
 Trustor/Grantor: Derek L. Cheshire and Eileen L. Cheshire, Husband and Wife
 Trustee: Washington Services Inc
 Beneficiary: Washington Federal Bank
 Loan No.: 7220116635
 Recording Date: February 28, 2022
Recording No.: [20220228001020](#)

and Re-Recording Date: May 2, 2022
 and Re-Recording No.: [20220502001225](#)
 Reason: Re-record Deed of Trust to remove Unit A from address

and Re-Recording Date: May 4, 2022
 and Re-Recording No.: [20220504000714](#)
 Reason: Re-record Deed of Trust to remove "Unit A" from the address

SCHEDULE B

(continued)

A substitution of trustee under said deed of trust which names, as the substituted trustee, the following

Trustee: Trustee Services, Inc
Recording Date: August 24, 2022
[Recording No.:](#) [20220824000072](#)

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

Amount: \$390,000.00
Dated: December 15, 2022
Trustor/Grantor: Derek L. Cheshire and Eileen L. Cheshire, husband and wife
Trustee: First American Title
Beneficiary: First Technology Federal Credit Union, a Federal Credit Union
Recording Date: December 28, 2022
[Recording No.:](#) [20221228000513](#)

The Deed of Trust set forth above is purported to be a "Credit Line" Deed of Trust. It is a requirement that the Trustor/Grantor of said Deed of Trust provide written authorization to close said credit line account to the Lender when the Deed of Trust is being paid off through the Company or other Settlement/Escrow Agent or provide a satisfactory subordination of this Deed of Trust to the proposed Deed of Trust to be recorded at closing.

and Re-Recording Date: May 9, 2023
and Re-[Recording No.:](#) [20230509000176](#)
Reason: This Document is being Re-Recorded to Correct the Legal Description, hereby attached as Exhibit "B", as previously recorded on December 28, 2022 Inst 20221228000513, official records of King County, WA

and Re-Recording Date: May 15, 2023
and Re-[Recording No.:](#) [20230515000274](#)
Reason: This document is being re-recorded to properly "X" out the legal description, as described as Exhibit "A", as previously recorded on: May 9, 2023, Inst#20230509000176, official records of King County, WA

NOTES:

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:

LT 2, CITY OF MERCER ISLAND SHORT PLAT NO. SUB20-002, REC NO. 20220627900011
[Tax Account No.:](#) [302405-9036-00](#)

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

7615 E Mercer Way
Mercer Island, WA 98040

SCHEDULE B
(continued)

END OF SCHEDULE B