

Commitment for Title Insurance

Title Officer: Eastside Title Unit Email: CTIBellevueETU@ctt.com

Title No.: 0273042-ETU

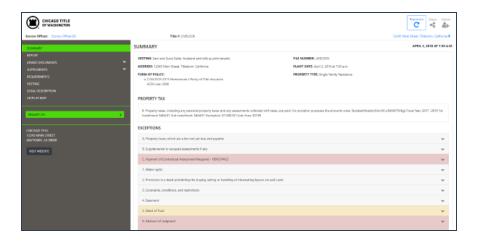
Property Address: 5411 96th Ave SE Mercer Island, WA 98040

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Issued By:



Guarantee/Certificate Number:

0273042-ETU

CHICAGO TITLE INSURANCE COMPANY

a corporation, herein called the Company

GUARANTEES

Jim Eadie, their successors and/or assigns

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

- 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.
- 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:

Nathan Warwick Authorized Officer or Agent

Chicago Title Insurance Company

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	Тах
\$1,000.00	\$350.00	\$35.70

Effective Date: April 30, 2024 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:

Jessica Eadie and James Tracy Eadie, a married couple

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): 143870-0120-00

LOT 12, CAY HILLS ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN <u>VOLUME 70 OF PLATS</u>, <u>PAGE(S) 95</u> THROUGH 96, INCLUSIVE, RECORDS OF KING COUNTY, WASHINGTON;

TOGETHER WITH THAT PORTION OF "PRIVATE ROAD" IMMEDIATELY IN FRONT OF AND ADJOINING SAID LOT, TO THE CENTERLINE OF SAID "PRIVATE ROAD" AND LYING WITHIN THE EXTENSION OF THE SIDE LINES OF SAID LOT 12;

TOGETHER WITH AN UNDIVIDED ONE-FIFTH INTEREST IN AND TO THE COMMUNITY TRACT AS SHOWN ON THE PLAT:

TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS AS DELINEATED AS "PRIVATE ROAD" ON SAID PLAT OF CAY HILLS.

SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

GENERAL EXCEPTIONS:

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

SPECIAL EXCEPTIONS:

1. Exceptions and reservations contained in deed whereby the grantor excepts and reserves all oil, gases, coal, ores, minerals, fossils, etc., and the right of entry for opening, developing and working the same and providing that such rights shall not be exercised until provision has been made for full payment of all damages sustained by reason of such entry

State of Washington Grantor:

Recording No.: 1579699

NOTE: This exception does not include present ownership of the above mineral rights.

Right of the State of Washington or its successors, subject to payment of compensation, to acquire rights of way for private railroads, skid roads, flumes, canals, water courses or other easements for transporting and moving timber, stone, minerals and other products from this and other land, as reserved in above-referenced deed.

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

Granted to: Puget Sound Power & Light Company, a Washington Corporation

Purpose: Electric system Recording Date: October 23, 1962

Recording No.: 5496503

Affects: As described in the said document

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

Granted to: Pacific Northwest Bell Telephone Company, a Washington Corporation

Purpose: To construct, reconstruct, operate, inspect, maintain or remove lines of telephone and

telegraph, or other signal or communication circuits

Recording Date: October 26, 1962

5498347 Recording No.:

Affects: As described in the said document

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

Granted to: Pacific Northwest Bell Telephone Company, a Washington Corporation

Purpose: To construct, reconstruct, operate, inspect, maintain or remove lines of telephone and

telegraph, or other signal or communication circuits

Recording Date: January 28, 1963

Recording No.: 5536703

Affects: As described in the said document

(continued)

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

Granted to: Mercer Island Sewer District

Purpose: An underground sewage pumping station and a timber dock

Recording Date: November 25, 1964

Recording No.: 5815833

Affects: As described in the said document

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

Granted to: Mercer Island Sewer District, a Municipal Corporation

Purpose: A sewer pipeline and lines and all necessary connections and appurtenances thereto

Recording Date: May 10, 1965 Recording No.: 5876718

Affects: As described in the said document

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 the Plat of Cay Hills Addition:

Recorded In: Volume 70, Page(s) 95 & 96

8. Covenants, conditions, restrictions and easements 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, source of income, gender, gender identity, gender expression, medical condition or genetic information, 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 in the document

Recording Date: September 7, 1962

Recording No.: 5476633

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 Survey:

Recording No: 20031008900001

10. Covenants, conditions and restrictions 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, source of income, gender, gender identity, gender expression, medical condition or genetic information, 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 in the document

Recording Date: February 2, 1996
Recording No.: 9602021145

(continued)

11. 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 Number: 143870-0120-00

Levy Code: 1031

Assessed Value-Land: \$1,739,000.00 Assessed Value-Improvements: \$502,000.00

General and Special Taxes: Billed:\$15,436.66

Paid: \$7,718.33 Unpaid:\$7,718.33

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

Amount: \$1,880,000.00 Dated: December 28, 2020

Trustor/Grantor: Jessica Eadie and James Tracy Eadie, a married couple

Trustee: Chicago Title Company of Washington

Beneficiary: Mortgage Electronic Registration Systems, Inc., solely as nominee for Penrith Home Loans

Loan No: B000292011439
Recording Date: December 29, 2020
Recording No.: 20201229002306

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

Amount: \$250,000.00

Dated: September 16, 2023

Trustor/Grantor: Jessica Eadie and James Tracy Eadie, a married couple

Trustee: Trustee Services, Inc.

Beneficiary: Boeing Employees' Credit Union

Loan No: 2017846047

Recording Date: September 26, 2023 Recording No.: 20230926000874

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.

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 12, CAY HILLS ADDN

Tax Account No.: 143870-0120-00

(continued)

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

5411 96th Ave SE Mercer Island, WA 98040

END OF SCHEDULE B