

Commitment for Title Insurance

Title Officer: Eastside Title Unit
Email: CTIBellevueETU@ctt.com
Title No.: 0230161-ETU

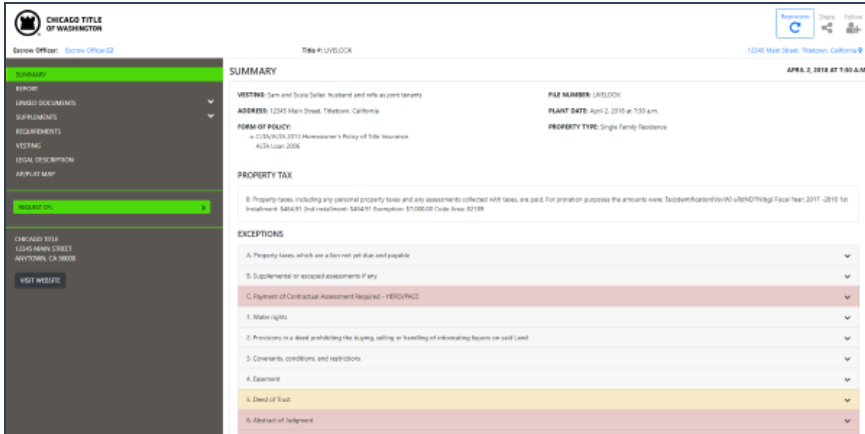
Property Address: 5067 84th Avenue Southeast Mercer Island, WA 98040

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, a user profile for 'Estate Officer', and navigation links for 'Home', 'Sign In', and 'Logout'. The main content area is titled 'Title # LIVELOOK' and shows a 'SUMMARY' section with the following details:

- VESTING:** Sam and Sara Siller, husband and wife as joint tenants
- ADDRESS:** 1246 Main Street, Trabuco, California
- FORM OF POLICY:** A-CITL/SL/STL Homeowner's Policy of Title Insurance ALTA Loan 2008
- FILE NUMBER:** LIVELOOK
- PLANT DATE:** April 2, 2010 at 7:59 a.m.
- PROPERTY TYPE:** Single Family Residence

Below the summary, there are sections for 'PROPERTY TAX' and 'EXCEPTIONS'. The 'EXCEPTIONS' section lists several items, with 'C. Payment of Contractual Assessment Required - FERGUSON' highlighted in red, and '6. Deed of Trust' highlighted in yellow. The interface also includes a sidebar with navigation options like 'SUMMARY', 'REPORT', 'LINKED DOCUMENTS', 'SUPPLEMENTS', 'REQUIREMENTS', 'VESTING', 'LEGAL DESCRIPTION', and 'APPLICABLE MAP'.

Effortless, Efficient, Compliant, and Accessible

SUBDIVISION

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Guarantee/Certificate Number:

0230161-ETU

CHICAGO TITLE INSURANCE COMPANY

a corporation, herein called the Company

GUARANTEES

Gordon Cohen and Patricia Cohen, husband and wife; and Ecco Design Inc.

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:

Nathan Warwick
Authorized Officer or Agent



Chicago Title Insurance Company

By:

Randy Quirk, 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	\$35.35

Effective Date: January 6, 2022 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:](#)

Gordon Cohen and Patricia Cohen, 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): 407600-0080-04

LOT 8, LAKE SHORES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 66 OF PLATS, PAGE 84, RECORDS OF KING COUNTY, WASHINGTON.

TOGETHER WITH THE SECOND CLASS SHORELANDS ADJACENT TO SAID LOT 8.

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 Lake Shores:

[Recording No.: 5287493](#)

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

Purpose: Access to Lake Washington
Recording Date: June 29, 1961
[Recording No.:](#) [5300743](#) and 5300744
Affects: Reference is hereby made to document for full particulars

3. 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
Recording Date: March 4, 1965
[Recording No.:](#) [5850953](#)
Affects: Reference is hereby made to document for full particulars

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

Granted to: City of Mercer Island
Purpose: Drainage
Recording Date: May 14, 1974
[Recording No.:](#) [7405140437](#)
Affects: Reference is hereby made to document for full particulars

5. Any rights, interests, or claims which may exist or arise by reason of the following matters disclosed by survey,

Recording Date: September 16, 2003
[Recording No.:](#) [20030916900016](#)

Matters shown:

- A. Neighbors concrete bulkhead encroaches Southerly of the Northerly property line.
- B. Rights relating to the board fence which lies up to 0.6 feet Northerly of the Southerly property line.
- C. Rights relating to a gravel path extending over the North property line.

6. Encroachment License Agreement and the terms and conditions thereof:

Recording Date: August 4, 2005
[Recording No.:](#) [20050804000046](#)

SCHEDULE B

(continued)

7. Indemnification and Hold Harmless Agreement and Covenant not to sue and the terms and conditions thereof:

Recording Date: September 2, 2005

[Recording No.: 20050902001523](#)

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

Purpose: Permanent exclusive easement agreement

Recording Date: January 8, 2009

[Recording No.: 20090108000242](#)

Affects: Reference is hereby made to document for full particulars

9. Easements and Restrictive Covenants Agreement and the terms and conditions thereof:

Recording Date: January 13, 2009

[Recording No.: 20090113000975](#)

10. Encroachment Agreement and the terms and conditions thereof:

Recording Date: April 4, 2011

[Recording No.: 20110404000081](#)

11. The effect, of a Quiet Title action:

Plaintiff: Gordon Cohen and Patricia Cohen

Defendant: Norman H. Bender, et al

County: King

Court: Superior

Case No.: 10-2-30848-2

12. Settlement Agreement and the terms and conditions thereof:

Recording Date: December 13, 2011

[Recording No.: 20111213000695](#)

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

Recording Date: June 11, 2013

[Recording No.: 20130611000909](#)

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

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

16. 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.

SCHEDULE B

(continued)

17. 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.
18. Paramount rights and easements in favor of the United States for commerce, navigation, fisheries and the production of power.
19. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof; Indian treaty or aboriginal rights.
20. 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: 2021
 Tax Account Number: 407600-0080-04
 Levy Code: 1031
 Assessed Value-Land: \$3,801,000.00
 Assessed Value-Improvements: \$3,284,000.00

General and Special Taxes: Billed: \$56,687.51
 Paid: \$56,687.51
 Unpaid: \$0.00

21. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the year 2022.
22. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$4,000,000.00
 Dated: June 19, 2020
 Trustor/Grantor: Gordon Cohen and Patricia Cohen, husband and wife
 Trustee: Ticor Title
 Beneficiary: Mortgage Electronic Registration Systems Inc. as nominee for HSBC Bank USA, N.A.
 Recording Date: June 29, 2020
[Recording No.: 20200629000952](#)

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

Amount: \$1,000,000.00
 Dated: March 31, 2021
 Trustor/Grantor: Gordon Cohen, married and Patricia Cohen, married
 Trustee: First American Title Insurance Company
 Beneficiary: KeyBank National Association
 Recording Date: April 30, 2021
[Recording No.: 20210430000491](#)

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.

SCHEDULE B

(continued)

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

Amount: \$4,952,016.00
Dated: December 20, 2021
Trustor/Grantor: Gordon Cohen and Patricia Cohen
Trustee: Chicago Title Insurance Company
Beneficiary: Mortgage Electronic Registration Systems Inc. as nominee for KeyBank National Association
Recording Date: January 3, 2022
[Recording No.: 20220103000157](#)

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:

Lot(s): 8 Lake Shores; Vol. 66/84
[Tax Account No.: 407600-0080-04](#)

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

5067 84th Avenue Southeast
Mercer Island, WA 98040

END OF SCHEDULE B