

Commitment for Title Insurance

Title Officer: Eastside Title Unit
Email: CTIBellevueETU@ctt.com
Title No.: 0243239-ETU

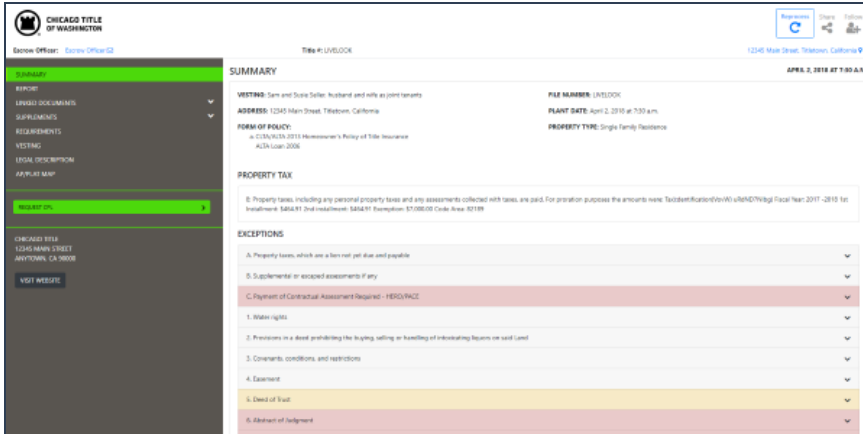
Property Address: 8243 West Mercer Way Mercer Island, WA 98040 END OF

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 number "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 a left sidebar with navigation options like "SUMMARY", "REPORTS", "LIVELOOK DOCUMENTS", "SUPPLEMENTS", "REQUIREMENTS", "VERIFYING", "LEGAL DESCRIPTION", and "APPLICABLE MAPS". The main content area shows a "SUMMARY" section with details: "VESTING: Sam and Susie Soller, husband and wife as joint tenants", "ADDRESS: 1245 Main Street, Torrance, California", "FORM OF POLICY: A-CITL/SL/STL Homeowner's Policy of Title Insurance ALTA Loan 2008", "FILE NUMBER: LIVELOOK", "PLANT DATE: April 2, 2019 at 7:59 a.m.", and "PROPERTY TYPE: Single Family Residence". Below the summary is a "PROPERTY TAX" section with a note about taxes and assessments. The "EXCEPTIONS" section lists various items, with "C. Payment of Contractual Assessment Required - FERGUSON" highlighted in red, and "6. Deed of Trust" highlighted in yellow.

Effortless, Efficient, Compliant, and Accessible

SUBDIVISION

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Guarantee/Certificate Number:

0243239-ETU

CHICAGO TITLE INSURANCE COMPANY
a corporation, herein called the Company

GUARANTEES

Wen Hu, thier 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

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:

Kathleen J Hall
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	\$35.35

Effective Date: July 20, 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](#):

LVDI Real Investment Company, LLC, a Washington limited liability company, as to the Northeasterly 270 feet of said premises; and Tingyi Xu, as her separate estate, as to the remainder, as to parcel A

Tingyi Xu, as her separate estate, as to parcel B

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): 335850-0454-02 and 335850-0450-06

PARCEL A: (335850-0454-02)

THAT PORTION OF TRACTS 498, 499, 500, 501 AND 574, C. D. HILLMAN'S SEA SHORE LAKE FRONT GARDEN OF EDEN ADDITION TO THE CITY OF SEATTLE, ACCORDING TO THE PLAT THEREOF RECORDED IN [VOLUME 12 OF PLATS, PAGE 44](#), RECORDS OF KING COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTH CORNER OF SAID TRACT 574;
THENCE SOUTH 41°08'10" WEST, ALONG THE NORTH LINE OF SAID TRACT, 292.08 FEET TO A POINT OF INTERSECTION WITH SAID TRACT 498;
THENCE SOUTH 30°11'25" WEST 28.25 FEET;
THENCE SOUTH 67°19'35" EAST 60.25 FEET;
THENCE SOUTH 58°56'27" EAST 38.44 FEET TO THE SOUTH LINE OF SAID TRACT 501;
THENCE NORTH 30°11'25" EAST ALONG SAID LINE, A DISTANCE OF 2.02 FEET;
THENCE NORTH 41°08'10" EAST 143.99 FEET;
THENCE NORTH 50°00'00" WEST 80.00 FEET;
THENCE NORTH 41°08'10" EAST 150.02 FEET TO THE SOUTH RIGHT-OF-WAY OF WEST MERCER WAY;

THENCE NORTH 50°00'00" WEST 20.00 FEET ALONG SAID MARGIN TO THE POINT OF BEGINNING;

TOGETHER WITH SECOND CLASS SHORELANDS ADJOINING;

(ALSO KNOWN AS "LOT A" OF CITY OF MERCER ISLAND APPROVED SUBDIVISION OF SECTION 4 - ORDINANCE NO. 59, DATED DECEMBER 18, 1968).

PARCEL B: (335850-0450-06)

THAT PORTION OF TRACT(S) 498, 499, 500, 501 AND 574, C.D. HILLMAN'S SEA SHORE LAKE FRONT GARDEN OF EDEN ADDITION TO THE CITY OF SEATTLE, ACCORDING TO THE PLAT THEREOF, RECORDED IN [VOLUME 12 OF PLATS, PAGE 44](#), RECORDS OF KING COUNTY, WASHINGTON.

EXCEPT THAT PORTION DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTH CORNER OF SAID TRACT 574;
THENCE SOUTH 41°08'10" WEST, ALONG THE NORTH LINE OF SAID TRACT, 292.08 FEET TO A POINT OF INTERSECTION WITH SAID TRACT 498;
THENCE SOUTH 30°11'25" WEST 28.25 FEET;
THENCE SOUTH 67°19'35" EAST 60.25 FEET;
THENCE SOUTH 58°56'27" EAST 38.44 FEET TO THE SOUTH LINE OF SAID TRACT 501;
THENCE NORTH 30°11'25" EAST ALONG SAID LINE, A DISTANCE OF 2.02 FEET;
THENCE NORTH 41°08'10" EAST 143.99 FEET;
THENCE NORTH 50°00'00" WEST 80.00 FEET;
THENCE NORTH 41°08'10" EAST 150.02 FEET TO THE SOUTH RIGHT-OF-WAY OF WEST MERCER WAY;

THENCE NORTH 50°00'00" WEST 20.00 FEET ALONG SAID MARGIN TO THE POINT OF BEGINNING;

ALSO EXCEPT, THE NORTHEASTERLY 150.00 FEET OF THE SOUTHEASTERLY 80.00 FEET OF THAT PORTION OF SAID TRACT 574 LYING SOUTHWESTERLY OF THE PRESENT ALIGNMENT OF WEST MERCER WAY (HAVING A RIGHT ANGLE WIDTH OF 60.00 FEET).

TOGETHER WITH SECOND CLASS SHORELANDS ADJOINING.

SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

SCHEDULE B

GENERAL EXCEPTIONS

- A. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.
- B. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
- C. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.
- D. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.
- E. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.
- F. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.
- G. Unpatented mining claims, and all rights relating thereto.
- H. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.
- I. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- J. Water rights, claims or title to water.
- K. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.

SCHEDULE B

(continued)

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 C. D. Hillman's Sea Shore Lake Front Garden of Eden Addition to the City of Seattle, recorded in [Volume 12 of Plats, Page 44](#):

[Recording No.: 347987](#)

Affects: Parcel A & B

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

Purpose: water pipe line
Recording No.: 3272210
Affects: a portion of Parcel B

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

Purpose: Roadway
Recording Date: January 14, 1943
[Recording No.: 3287462](#)
Affects: The description contained in the above instrument is not sufficient to determine its exact location within the property herein described and other property

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

Purpose: Water pipeline and underground electric cable and pump house
Recording Date: July 22, 1954
[Recording No.: 4467339](#)
Affects: A portion of said Parcel(s) A & B, and other property

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

Purpose: Ingress and egress
Recording Date: August 5, 1958
[Recording No.: 4929096](#)
Affects: The Northwesterly 3 feet of said Parcel A

6. 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 pipe line and ingress and egress
Recording Date: November 18, 1964
[Recording No.: 5813160](#)
Affects: 10 foot strip of land as constructed over Parcel(s) A & B

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 approved SUBD of Sec 4-ORD 59, dated December 18, 1968
8. 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: 7803179018](#)
9. Easement(s) for the purpose(s) shown below and rights incidental thereto as shown in the document
- Purpose: Power line and water line
Recording Date: April 6, 2006
[Recording No.: 20060406000331](#)
Affects: a portion of Parcel(s) A & B
10. Covenant to bear part or all of the cost of construction, repair or maintenance of easement granted over adjacent property:
- Purpose of Easement: Natural gas line and water drains
Recording Date: April 6, 2006
[Recording No.: 20060406000332](#)
- Affects: Parcel(s) A & B
11. 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: 20160913900003](#)
- Affects: Parcel(s) A & B
12. Indemnification and Hold Harmless Agreement and the terms and conditions thereof:
- Recording Date: February 12, 2020
[Recording No.: 20200212001049](#)
- Affects: Parcel A

SCHEDULE B

(continued)

13. Driveway Easement Agreement and the terms and conditions thereof:
Recording Date: December 7, 2020
[Recording No.: 20201207002054](#)
Affects: Parcel A
14. Private Utility Easement Agreement and the terms and conditions thereof:
Recording Date: December 11, 2020
[Recording No.: 20201211000035](#)
Affects: Parcel(s) A & B
15. Any non-compliance with or violation of state law or local ordinances or regulations relating to subdivision.
16. Question of location of lateral boundaries of said second class tidelands or shorelands.
17. Any question that may arise due to shifting and changing in the course, boundaries or high water line of Lake Washington.
18. 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.
19. 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.
20. Paramount rights and easements in favor of the United States for commerce, navigation, fisheries and the production of power.

SCHEDULE B

(continued)

21. 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: 2022
 Tax Account Number: 335850-0454-02
 Levy Code: 1031
 Assessed Value-Land: \$1,083,000.00
 Assessed Value-Improvements: \$0.00

General and Special Taxes: Billed: \$7,987.07
 Paid: \$3,993.54
 Unpaid: \$3,993.53

Affects: Parcel A

22. 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: 2022
Tax Account No.: [335850-0450-06](#)
 Levy Code: 1031
 Assessed Value-Land: \$2,933,000.00
 Assessed Value-Improvements: \$418,000.00

General and Special Taxes:
 Billed: \$24,676.49
 Paid: \$12,338.25
 Unpaid: \$12,338.24

Affects: Parcel B

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

Amount: \$2,000,000.00
 Dated: March 3, 2021
 Trustor/Grantor: Tingyi Xu, a married woman as her sole and separate property
 Trustee: First American Title Insurance Company
 Beneficiary: City National Bank
 Loan No.: 39256
 Recording Date: March 5, 2021
Recording No.: [20210305002365](#)

(Affects: The Southwesterly portion of said premises and other property)

24. Title as vested herein is derived through Statutory Warranty Deed recorded on February 27, 2017 under [Recording No. 20170227001016](#) and Quit Claim Deed recorded on January 26, 2021 under Recording No. 20210126001901. Said instruments contain erroneous legal descriptions and should be corrected and re-recorded to reflect the legal description on Exhibit "A" herein.

Affects: Parcel A

SCHEDULE B

(continued)

25. Title as vested herein is derived through Statutory Warranty Deed recorded on March 5, 2021 under [Recording No. 20210305002363](#) and through Quit Claim Deed recorded on March 5, 2021 under Recording No. 20210305002364. Said instruments contain erroneous legal descriptions and should be corrected and re-recorded to reflect the legal description on Exhibit "A" herein.

Affects: Parcel B

26. Any rights, interests or claims which may exist or arise by reason of the following matters disclosed by an inspection:

- Property adjacent to the south maintains shrubs approximately 20 feet over south property line
- Property adjacent to the south maintains parking and storage area on southerly portion of property

Affects: Parcel A

END OF EXCEPTIONS**NOTES**

The following matters will not be listed as Special Exceptions in Schedule B of the policy. There will be no coverage for loss arising by reason of the matters listed below because these matters are either excepted or excluded from coverage or are not matters covered under the insuring provisions of the policy.

Note A: 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 TRS 498-501 & 574, C.D. HILLMAN'S SEA SHORE LAKE FRONT GARDEN OF EDEN ADDN TO SEATTLE, AS TO PCL A

[Tax Account No.: 335850-0454-02](#)

PTN TRS 498-501 & 574, C.D. HILLMAN'S SEA SHORE LAKE FRONT GARDEN OF EDEN ADDN TO SEATTLE, AS TO PCL B

[Tax Account No.: 335850-0450-06](#)

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

8243 West Mercer Way
Mercer Island, WA 98040

END OF NOTES**END OF SCHEDULE B**