

Commitment for Title Insurance

Title Officer: Eastside Title Unit
Email: CTIBellevueETU@ctt.com
Title No.: 0102509-ETU

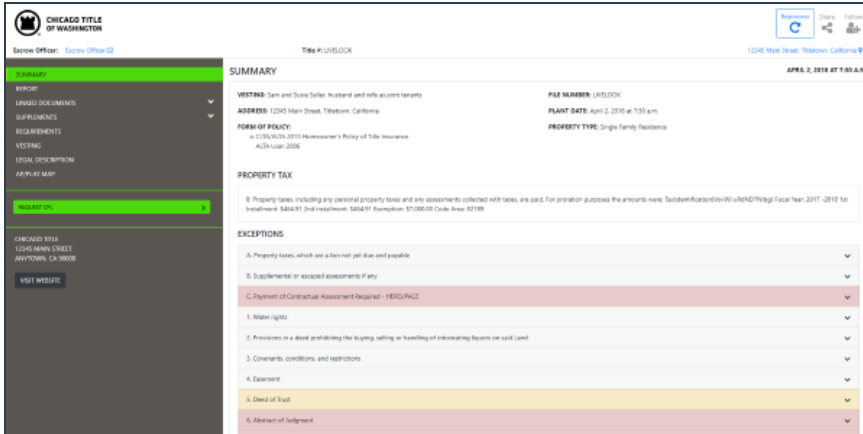
Property Address: 4007 West Mercer Way Mercer Island, WA 98040 (Parcel A)

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 icon, and the text "Title # LIVELOOK". The main content area is divided into a left sidebar with navigation options (SUMMARY, REPORT, LINDS DOCUMENTS, SUPPLEMENTS, REQUIREMENTS, VIEWING, LEGAL DESCRIPTION, APPLICABLE MAP) and a main panel. The main panel shows a "SUMMARY" section with fields for "VESTING" (Sole and Survive Seller, Notland and with all joint tenants), "ADDRESS" (1246 Main Street, Tiburon, California), "FORM OF POLICY" (A CHICAGO TITLE Insurance'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). Below this is a "PROPERTY TAX" section with a note about taxes and assessments. The "EXCEPTIONS" section lists several items, 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", and "6. Abstract of Judgment".

Effortless, Efficient, Compliant, and Accessible

SUBDIVISION

Issued By:



CHICAGO TITLE INSURANCE COMPANY

Guarantee/Certificate Number:

0102509-ETU - FIFTH

CHICAGO TITLE INSURANCE COMPANY
a corporation, herein called the Company

GUARANTEES

Judie Wischman

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
10500 NE 8th St., Suite 600
Bellevue, WA 98004

Countersigned By:

Bruce Andrus
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 10500 NE 8th St., Suite 600 Bellevue, WA 98004 Main Phone: (425)646-9883 Email: CTIBellevueETU@ctt.com

SCHEDULE A

Liability	Premium	Tax
\$1,000.00	\$350.00	\$35.00

Effective Date: April 21, 2022 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](#):

Judie A Wischman, as her separate estate as to Parcel A; and Judie A. Wischman, as her separate estate as to an undivided 22% interest and Judie Ann Wischman, Trustee of the Charles L. Wischman Marital Trust dated January 28, 2005 as to the remainder, 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

PARCEL A

THE SOUTHWESTERLY 146.50 FEET OF THE NORTHEASTERLY 296.50 FEET OF LOT 1 AND THE SOUTHWESTERLY 150 FEET OF THE NORTHEASTERLY 300 FEET OF LOT 2 IN BLOCK "C" OF REPLAT OF ISLAND PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN [VOLUME 13 OF PLATS, PAGE 58](#), IN KING COUNTY, WASHINGTON;

TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS LYING 5 FEET ON EACH SIDE OF A CENTER LINE DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHWESTERLY LINE OF SAID LOT 1 WHICH IS SOUTH 47°51'00" WEST 26.00 FEET FROM THE MOST NORTHERLY CORNER THEREOF;
THENCE SOUTH 0°21'00" WEST 180.67 FEET TO A POINT WHICH IS SOUTH 47°51'00" WEST 150.00 FEET AND SOUTH 42°09'00" EAST 21.26 FEET FROM THE MOST NORTHERLY CORNER OF SAID LOT 2 AND THE TERMINUS OF SAID CENTERLINE;

AND TOGETHER WITH AN EASEMENT FOR ACCESS TO LAKE WASHINGTON OVER THE NORTHWESTERLY 10.00 FEET OF SAID LOT 1 AND SECOND CLASS SHORELANDS ADJOINING;
EXCEPT THE NORTHEASTERLY 296.50 FEET OF SAID LOT 1;

EXCEPT THAT PORTION CONVEYED BY QUIT CLAIM DEED RECORDED JULY 7, 2017, UNDER [RECORDING NO. 20170718001173](#).

AND TOGETHER WITH THAT PORTION OF VACATED FREEMAN AVENUE DESCRIBED IN CITY OF MERCER ISLAND ORDINANCE NO. 17-16, RECORDED AUGUST 16, 2017 UNDER [RECORDING NO. 20170816000571](#), WHICH WOULD ATTACH BY OPERATION OF LAW.

(ALSO KNOW AS LOT D, CITY OF MERCER ISLAND SHORT PLAT NUMBER 77-8-033, RECORDED UNDER [RECORDING NUMBER 7709280725](#), IN KING COUNTY, WASHINGTON.)

SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

PARCEL B

LOT 1, BLOCK "C", REPLAT OF ISLAND PARK, ACCORDING TO THE PLAT THEREOF, RECORDED IN [VOLUME 13 OF PLATS, PAGE 58](#), IN KING COUNTY, WASHINGTON;
EXCEPT THE NORTHEASTERLY 296.50 FEET THEREOF;

ALSO, LOT 2 IN SAID BLOCK "C";
EXCEPT THE NORTHEASTERLY 300 FEET THEREOF;
AND EXCEPT THE SOUTHEASTERLY 56.00 FEET THEREOF;

TOGETHER WITH THAT PORTION OF SECOND CLASS SHORELANDS ADJOINING SAID LOTS 1 AND 2 WHICH LIE NORTHWESTERLY OF THE SOUTHWESTERLY EXTENSION OF THE SOUTHEASTERLY LINE OF THE ABOVE DESCRIBED TRACT;

AND TOGETHER WITH THAT PORTION OF VACATED FREEMAN AVENUE DESCRIBED IN CITY OF MERCER ISLAND ORDINANCE NO. 17-16, RECORDED AUGUST 16, 2017 UNDER [RECORDING NO. 20170816000571](#), WHICH WOULD ATTACH BY OPERATION OF LAW.

(ALSO KNOW AS LOT C, CITY OF MERCER ISLAND SHORT PLAT NUMBER 77-8-033, RECORDED UNDER [RECORDING NUMBER 7709280725](#), IN KING COUNTY, WASHINGTON.)

SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

EXHIBIT "A"
Legal Description

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 City of Mercer Island Short Plat Number 77-8-033 :

Recording No: [7709280725](#)

2. Easement Condemned in King County Superior Court and the terms and conditions thereof:

In favor of: Mercer Island Sewer District
Purpose: Sewer
Cause No.: 544852
Affects: Parcel B

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

Disclosed by: Real Estate Contract
Purpose: Ingress and egress
Recording Date: October 13, 1971
Recording No: [7110130693](#)
Affects: A portion of Parcel B

Said Easement also appears of record under instrument recorded under Recording Number 7708080662.

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

Disclosed by: Real Estate Contract
Purpose: Access to Lake Washington
Recording Date: October 13, 1971
Recording No: [7110130694](#)
Affects: A portion of Parcel B

Said instrument has been modified by instrument recorded under Recording Number 7205310120.

Said easement also appears of record under instrument recorded under Recording Number 7205310117.

SCHEDULE B

(continued)

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

Purpose: Ingress, egress and utilities
Recording Date: January 19, 1976
[Recording No.: 7601190383](#)
Affects: A portion of Parcel B

Said instrument contains provisions for bearing the cost of maintenance, repair or reconstruction of the easement by the users.

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

Disclosed by: Real Estate Contract
Purpose: Access to Lake Washington
Recording Date: July 16, 1976
[Recording No.: 7607160421](#)
Affects: A portion of Parcel B

Said Easement also appears of record under instrument recorded under [Recording Number 9203260004](#).

7. Any irregularities, reservations or other matters in the proceedings occasioning the abandonment or vacation of the street/road named below:

Name: Freeman Avenue
Certified Copy of Resolution – Recording Date: August 16, 2017
Certified Copy of Resolution – [Recording No.: 20170816000571](#)
Affects: Parcels A and B

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

Recording Date: October 3, 2017
[Recording No.: 20171003001444](#)
Affects: Parcel B

9. Affidavit In Support of Single-Family Building Permit #1803-172 and the terms and conditions thereof:

Recording Date: March 29, 2018
[Recording No.: 20180329001073](#)
Affects: Parcel A

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

Recording Date: May 21, 2018
[Recording No.: 20180521001141](#)
Affects: Parcel A

SCHEDULE B

(continued)

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

Recording Date: March 25, 2019
[Recording No.:](#) [20190325000049](#)
 Affects: Parcel B

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

Recording Date: March 25, 2019
[Recording No.:](#) [20190325000100](#)
 Affects: Parcel B

13. Declaration of Water Line Easement and the terms and conditions thereof:

Recording Date: October 7, 2019
[Recording No.:](#) [20191007000832](#)
 Affects: Parcel A (Beneficial to Parcel B)

14. As to any portion of said land now, formerly or in the future covered by water: Questions or adverse claims related to (1) lateral boundaries of any tidelands or shorelands; (2) shifting in course, boundary or location of the body of water; (3) rights of the State of Washington if the body of water is or was navigable; and (4) public regulatory and recreational rights (including powers of the USA) or private riparian rights which limit or prohibit use of the land or water.

Affects: Parcel B

15. 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.

Affects: Parcel B

16. 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.:](#) [362350-0366-08](#)
 Levy Code: 1031
 Assessed Value-Land: \$2,514,000.00
 Assessed Value-Improvements: \$300,000.00

General and Special Taxes:

Billed: \$20,725.01
 Paid: \$0.00
 Unpaid: \$20,725.01
 Affects: Parcel A

SCHEDULE B

(continued)

17. 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.: [362350-0367-07](#)
 Levy Code: 1031
 Assessed Value-Land: \$4,260,000.00
 Assessed Value-Improvements: \$420,000.00

General and Special Taxes:

Billed: \$34,456.22
 Paid: \$0.00
 Unpaid: \$34,456.22
 Affects: Parcel B

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

Amount: \$100,000.00
 Dated: May 19, 1989
 Trustor/Grantor: Charles L Wischman and Judie Wischman, husband and wife
 Trustee: DWTR & J Corp
 Beneficiary: Seattle-First National Bank
 Recording Date: June 16, 1989
Recording No.: [8906160755](#)
 Affects: Parcel A

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.

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

Amount: \$1,000,000.00
 Dated: November 19, 2007
 Trustor/Grantor: Charles L. Wischman and Judie Wischman, also appearing as Judie A. Wischman, husband and wife
 Trustee: Pacific Northwest Title Company, a Washington corporation
 Beneficiary: Washington Mutual Bank, a federal association
 Loan No.: 0748593621
 Recording Date: November 30, 2007
Recording No.: [20071130000966](#)
 Affects: Parcel A

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)

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

Amount: \$417,000.00
Dated: November 28, 2009
Trustor/Grantor: Charles L. Wischman and Judie Wischman, husband and wife
Trustee: LSI, a Title Insurance Agency, Inc.
Beneficiary: JPMorgan Chase Bank, NA
Loan No.: 1562190166
Recording Date: December 15, 2009
[Recording No.: 20091215000239](#)
Affects: Parcel A

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

Amount: \$135,000.00
Dated: November 28, 2009
Trustor/Grantor: Charles L Wischman and Judie Wischman
Trustee: Stewart Title Company of Washington
Beneficiary: JPMorgan Chase Bank, NA
Loan No.: 415780061652
Recording Date: December 16, 2009
[Recording No.: 20091216000185](#)
Affects: Parcel A

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.

22. In the event that the Land is occupied or intended to be occupied by the owner and a spouse or registered domestic partner as a homestead, the conveyance or encumbrance of the Land must be executed and acknowledged by both spouses or both registered domestic partners, pursuant to RCW 6.13 which now provides for an automatic homestead on such Land.

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:

LTS. 1 & 2, BLK. C, REPLAT OF ISLAND PARK, a/k/a LT D, SPL. NO. 77-8-033, REC. 7709280725
[Tax Account No.: 362350-0366-08](#)

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:

LTS. 1 & 2, BLK. C, REPLAT OF ISLAND PARK, a/k/a LT C, SPL. NO. 77-8-033, REC. 7709280725
[Tax Account No.: 362350-0367-07](#)

SCHEDULE B
(continued)

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

4007 West Mercer Way
Mercer Island, WA 98040
(Parcel A)

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

4003 West Mercer Way
Mercer Island, WA 98040
(Parcel B)

This map/plat is being furnished as an aid in locating the herein described Land in relation to adjoining streets, natural boundaries and other land. Except to the extent of a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances or acreage shown thereon.

END OF SCHEDULE B