



*First American*

## **First American Title Insurance Company**

**2707 Colby Avenue, Suite 601  
Everett, WA 98201**

December 09, 2022

Srabjit Kaur Ghag  
6506 Armar Road  
Marysville, WA 98270-4435

Phone: (425)314-2274

Fax:

|                |                         |
|----------------|-------------------------|
| Title Officer: | Randy Rieman            |
| Phone:         | (425)551-4821           |
| Fax No.:       |                         |
| E-Mail:        | randyrieman@firstam.com |
| Order Number:  | 4020937                 |

Escrow Number: 4020937

Buyer:

|           |  |
|-----------|--|
| Owner:    | Ghag   |
| Property: | 6506 Armar Rd<br>Marysville, Washington 98270-4435 |

Attached please find the following item(s):

Guarantee

Thank You for your confidence and support. We at First American Title Insurance Company maintain the fundamental principle:

*Customer First!*



*First American*

# Guarantee

## Subdivision Guarantee

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**5003353-4020937**

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE LIMITS OF LIABILITY AND THE CONDITIONS AND STIPULATIONS OF THIS GUARANTEE,

### **FIRST AMERICAN TITLE INSURANCE COMPANY**

a Nebraska corporation, herein called the Company

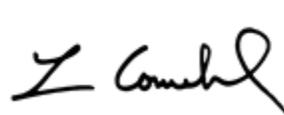
### **GUARANTEES**

the Assured named in Schedule A against actual monetary loss or damage not exceeding the liability stated in Schedule A, which the Assured shall sustain by reason of any incorrectness in the assurances set forth in Schedule A.

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**FIRST AMERICAN TITLE INSURANCE COMPANY**

By:   
Kenneth D. DeGiorgio, President

By:   
Lisa W. Cornehl, Secretary

**This jacket was created electronically and constitutes an original document**

## SCHEDULE OF EXCLUSIONS FROM COVERAGE OF THIS GUARANTEE

1. Except to the extent that specific assurances are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
  - (a) Defects, liens, encumbrances, adverse claims or other matters against the title, whether or not shown by the public records.
  - (b) (1) Taxes or assessments of any taxing authority that levies taxes or assessments on real property; or, (2) Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not the matters excluded under (1) or (2) are shown by the records of the taxing authority or by the public records.
  - (c) (1) Unpatented mining claims; (2) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (3) water rights, claims or title to water, whether or not the matters excluded under (1), (2) or (3) are shown by the public records.
2. Notwithstanding any specific assurances which are provided in Schedule A of this Guarantee, the Company assumes no liability for loss or damage by reason of the following:
  - (a) Defects, liens, encumbrances, adverse claims or other matters affecting the title to any property beyond the lines of the land expressly described in the description set forth in Schedule (A), (C) or in Part 2 of this Guarantee, or title to streets, roads, avenues, lanes, ways or waterways to which such land abuts, or the right to maintain therein vaults, tunnels, ramps or any structure or improvements; or any rights or easements therein, unless such property, rights or easements are expressly and specifically set forth in said description.
  - (b) Defects, liens, encumbrances, adverse claims or other matters, whether or not shown by the public records; (1) which are created, suffered, assumed or agreed to by one or more of the Assureds; (2) which result in no loss to the Assured; or (3) which do not result in the invalidity or potential invalidity of any judicial or non-judicial proceeding which is within the scope and purpose of the assurances provided.
  - (c) The identity of any party shown or referred to in Schedule A.
  - (d) The validity, legal effect or priority of any matter shown or referred to in this Guarantee.

## GUARANTEE CONDITIONS AND STIPULATIONS

### 1. Definition of Terms.

The following terms when used in the Guarantee mean:

- (a) the "Assured": the party or parties named as the Assured in this Guarantee, or on a supplemental writing executed by the Company.
- (b) "land": the land described or referred to in Schedule (A)(C) or in Part 2, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule (A)(C) or in Part 2, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways.
- (c) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- (d) "public records": records established under state statutes at Date of Guarantee for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.
- (e) "date": the effective date.

### 2. Notice of Claim to be Given by Assured Claimant.

An Assured shall notify the Company promptly in writing in case knowledge shall come to an Assured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as stated herein, and which might cause loss or damage for which the Company may be liable by virtue of this Guarantee. If prompt notice shall not be given to the Company, then all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any Assured unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

### 3. No Duty to Defend or Prosecute.

The Company shall have no duty to defend or prosecute any action or proceeding to which the Assured is a party, notwithstanding the nature of any allegation in such action or proceeding.

### 4. Company's Option to Defend or Prosecute Actions; Duty of Assured Claimant to Cooperate.

Even though the Company has no duty to defend or prosecute as set forth in Paragraph 3 above:

- (a) The Company shall have the right, at its sole option and cost, to institute and prosecute any action or proceeding, interpose a defense, as limited in (b), or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured, or to prevent or reduce loss or damage to the Assured. The Company may take any appropriate action under the terms of this Guarantee, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this Guarantee. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- (b) If the Company elects to exercise its options as stated in Paragraph 4(a) the Company shall have the right to select counsel of its choice (subject to the right of such Assured to object for reasonable cause) to represent the Assured and shall not be liable for and will not pay the fees of any other counsel, nor will the Company pay any fees, costs or expenses incurred by an Assured in the defense of those causes of action which allege matters not covered by this Guarantee.
- (c) Whenever the Company shall have brought an action or interposed a defense as permitted by the provisions of this Guarantee, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from an adverse judgment or order.
- (d) In all cases where this Guarantee permits the Company to prosecute or provide for the defense of any action or proceeding, an Assured shall secure to the Company the right to so prosecute or provide for the defense of any action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such Assured for this purpose. Whenever requested by the Company, an Assured, at the Company's expense, shall give the Company all

## GUARANTEE CONDITIONS AND STIPULATIONS (Continued)

reasonable aid in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as stated herein, or to establish the lien rights of the Assured. If the Company is prejudiced by the failure of the Assured to furnish the required cooperation, the Company's obligations to the Assured under the Guarantee shall terminate.

### 5. Proof of Loss or Damage.

In addition to and after the notices required under Section 2 of these Conditions and Stipulations have been provided to the Company, a proof of loss or damage signed and sworn to by the Assured shall be furnished to the Company within ninety (90) days after the Assured shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the matters covered by this Guarantee which constitute the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the Assured to provide the required proof of loss or damage, the Company's obligation to such assured under the Guarantee shall terminate. In addition, the Assured may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Guarantee, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the Assured shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the Assured provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the Assured to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in the above paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this Guarantee to the Assured for that claim.

### 6. Options to Pay or Otherwise Settle Claims: Termination of Liability.

In case of a claim under this Guarantee, the Company shall have the following additional options:

- (a) To Pay or Tender Payment of the Amount of Liability or to Purchase the Indebtedness.  
The Company shall have the option to pay or settle or compromise for or in the name of the Assured any claim which could result in loss to the Assured within the coverage of this Guarantee, or to pay the full amount of this Guarantee or, if this Guarantee is issued for the benefit of a holder of a mortgage or a lienholder, the Company shall have the option to purchase the

indebtedness secured by said mortgage or said lien for the amount owing thereon, together with any costs, reasonable attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of purchase.

Such purchase, payment or tender of payment of the full amount of the Guarantee shall terminate all liability of the Company hereunder. In the event after notice of claim has been given to the Company by the Assured the Company offers to purchase said indebtedness, the owner of such indebtedness shall transfer and assign said indebtedness, together with any collateral security, to the Company upon payment of the purchase price.

Upon the exercise by the Company of the option provided for in Paragraph (a) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4, and the Guarantee shall be surrendered to the Company for cancellation.

- (b) To Pay or Otherwise Settle With Parties Other Than the Assured or With the Assured Claimant.

To pay or otherwise settle with other parties for or in the name of an Assured claimant any claim assured against under this Guarantee, together with any costs, attorneys' fees and expenses incurred by the Assured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of the option provided for in Paragraph (b) the Company's obligation to the Assured under this Guarantee for the claimed loss or damage, other than to make the payment required in that paragraph, shall terminate, including any obligation to continue the defense or prosecution of any litigation for which the Company has exercised its options under Paragraph 4.

### 7. Determination and Extent of Liability.

This Guarantee is a contract of Indemnity against actual monetary loss or damage sustained or incurred by the Assured claimant who has suffered loss or damage by reason of reliance upon the assurances set forth in this Guarantee and only to the extent herein described, and subject to the Exclusions From Coverage of This Guarantee.

The liability of the Company under this Guarantee to the Assured shall not exceed the least of:

- (a) the amount of liability stated in Schedule A or in Part 2;  
(b) the amount of the unpaid principal indebtedness secured by the mortgage of an Assured mortgagee, as limited or provided under Section 6 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage assured against by this Guarantee occurs, together with interest thereon; or  
(c) the difference between the value of the estate or interest covered hereby as stated herein and the value of the estate or interest subject to any defect, lien or encumbrance assured against by this Guarantee.

### 8. Limitation of Liability.

- (a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures any other matter assured against by this Guarantee in a reasonably diligent manner by

## GUARANTEE CONDITIONS AND STIPULATIONS (Continued)

any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

- (b) In the event of any litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as stated herein.
- (c) The Company shall not be liable for loss or damage to any Assured for liability voluntarily assumed by the Assured in settling any claim or suit without the prior written consent of the Company.

### 9. Reduction of Liability or Termination of Liability.

All payments under this Guarantee, except payments made for costs, attorneys' fees and expenses pursuant to Paragraph 4 shall reduce the amount of liability pro tanto.

### 10. Payment of Loss.

- (a) No payment shall be made without producing this Guarantee for endorsement of the payment unless the Guarantee has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.
- (b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within thirty (30) days thereafter.

### 11. Subrogation Upon Payment or Settlement.

Whenever the Company shall have settled and paid a claim under this Guarantee, all right of subrogation shall vest in the Company unaffected by any act of the Assured claimant. The Company shall be subrogated to and be entitled to all rights and remedies which the Assured would have had against any person or property in respect to the claim had this Guarantee not been issued. If requested by the Company, the Assured shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The Assured shall permit the Company to sue, compromise or settle in the name of the Assured and to use the name of the Assured in any transaction or litigation involving these rights or remedies. If a payment on account of a claim does not fully cover the loss of the Assured the Company shall be subrogated to all rights and remedies of the Assured after the Assured shall have recovered its principal, interest, and costs of collection.

### 12. Arbitration.

Unless prohibited by applicable law, either the Company or the Assured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Assured arising out of or relating to this Guarantee, any service of the Company in connection with its issuance or the breach of a Guarantee provision or other obligation. All arbitrable matters when the Amount of Liability is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Assured. All arbitrable matters when the amount of liability is in excess of \$2,000,000 shall be arbitrated only when agreed to by both the Company and the Assured. The Rules in effect at Date of Guarantee shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permits a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

### 13. Liability Limited to This Guarantee; Guarantee Entire Contract.

- (a) This Guarantee together with all endorsements, if any, attached hereto by the Company is the entire Guarantee and contract between the Assured and the Company. In interpreting any provision of this Guarantee, this Guarantee shall be construed as a whole.
- (b) Any claim of loss or damage, whether or not based on negligence, or any action asserting such claim, shall be restricted to this Guarantee.
- (c) No amendment of or endorsement to this Guarantee can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

### 14. Notices, Where Sent.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this Guarantee and shall be addressed to the Company at **First American Title Insurance Company, Attn: Claims National Intake Center, 1 First American Way, Santa Ana, California 92707 [Claims.NIC@firstam.com](mailto:Claims.NIC@firstam.com) Phone: 888-632-1642 Fax: 877-804-7606**



*First American Title*



*First American*

# Schedule A

## Subdivision Guarantee

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**4020937**

Order No.: 4020937

Liability: \$2,000.00

Fee: \$350.00

Tax: \$34.65

Name of Assured: Srabjit Kaur Ghag

Date of Guarantee: December 05, 2022

The assurances referred to on the face page hereof are:

1. [Title is vested in:](#)

BALWANT SINGH AND SARABJIT KAUR GHAG, A MARRIED COUPLE

2. That, according to the public records relative to the land described in Schedule C attached hereto (including those records maintained and indexed by name), there are no other documents affecting title to said land or any portion thereof, other than those shown under Record Matters in Schedule B.
3. The following matters are excluded from the coverage of this Guarantee
  - A. Unpatented Mining Claims, reservations or exceptions in patents or in acts authorizing the issuance thereof.
  - B. Water rights, claims or title to water.
  - C. Tax Deeds to the State of Washington.
  - D. Documents pertaining to mineral estates.
4. No guarantee is given nor liability assumed with respect to the validity, legal effect or priority of any matter shown herein.
5. This Guarantee is restricted to the use of the Assured for the purpose of providing title evidence as may be required when subdividing land pursuant to the provisions of Chapter 58.17, R.C.W., and the local regulations and ordinances adopted pursuant to said statute. It is not to be used as a basis for closing any transaction affecting title to said property.
6. Any sketch attached hereto is done so as a courtesy only and is not part of any title commitment, guarantee or policy. It is furnished solely for the purpose of assisting in locating the premises and First American expressly disclaims any liability which may result from reliance made upon it.



*First American*

# Schedule B

## Subdivision Guarantee

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**4020937**

### RECORD MATTERS

1. Conditions, notes, easements, provisions and/or encroachments contained or delineated on the face of the Survey recorded under Recording No. [2310987](#).
2. Conditions, notes, easements, provisions and/or encroachments contained or delineated on the face of the Survey recorded under Recording No. [9503095001](#).

### **Informational Notes, if any**

1. General taxes for the year 2022, which have been paid.

|                             |                   |
|-----------------------------|-------------------|
| Tax Account No.:            | 300528-004-027-00 |
| Code Area:                  | 00511             |
| Amount:                     | \$ 4,104.86       |
| Assessed Land Value:        | \$ 252,000.00     |
| Assessed Improvement Value: | \$ 153,500.00     |



*First American*

# Schedule C

## Subdivision Guarantee

ISSUED BY

**First American Title Insurance Company**

GUARANTEE NUMBER

**4020937**

The land in the County of Snohomish, State of Washington, described as follows:

THAT PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 30 NORTH, RANGE 5 EAST, W.M., RECORDS OF SNOHOMISH COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID SUBDIVISION;  
THENCE NORTH 0°23'18" WEST 656.62 FEET;  
THENCE SOUTH 89°43'44" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION FOR 301.53 FEET TO THE TRUE POINT OF BEGINNING;  
THENCE SOUTH 89°43'44" WEST 36.16 FEET;  
THENCE SOUTH 0°23'18" EAST 189.63 FEET;  
THENCE SOUTH 45°25' EAST 198.33 FEET TO THE WEST LINE OF THE MARYSVILLE-ARLINGTON HIGHWAY;  
THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID HIGHWAY TO A POINT SOUTH 45°25' EAST OF THE TRUE POINT OF BEGINNING;  
THENCE NORTH 45°25' WEST 306.36 FEET TO THE TRUE POINT OF BEGINNING.



*First American*

First American Title Insurance Company  
2707 Colby Avenue, Suite 601  
Everett, WA 98201

### **Illegal Restrictive Covenants**

Please be advised that any provision contained in this document, or in a document that is attached, linked, or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable by law.



*First American*

**First American Title Insurance Company  
2707 Colby Avenue, Suite 601  
Everett, WA 98201**

Exhibit A

File No: 4229-4020937

**EXHIBIT A**

**LEGAL DESCRIPTION:** Real property in the County of Snohomish, State of Washington, described as follows:

THAT PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 30 NORTH, RANGE 5 EAST, W.M., RECORDS OF SNOHOMISH COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID SUBDIVISION;  
THENCE NORTH 0°23'18" WEST 656.62 FEET;  
THENCE SOUTH 89°43'44" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION FOR 301.53 FEET TO THE TRUE POINT OF BEGINNING;  
THENCE SOUTH 89°43'44" WEST 36.16 FEET;  
THENCE SOUTH 0°23'18" EAST 189.63 FEET;  
THENCE SOUTH 45°25' EAST 198.33 FEET TO THE WEST LINE OF THE MARYSVILLE-ARLINGTON HIGHWAY;  
THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID HIGHWAY TO A POINT SOUTH 45°25' EAST OF THE TRUE POINT OF BEGINNING;  
THENCE NORTH 45°25' WEST 306.36 FEET TO THE TRUE POINT OF BEGINNING.

Situs Address: 6506 Armar Rd, Marysville, WA 98270-4435  
Tax Parcel ID No. 300528-004-027-00

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
SELLER



**First American**

**First American Title Insurance Company**

2707 Colby Avenue, Suite 601

Everett, WA 98201

Phone: (425)551-4821 / Fax: (866)859-0429

**PR:** NWEST

**Ofc:** 4229 (869)

**Final Invoice**

**To:** Srabjit Kaur Ghag  
6506 Armar Road  
Marysville, WA 98270-4435

**Invoice No.:** 422962033  
**Date:** 12/09/2022  
**Our File No.:** 4229-4020937  
**Title Officer:** Randy Rieman  
**Escrow Officer:**

**Customer ID:** 9016391

**Liability Amounts**

**Attention:**  
**Your Reference No.:**

**RE: Property:**  
6506 Armar Rd, Marysville, WA 98270-4435

**Buyers:**  
**Sellers:** Sarabjit Kaur Ghag, Balwant Singh

| Seller's Charges:           | Invoice Amount |
|-----------------------------|----------------|
| <b>Total Seller Charges</b> | <b>\$0.00</b>  |

| Buyer's Charges:                        | Invoice Amount  |
|---|-----------------|
| Guarantee: Subdivision/Plat Certificate | \$350.00        |
| Sales Tax                               | \$34.65         |
| <b>Total Buyer Charges</b>              | <b>\$384.65</b> |

| Lender's Charges:           | Invoice Amount |
|-----------------------------|----------------|
| <b>Total Lender Charges</b> | <b>\$0.00</b>  |

**INVOICE TOTAL                      \$384.65**

**Comments:**

**Thank you for your business!**

*To assure proper credit, please send a copy of this Invoice and Payment to:*

*Attention: Accounts Receivable Department*

*To pay electronically go to, <https://firstam.us/paytitleinvoice>, or mail check to PO Box 31001-2281  
Pasadena, CA 91110-2281*



# First American TaxSource™ Report

6506 Armar Rd, Marysville, WA 98270-4435

APN: 300528-004-027-00

Owner Name: Singh Balwant / Ghag Sarabjit Kaur

Mailing Address: 6506 Armar Rd, Marysville, WA 98270

Reference ID: 2a9b674b624b4lc888ca12-d3ba-4be9-88ce-0548b8b460b5

Order Number: 447946346  
Alt Tax ID: 28300540270008

## Assessed Values

|                      |           |                   |  |
|----------------------|-----------|-------------------|--|
| Assd Year:           | 2022      | Legal:            | Sec 28 Twp 30 Rge 05Rt-293) Beg Sw Cor Sw1/4 Ne1/4 Se1/4 Th N00*23 18W 328.31Ft Th S89*46 22E 265.37Ft Th N00*23 18W 138.67Ft Tpb Th S45* 25 00E 198.33Ft To Int With M/A Hwy Th Nely Alg Sd Hwy To Int With Lot 11 Msvlhomesites Th Nwly Alg Sd Sw Ln Lot 11 To Int Lot 7 Spithills Ac Trs Add Th W Alg S Ln Spithills Ac Trs Add Tap 265.37Ft E Of W Ln Sd Sub Th S00*23 18W Tpbless Beg 656.62Ft N & 301.53Ft E Of Sw Cor Sw1/4 Ne1/4 Se1/4 Th E 118.02Ft Th S45*25 00E 221.91Ft To Nw Mgn M & A Hwy R/W Th S Alg R/W 82.45Ft Th N45*25 00W 306.36Ft To Pob |
| Land Value:          | \$252,000 | Land Use:         | SFR  |
| Improvement Value:   | \$153,500 | TRA Code:         | 00511  |
| Total Value:         | \$405,500 | District:         |  |
| Total Taxable Value: | \$405,500 | Exemption Type:   |  |
|                      |           | Exemption Amount: |  |

## Tax Agency 1 Of 1

|                  |   |                          |                       |
|------------------|---|--------------------------|-----------------------|
| Agency Name:     | Snohomish County Treasurer  | Agency Type:             | County                |
| Agency Address:  | 3000 Rockefeller Ave.<br>Everett, WA 98201  | Agency Code:             | 5306100000            |
|                  |   | Current Tax Year:        | 2022                  |
| Mailing Address: | 3000 Rockefeller Ave, M/S 501<br>Everett, WA 98201  | Tax Year Date:           | 1/1/2022 - 12/31/2022 |
|                  |   | Tax Year Type:           | Calendar              |
| Pay To:          | Snohomish County Treasurer  | Tax Bill Release Date:   | 1/25                  |
| Agency Phone:    | (425) 388-3366  | Duplicate Bill Required: | No                    |
|                  |   | Duplicate Bill Fee:      |                       |
| URL:             | <a href="https://www.snoco.org/proptax/(s(2ocjbgn1nonzs2nguovdveo1))/default.aspx">https://www.snoco.org/proptax/(s(2ocjbgn1nonzs2nguovdveo1))/default.aspx</a>     |                          |                       |
| Agency Comments: | The County Begins The Foreclosure Process On Properties With 3 Full Years Of Delinquent Tax. The Owner Has Until The Day Before The Auction To Redeem The Property. |                          |                       |

## Tax Bill Details

2022 Taxes - Semi-Annual

As Of Date : 12/09/2022

Bill # :

Certificate # :

| Due Date   | Inst | Tax Type | Amount     | Status | Pd Amt | Date Paid | Delinquent After | Penalty | Balance Due |
|------------|------|----------|------------|--------|--------|-----------|------------------|---------|-------------|
| 02/15/2022 | 1st  | Annual   | \$2,052.43 | Paid   |        |           | 04/30/2022       |         | \$0.00      |
| 02/15/2022 | 2nd  | Annual   | \$2,052.43 | Paid   |        |           | 10/31/2022       |         | \$0.00      |
|            |      | Total:   | \$4,104.86 |        |        |           |                  |         |             |

## Assessment Details

| Code | Description                  | Type            | Amount     |
|------|------------------------------|-----------------|------------|
|      | City Of Marysville           | Taxing Entities | \$606.89   |
|      | Marysville Fire District Rfa | Taxing Entities | \$509.62   |
|      | Marysville School Dist No 25 | Taxing Entities | \$1,497.89 |

|                                    |                 |            |
|------------------------------------|-----------------|------------|
| Sno-Isle Intercounty Rural Library | Taxing Entities | \$158.75   |
| Snohomish County-Cnt               | Taxing Entities | \$242.64   |
| State                              | Taxing Entities | \$1,081.00 |
| Snohomish Conservation District    | Taxing Entities | \$8.07     |

**Tax Redemption**

| Redemption Amt1          | Through Date | Redemption Amt2 | Through Date | Redemption Amt3 | Through Date |
|--------------------------|--------------|-----------------|--------------|-----------------|--------------|
| No tax redemption found. |              |                 |              |                 |              |

**Order Comments**

Current Year Taxes:  
Other Taxes:

**Disclaimer:** This report: (i) is not an insured product or service or an abstract, legal opinion or a representation of the condition of title to real property, and (ii) is issued exclusively for the benefit of First American Data Tree LLC (Data Tree) customers and may not be used or relied upon by any other person. Estimated property values are: (i) based on available data; (ii) are not guaranteed or warranted; (iii) do not constitute an appraisal; and (iv) should not be relied upon in lieu of an appraisal. Data Tree does not represent or warrant that the information is complete or free from error, and expressly disclaims any liability to any person or entity for loss or damage caused by errors or omissions in the report. If the "verified" logo () is displayed, or a record is designated "verified," Data Tree's algorithm matched fields from two or more data sources to confirm source data.

This report: (i) is not an insured product or service or an abstract, legal opinion or a representation of the condition of title to real property; (ii) is issued exclusively for the benefit of the applicant therefor and may not be used or relied upon by any other person; (iii) may not be reproduced in any manner without the prior written consent of First American. First American does not represent or warrant that the information herein is complete or free from error, and expressly disclaims any liability to any person or entity for loss or damage caused by errors or omissions in the report regardless of whether such errors or omissions result from negligence, accident, or other cause.



## Privacy Notice

**Effective:** October 1, 2019

**Notice Last Updated:** January 1, 2022

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information with the exception that a subsidiary or affiliate has their own privacy policy, that policy governs. This Privacy Notice applies to information we receive from you offline only, as well as from third parties, when you interact with us and/or use and access our services and products ("Products"). For more information about our privacy practices, including our online practices, please visit <https://www.firstam.com/privacy-policy/>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

**What Type Of Information Do We Collect About You?** We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Collect Your Information?** We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

**How Do We Use Your Information?** We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Share Your Information?** We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Store and Protect Your Information?** The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

**How Long Do We Keep Your Information?** We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

**Your Choices** We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

**International Jurisdictions:** Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

**Contact Us** [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.



## **For California Residents**

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

**Right to Know.** You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097

**Right of Deletion.** You also have a right to request that we delete the personal information we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097.

**Verification Process.** For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

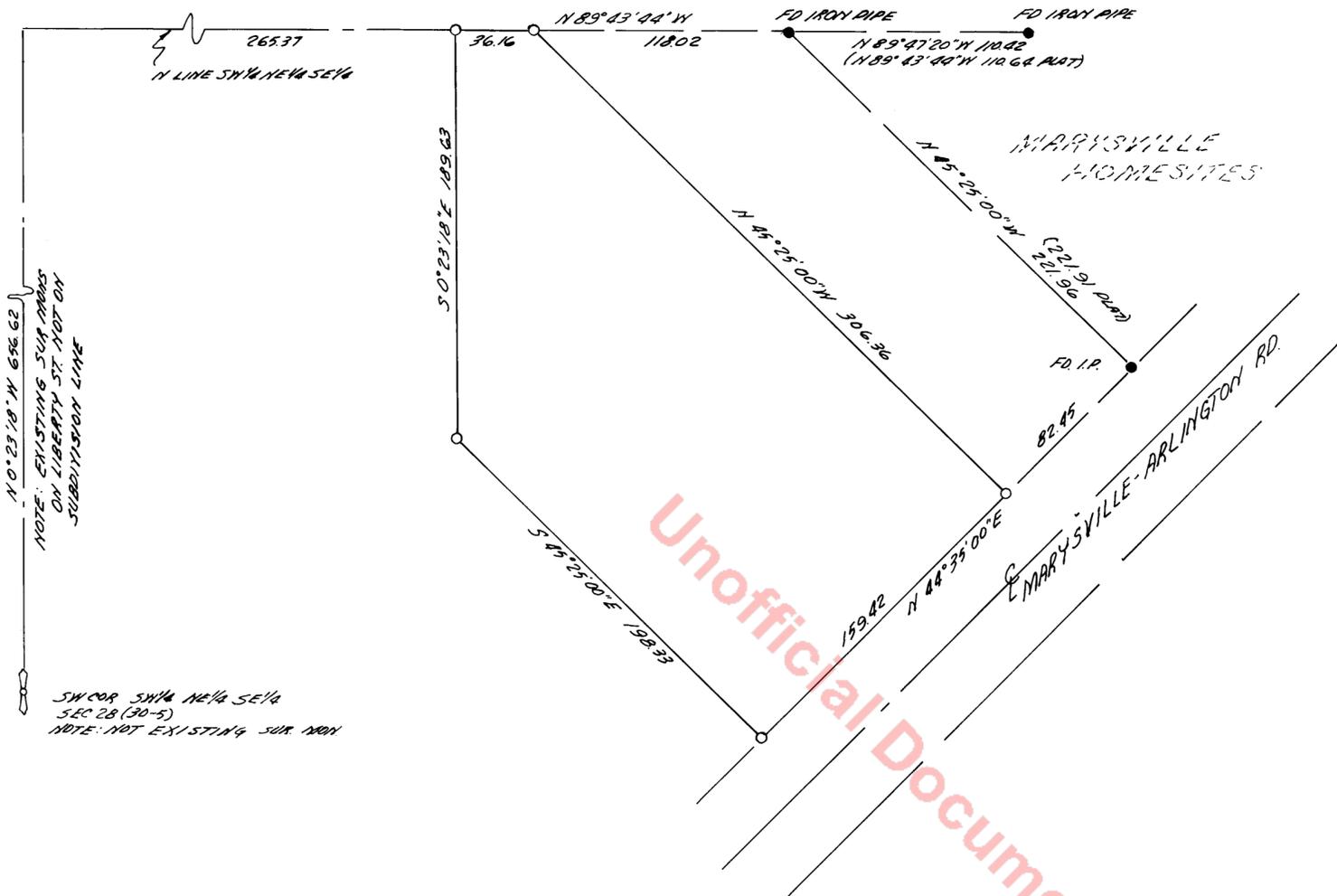
**Notice of Sale.** We do not sell California resident information, nor have we sold California resident information in the past 12 months. To the extent any First American affiliated entity has a different practice, it will be stated in the applicable privacy policy. We have no actual knowledge of selling the information of minors under the age of 16.

**Right of Non-Discrimination.** You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

**Notice of Collection.** To learn more about the categories of personal information we have collected about California residents over the last 12 months, please see "What Information Do We Collect About You" in <https://www.firstam.com/privacy-policy>. To learn about the sources from which we have collected that information, the business and commercial purpose for its collection, and the categories of third parties with whom we have shared that information, please see "How Do We Collect Your Information", "How Do We Use Your Information", and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.

**Notice of Sale.** We have not sold the personal information of California residents in the past 12 months.

**Notice of Disclosure.** To learn more about the categories of personal information we may have disclosed about California residents in the past 12 months, please see "How Do We Use Your Information" and "How Do We Share Your Information" in <https://www.firstam.com/privacy-policy>.



Unofficial Document

LEGAL DESCRIPTION

THAT PORTION OF THE SW 1/4 OF THE NE 1/4 OF THE SE 1/4 OF SECTION 28, TOWNSHIP 20 NORTH, RANGE 5 EAST, T1M DESCRIBED AS FOLLOWS:  
 BEGINNING AT THE SW CORNER OF SAID SUBDIVISION;  
 THENCE N 0° 23' 18" W 656.62 FEET;  
 THENCE S 89° 43' 44" E ALONG THE NORTH LINE OF SAID SUBDIVISION FOR 301.63 FEET FOR THE TRUE POINT OF BEGINNING;  
 THENCE N 89° 43' 44" WEST 36.16 FEET  
 THENCE S 0° 23' 18" EAST 189.63 FEET  
 THENCE S 45° 25' 00" E 198.33 FEET TO THE WEST LINE OF THE MARYSVILLE-ARLINGTON HIGHWAY;  
 THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID HIGHWAY TO A POINT S 45° 25' 00" E OF THE TRUE POINT OF BEGINNING;  
 THENCE N 45° 25' 00" W 306.36 FEET TO THE TRUE POINT OF BEGINNING.

AUDITOR'S CERTIFICATE

AUDITOR'S FILE NO. 2310957  
 FILED FOR RECORD THIS 31 DAY  
 OF August, 1973 AT 3:37 P.M. IN  
 BOOK 1 OF SURVEYS AT PAGE 22  
 AT THE REQUEST OF KING & RICHEY, INC.

Stan Dubuque  
 SNOHOMISH COUNTY AUDITOR

Betty Gergel  
 DEPUTY AUDITOR

\$1000

SURVEYOR'S CERTIFICATE

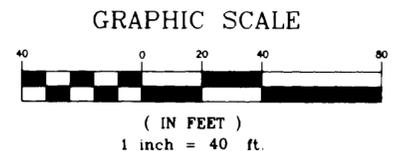
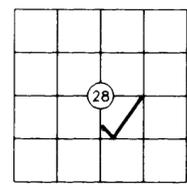
THIS MAP CORRECTLY REPRESENTS A SURVEY MADE BY ME OR UNDER MY DIRECTION IN CONFORMANCE WITH THE REQUIREMENTS OF THE SURVEY RECORDING ACT AT THE REQUEST OF DONALD KIRK IN AUGUST 1973.



|   |                                |
|---|--------------------------------|
| <b>PLAT OF SURVEY</b>                   |                                |
| <b>DONALD KIRK</b>                      |                                |
| <b>MARYSVILLE, WASH.</b>                |                                |
| <b>KING &amp; RICHEY, INC.</b>          | SCALE 1"=50' DATE AUG 11, 1973 |
| CONSULTING ENGINEERS & LAND SURVEYORS   | DGC                            |
| 311 STATE STREET MARYSVILLE, WASHINGTON | FB 59/6                        |
| SHEET 1 OF 1                            | 839-7-3                        |



**LEGAL DESCRIPTION:**  
 THAT PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 30 NORTH, RANGE 5 EAST, W.M. DESCRIBED AS FOLLOWS:  
 BEGINNING AT THE SOUTHWEST CORNER OF SAID SUBDIVISION;  
 THENCE NORTH 0° 23' 18" WEST 656.62 FEET;  
 THENCE SOUTH 89° 43' 44" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION FOR 301.53 FEET TO THE TRUE POINT OF BEGINNING;  
 THENCE NORTH 89° 43' 44" WEST 36.16 FEET;  
 THENCE SOUTH 0° 23' 18" EAST 189.63 FEET;  
 THENCE SOUTH 45° 25' 00" EAST 198.33 FEET TO THE WEST LINE OF MARYSVILLE-ARLINGTON HIGHWAY;  
 THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID HIGHWAY TO A POINT SOUTH 45° 25' 00" EAST OF THE TRUE POINT OF BEGINNING;  
 THENCE NORTH 45° 25' 00" WEST 306.36 FEET TO THE TRUE POINT OF BEGINNING.  
 SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.



BASIS OF BEARINGS: ASSUMED MAGNETIC NORTH  
 THIS SURVEY DOES NOT PURPORT TO SHOW ALL EASEMENTS OF RECORD OR OTHERWISE.  
 - SURVEY INSTRUMENT USED: 5", LIETZ SET 4  
 - SURVEY PROCEDURE: CLOSED TRAVERSE  
 - SURVEY PRECISION: EXCEEDS 1:10,000

**LEGEND:**  
 ○ ~ DENOTES 1/2" X 24" REBAR & CAP #LS12716 SET THIS SURVEY UNLESS OTHERWISE NOTED  
 — ~ DENOTES LINES STAKED THIS SURVEY

AUDITOR'S FILE # 9503095001 <sup>27</sup>/<sub>265F</sub>

Survey For PORT'N., NE 1/4, SE1/4, SEC. 28, T.30N, R. 5E, W.M.  
**DON KIRK**

Survey By  
**Cascade Surveying & Engineering, Inc.**



**RECORDING CERTIFICATE**  
 FILED FOR RECORD BY: CASCADE SURVEYING & ENG., INC.  
 THIS 9<sup>th</sup> DAY OF MARCH 19 95 A.D., AT  
 AT 00 MINUTES PAST 9 O'CLOCK A. M.; AND  
 RECORDED IN VOLUME 44 OF SURVEYS ON PAGE  
182 RECORDS OF SNOHOMISH COUNTY, WASHINGTON.  
Bob Tenwilliger COUNTY AUDITOR Jesse Allen DEPUTY AUDITOR

**SURVEYOR'S CERTIFICATE**  
 THIS MAP CORRECTLY REPRESENTS A SURVEY MADE BY ME OR UNDER MY DIRECTION IN CONFORMANCE WITH THE REQUIREMENTS OF THE SURVEY RECORDING ACT, AT THE REQUEST OF DON KIRK THIS 7<sup>th</sup> DAY OF MARCH 19 95.  
Don Kirk REGISTERED LAND SURVEYOR L.S. NO 12716

SCALE: 1" = 40'  
 DRAWN BY: ABC  
 CHECKED BY: WJL  
 DATE: 2/20/95  
 JOB #: 11169  
 F.B. #: SN 413  
**K**  
**92**



202105120791

DEEDS (EXCEPT QCDS)

Rec: \$105.50

5/12/2021 2:41 PM 1 of 3

SNOHOMISH COUNTY, WA

Electronically Recorded

AFTER RECORDING MAIL TO:

Balwant Singh and Sarabjit Kaur Ghag  
6506 Armar Rd  
Marysville, WA 98270

Thank you for your payment.  
E162329 \$8,539.00  
AMANDA F. 05/12/2021

**First American Title**

Filed for Record at Request of:  
First American Title Insurance Company

*Space above this line for Recordors use only*

**STATUTORY WARRANTY DEED**

File No: **4221-3697005 (th)**

Date: **April 30, 2021**

Grantor(s): **Paul Korneliussen and Donna Korneliussen**

Grantee(s): **Balwant Singh and Sarabjit Kaur Ghag**

Abbreviated Legal: **Ptn Sec 28, Twp 30 N, Rge 5 E, W.M., NW Qtr SE Qtr, Snohomish County**

Additional Legal on page:

Assessor's Tax Parcel No(s): **300528-004-027-00**

FIRST AMERICAN 3697005

**THE GRANTOR(S) Paul Korneliussen and Donna Korneliussen, husband and wife** for and in consideration of **Ten Dollars and other Good and Valuable Consideration**, in hand paid, conveys, and warrants to **Balwant Singh and Sarabjit Kaur Ghag, a married couple**, the following described real estate, situated in the County of **Snohomish**, State of **Washington**.

**LEGAL DESCRIPTION:** Real property in the County of Snohomish, State of Washington, described as follows:

**THAT PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 28, TOWNSHIP 30 NORTH, RANGE 5 EAST, W.M., RECORDS OF SNOHOMISH COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:**

**COMMENCING AT THE SOUTHWEST CORNER OF SAID SUBDIVISION;  
THENCE NORTH 0°23'18" WEST 656.62 FEET;  
THENCE SOUTH 89°43'44" EAST ALONG THE NORTH LINE OF SAID SUBDIVISION FOR 301.53 FEET TO THE TRUE POINT OF BEGINNING;  
THENCE SOUTH 89°43'44" WEST 36.16 FEET;  
THENCE SOUTH 0°23'18" EAST 189.63 FEET;  
THENCE SOUTH 45°25' EAST 198.33 FEET TO THE WEST LINE OF THE MARYSVILLE-ARLINGTON HIGHWAY;  
THENCE NORTHEASTERLY ALONG THE WEST LINE OF SAID HIGHWAY TO A POINT SOUTH 45°25' EAST OF THE TRUE POINT OF BEGINNING;  
THENCE NORTH 45°25' WEST 306.36 FEET TO THE TRUE POINT OF BEGINNING.**

APN: 300528-004-027-00

Statutory Warranty Deed  
- continued

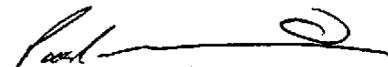
File No.: 4221-3697005 (th)

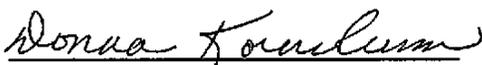
Subject To: This conveyance is subject to covenants, conditions, restrictions and easements, if any, affecting title, which may appear in the public record, including those shown on any recorded plat or survey.

APN: 300528-004-027-00

Statutory Warranty Deed  
- continued

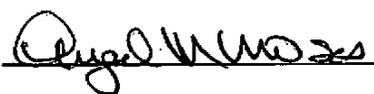
File No.: 4221-3697005 (th)

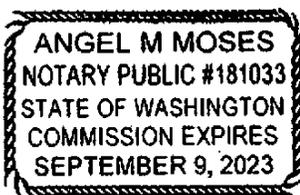
  
\_\_\_\_\_  
Paul Korneliusen

  
\_\_\_\_\_  
Donna Korneliusen

STATE OF Washington )  
 )-ss  
COUNTY OF Snohomish )

I certify that I know or have satisfactory evidence that **Paul Korneliusen and Donna Korneliusen**, is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: May 10, 2021 



Notary Public in and for the State of Washington  
Residing at: Snohomish  
My appointment expires: 9.9.2023