

91-2899

COMMITMENT FOR TITLE INSURANCE

ISSUED BY

First American Title Insurance Company

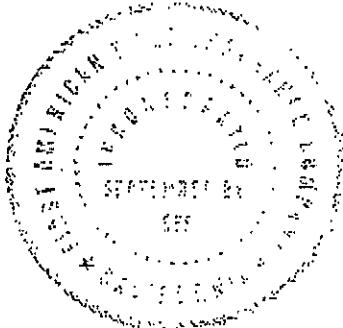
FIRST AMERICAN TITLE INSURANCE COMPANY, herein called the Company, for valuable consideration, hereby commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest covered hereby in the land described or referred to in Schedule A, upon payment of the premiums and charges therefor; all subject to the provisions of Schedules A and B and to the Conditions and Stipulations hereof.

This Commitment shall be effective only when the identity of the proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A hereof by the Company, either at the time of the issuance of this Commitment or by subsequent indorsement.

This Commitment is preliminary to the issuance of such policy or policies of title insurance and all liability and obligations hereunder shall cease and terminate six (6) months after the effective date hereof or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue such policy or policies is not the fault of the Company. This Commitment shall not be valid or binding until countersigned by an authorized officer or agent.

IN WITNESS WHEREOF, the Company has caused this Commitment to be signed and sealed, to become valid when countersigned by an authorized officer or agent of the Company, all in accordance with its By-Laws. This Commitment is effective as of the date shown in Schedule A as "Effective Date."

To	Roger Knapp	From	Jaegle
Dept.		Phone	404-323-1447
V.F.O.S.		Telex	404-323-230-1447
RE:		Fax	404-323-4630



First American Title Insurance Company

BY *Parker S. Kennedy* PRESIDENT

ATTEST *William C. Jaegle Jr.* SECRETARY

BY *Linda Martin* COUNTERSIGNED
LINDA MARTIN, TITLE EXAMINER

COMMITMENT

Conditions and Stipulations

1. The term "mortgage," when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquires actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions and Stipulations.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate of interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the Insuring provisions, exclusion from coverage, and the Conditions and Stipulations of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest or the lien of the insured mortgage covered hereby or any action asserting such claim, shall be restricted to the provisions and conditions and stipulations of this Commitment.

FIRST AMERICAN TITLE COMPANY
 OF CLARK COUNTY
 108 E. Mill Plain Blvd.
 Vancouver, WA 98660
 (206) 699-4445 . (503) 230-1447

Commitment No.: A-25212

Your Ref.: 91-2899/SAWYER & LOCKWOOD

First American Title Insurance
 108 E Mill Plain
 Vancouver, WA 98660

Attention: Jacque Baylous

SCHEDULE A

1. Effective Date: December 12, 1991 at 7:30 a.m.

2. Policy or Policies to be issued:

(X) ALTA Owner's Policy (10/21/87)	Rate Applied: General Schedule - 01
(X) Standard () Extended	Amount : \$50,000.00
	Premium : \$ 350.00
	Tax : \$ 26.60
	Total : \$ 376.60

Proposed Insured: CITY OF CAMAS, a Municipal Corporation

() ALTA Loan Policy	Rate Applied:
() Standard () Extended	Amount : \$
() ALTA Construction Loan (Form 1)	Premium : \$
	Tax : \$
	Total : \$

Proposed Insured:

3. The estate or interest in the land described or referred to in this Commitment and covered herein is a fee simple estate and title thereto is at the effective date hereof vested in:

RICHARD M. SAWYER and FLORENCE F. SAWYER, husband and wife and GERTRUDE M. LOCKWOOD, an unmarried woman

4. The land referenced to in this Commitment is described as follows:

Please see Schedule "C"

SCHEDULE B - Section 1
Requirements

No.: A-25212

The following are the requirements to be complied with:

Item (a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item (b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record.

SCHEDULE B - Section 2
Exceptions

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company.

Part One:

- A. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.
- B. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
- C. Easements, claims of easement or encumbrances which are not shown by the public records.
- D. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by public records.
- E. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water, Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- F. Any lien, or right to a lien, for services, labor or material theretofore or hereafter furnished, imposed by law and not shown by the public records.
- G. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires of record for value the estate or interest or mortgage thereon covered by this Commitment.

SCHEDULE B - Section 2

A-25212

Exceptions

Part Two:

1. Lien of any real estate excise sales tax due upon the sale of said premises, if unpaid.
2. Municipal assessments, if any, levied by the Town of Camas.

NOTE: General Taxes for the year 1991 were paid in the amount of \$428.43 for Tax Account No.: 078105-000.
School District No.: 117.000

Examination of the records disclosed no matters pending against the name(s) of CITY OF CAMAS, a Municipal Corporation, the proposed purchaser(s).

NOTE: IN EVENT THE TRANSACTION FAILS TO CLOSE AND THIS COMMITMENT IS CANCELED, A FEE WILL BE CHARGED TO COMPLY WITH THE STATE INSURANCE CODE AND THE FILED SCHEDULE OF THIS COMPANY.

- End of Schedule B - Section 2 -

LM:jm

cc: United Properties - Sherri Mark, Rosalie Nicholson
25212.352/91

SCHEDULE C

No.: A-25212

Legal Description

The land referred to in this Commitment is situated in the State of Washington, County of Clark and is described as follows:

PARCEL I

Lot 4, Block 25, CAMAS, according to the plat thereof, recorded in Volume "B" of Plats, Page 25, records of Clark County, Washington.

PARCEL II

The perpetual right and easement of light and air over and across that certain parcel of land adjoining and Westerly of said Parcel I, described as follows:

The Easterly 5 feet of Lot 3, Block 25, CAMAS, measured at right angles to the Southerly line thereof and parallel with the Easterly line of said Lot 3.

NOTICE

~~This Statute Is Published As A Courtesy Only
By First American Title Insurance Company
And It Is NOT A Part Of Any Title Commit-
ment Or Policy Of Title Insurance.~~

~~This Sketch Is Furnished Solely For
Your Guidance In Locating The
Exact Position Of The Burden
And Does Not Purport To Show All
Highways, Roads or Properties Affecting The
Exact Location. Should Be Placed Upon The
Ground Near The Location. Or Dimensions Of
The Property. Sectional Liability Is Assumed
For The Accurate Location.~~

902

CLARK COUNTY MAP SERVICE
CLARK COUNTY COURTHOUSE
2000ft. X 1" = 2000' 1:2400

CAUTION: THIS MAP IS BASED UPON INFORMATION
PUBLISHED BY LOCAL SURVEYORS AND INFORMATION
AVAILABLE FROM PUBLIC RECORDS. THIS INFORMATION
WHICH HAS NOT BEEN CHECKED BY STATE SURVEYORS

ACCURACY, CLARK COUNTY
MANUFACTURER FOR ANY MANUFACTURER
IN THIS STATE. CHECK UP THIS
CITY, IT IS OWNED FOR ACCURACY.