CITY OF ST. HELENS PLANNING DEPARTMENT STAFF REPORT

Variance V.3.22

DATE:

March 30, 2022

To:

Planning Commission

FROM:

Jennifer Dimsho, AICP, Associate Planner Jacob A. Graichen, AICP, City Planner

APPLICANT:

Nacia Bonilla

OWNER:

City of St. Helens

ZONING:

General Residential, R5

LOCATION:

Vacant lot on S. 10th Street north of the property addressed as 484 S. 10th Street;

4N1W-4DA-1200

PROPOSAL:

Variance for a reduced front yard (setback)

SITE INFORMATION / BACKGROUND

In 2019, the City completed a public storm drainage project which relocated a storm line on the subject property which used to bisect the property diagonally down the middle, approximately. The City rerouted the storm line to more closely followed the north/south and east/west property lines of the subject property, leaving a larger developable footprint. The City is currently still the owner of the subject property, but the City Council has authorized the sale of the surplus property. As of the date of the staff report, the sale has not yet occurred. The City also owns the lot immediately to the south (it is double lot).

The site is a standard 58' x 100' undeveloped, relatively flat lot. It currently has a cyclone fence on three sides around the outer perimeter.





Left: The subject property is the lot without the tree. A pump station which is no longer active is located on the far right of the photo.

Right: Subject property is on the left. Shared lot line between the two City-owned is pictured where the manhole is located, and where the storm mainline runs to the back of the property.

V.3.22 Staff Report

PUBLIC HEARING & NOTICE

Public hearing before the Planning Commission: April 12, 2022

Notice of this proposal was sent to surrounding property owners within 100 feet of the subject property on March 21, 2022 via first class mail. Notice was sent to agencies by mail or e-mail on the same date.

Notice was published on March 30, 2022 in The Chronicle newspaper.

APPLICATION COMPLETENESS

This application was originally received and deemed complete on March 8, 2022. The 120-day rule (ORS 227.178) for final action for this land use decision is June 6, 2022.

AGENCY REFERRALS & COMMENTS

As of the date of this staff report, no relevant agency comments have been received.

APPLICABLE CRITERIA, ANALYSIS & FINDINGS

DISCUSSION:

The applicant has requested a reduced front yard (setback) from the required 20 feet to 16 feet.

CRITERIA:

SHMC 17.108.050 (1) - Criteria for granting a Variance

- (a) The proposed variance will not be significantly detrimental in its consequence to the overall purposes of this code, be in conflict with the applicable policies of the comprehensive plan, to any other applicable policies and standards of this code, and be significantly detrimental in its consequence to other properties in the same zoning district or vicinity;
- (b) There are special circumstances that exist which are peculiar to the lot size or shape, topography or other circumstances over which the applicant has no control, and which are not applicable to other properties in the same zoning district;
- (c) The use proposed will be the same as permitted under this code and city standards will be maintained to the greatest extent that is reasonably possible while permitting some economic use of the land:
- (d) Existing physical and natural systems, such as but not limited to traffic, drainage, dramatic landforms, or parks, will not be adversely affected any more than would occur if the development were located as specified in the code; and
- (e) The hardship is not self-imposed and the variance requested is the minimum variance which would alleviate the hardship.

The Commission needs to find all these criteria (a) - (e) are met in order to approve the variance

FINDINGS:

V.3.22 Staff Report 2 of 4

(a) This criterion requires a finding that the variance will not be detrimental.

- See applicant's narrative.
- Staff comments: There is 22' from the front property line and the developed roadway of S. 10th Street. Reducing the front setback from 20' to 16' will still leave 38' from the structure of the house to the roadway. The Commission can find that this variance will not be significantly detrimental in its consequence to other properties in the same zoning district or vicinity since there will be ample space between the house and the road.



Subject front property line is marked with two stakes pictured above. There is 22' measured from the front property line to the developed S. 10th Street roadway. The cyclone fence along the front property line is built within the right-of-way.

(b) The criterion requires a finding that there are special and unique circumstances.

- See applicant's narrative. The applicant details how much of the 5,800 sq. ft. lot is impacted by the public storm easement (1,488 sq. ft. total and 481 sq. ft. of the buildable area).
- Staff comments: This property has a storm mainline which impacts the developable area in the rear of the property. If this were not the case, the applicant would not need the variance. This is demonstrated by Exhibit G of their narrative (the last page). The Commission can find that this required storm line easement is a special and unique circumstance of this subject property of which the applicant has no control.

(c) This criterion prohibits a use variance and requires a finding that the applicable standards are maintained to the greatest extent that is reasonably possible.

- See applicant's narrative.
- Staff comments: The Commission can find that the variance is not a use variance.
- Although this variance request is for a bedroom, there are other code exceptions which allow similar 4-foot setback reductions in the front yard. SHMC 17.64.050 (3) and (4) allow for setback projections into required yards for certain architectural features like

V.3.22 Staff Report 3 of 4

- porches, decks, or balconies by up to 4 feet, provided that the yard is not reduced to less than 3 feet. These projection exceptions do not normally apply to enclosed floor space, but this request is numerically consistent with other exceptions allowed by the code.
- Also note that if this variance is approved with a 16-foot front yard (setback), projections into the required yard (as allowed by Chapter 17.64 SHMC) would be allowed 4 feet into that.
- SHMC 17.108.050 (4) allows a reduction in yard requirements by 20% without a variance provided that the reduction of the yard is for the enlargement of remodeling of an existing principal building and that the garage or carport setback to the front property line remains consistent with the required zoning district's setback. The applicant's request is for a 20% setback reduction (4 feet) for a bedroom. Although the applicant is not remodeling an existing dwelling, the amount of this variance request is in line with other code exceptions allowed by the code.
- It is common for front yards to be used for off-street parking. The setback variance is only for a small portion of the front yard, and still allows ample space on the lot for the required off-street parking.
- The Commission can find that the standards are being maintained to the greatest extent that is reasonable possible.

(d) This criterion requires a finding that existing physical and natural systems will not be adversely affected as a result of the requested Variance.

- See applicant's narrative.
- Staff comment: The applicant will be required to connect to the public storm with a private lateral with any future development. There are no known anticipated impacts to existing physical and natural systems as a result of the front yard setback reduction.

(e) This criterion requires a finding that the variance issue is not self-imposed and that the variance is the minimum necessary to alleviate the hardship.

- See applicant's narrative.
- Staff comment: The applicant did not build the public storm line which has impacted the building envelope of the lot. The variance is not self-imposed.

CONCLUSION & RECOMMENDATION

Based upon the facts and findings herein, staff recommends approval of this Variance to allow a 16' front yard (setback) with the following conditions:

- 1. This Variance approval is valid for a limited time pursuant to SHMC 17.108.040.
- 2. Garage/carport shall still meet the 20' yard requirement.
- 3. Owner/applicant and their successors are still responsible to comply with the City Development Code (SHMC Title 17), except for the Variance granted herein.

Attachments: Applicant's Narrative (31 pages)

V.3.22 Staff Report 4 of 4

South 10th Street Property

Application for Front Yard Setback Variance

for Consideration of the City of Saint Helens Planning Commission April 12th, 2022



Prepared by:
Nacia Bonilla
naciabonilla@gmail.com
Phone: (971) 303-8843

City	∕ of	St.	Helens	Case	File	#	

South 10th Street Property

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LIST OF EXHIBITS

A Transportation System Plan Maps

B Assessor's Map 040104DA

C Title Report

D Comprehensive Plan & Map

E Stormwater, Sewer, and Water Improvement Map

F Proposed Site Plan Exhibit

APPLICATION AND SUBJECT PROPERTY SUMMARY

Prop	perty Ownership				
Property Owner	City of St Helens 265 Strand Street St. Helens, Oregon 97051				
Applicant	Nacia Bonilla 12285 NW Cornell Rd Portland, OR 97229 Phone: 971.303.8843 Email: naciabonilla@gmail.com				
Tax Assessment Details					
Tax Lot Number	4104-DA-01200 / Lot 5, Block 83				
Tax Lot Size	5,800 SF				

Site Address	No Situs				
	Political Boundaries				
City	St. Helens				
County	Columbia County				
P	Planning Information				
Zoning Designation	R5				
Comprehensive Plan Designation	GR				
Overlay District	None				
Special Plan Area	None				
Citizen participation Organization	None				
Urban Growth Boundary	Inside				
Y Er	nvironmental Findings				
Flood Plain (FEMA 100 yr.)	Outside				
Watershed	Multnomah Channel (HUC12)				
Significant Natural Resource	None				
· · · · · · · · · · · · · · · · · · ·	Service Providers				
Fire Protection	Columbia River Fire & Rescue				
School District	St. Helens School District				
Sewer	City of St. Helens				
Water	City of St. Helens				
Sanitary Hauler	Hudson Garbage & Recycling Service				

PROJECT OVERVIEW

This Application proposes a 1,993 SF single family dwelling located on the 5,800 SF subject property located to the northeast of the intersection of South 10th and Plymouth Streets in the City of St. Helens, Columbia County, Oregon. The subject property is identified as Tax Lot 100 of Tax Map 1N222AB.

The proposed development sits on an existing single interior lot zoned R5 and will take private access off South 10th Street. The applicant plans to develop a future 269 SF Accessory Dwelling Unit at the rear of the lot.

CHAPTER 17.108 VARIANCES

17.108.050 Criteria for granting a variance.

- (1) The commission shall approve, approve with conditions, or deny an application for a variance based on finding that the following criteria are satisfied:
- (a) The proposed variance will not be significantly detrimental in its consequence to the overall purposes of this code, be in conflict with the applicable policies of the comprehensive plan, to any other applicable policies and standards of this code, and be significantly detrimental in its consequence to other properties in the same zoning district or vicinity;

Response: As per SHMC 17.108.050 (1) (a), the proposed site has a Comprehensive Plan designation of GR (General Residential), and underlying base zone of R5. (See Exhibit D and Figure 1 Page 5.) The request for variance has no significant detrimental impact as it relates to the policies laid out in the "City of Saint Helens Comprehensive Plan – ORD 2980" (and subsequent plan amendments). The application compliments the Comprehensive Plan's "B. Specific Land Use Goals And Policies", more specifically, policies (2) and (5) of the section titled "General Residential Categories and Policies" by encouraging the infill of single-family housing development as permitted within the R5 residential zoning district.

If the applicant's proposal is accepted, Policy (1) to improve the Right of Way per the City's local right of way standards will be addressed during the building permit application process.

Finally, the applicant's proposal has no known applicability to and causes no adverse impact to the remaining Policies outlined in the City's Comprehensive Plan or subsequent amendments.

(b) There are special circumstances that exist which are peculiar to the lot size or shape, topography or other circumstances over which the applicant has no control, and which are not applicable to other properties in the same zoning district;

Response: As per SHMC 17.108.050 (1) (b), the subject property is 5,800 SF lot encumbered by 1,448 SF stormwater easement, which occupies 481 SF of the total buildable area. The easement size and location have considerable impact on the buildable area of the lot as compared with adjacent properties within the same zoning district which are only encumbered by the drainage easement in the non-buildable rear yard setback area. (See Exhibit E.)

Figure 1:

2. GENERAL RESIDENTIAL CATEGORY GOALS AND POLICIES

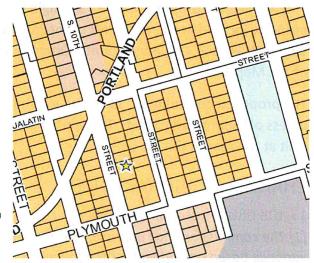
Goals

To create conditions suitable for higher concentrations of people in proximity to public services, shopping, transportation and other conveniences.

Policies:

It is the policy of the City of St. Helens to:

- Require undeveloped public ways of record to be improved to applicable
 City Standards as a condition to the issuance of building permits for lots
 that front these ways.
- Encourage the infilling of areas presently undeveloped due to topographical limitations to achieve a more efficient use of the land.
- Allow for the convenient location of grocery stores by the conditional use process.
- Develop rules for multi-family dwellings which are consistent with Housing Policies.
- Designate General Residential lands as R-5, General Residential or AR, Apartment Residential on the City Zoning Map.





(c) The use proposed will be the same as permitted under this code and city standards will be maintained to the greatest extent that is reasonably possible while permitting some economic use of the land;

Response: As per SHMC 17.108.050 (1) (c), the applicant proposes a new single family dwelling unit and has future plans to build a 269 SF Accessory Dwelling Unit at the rear of the lot. The proposed development would be allowed within the R5 zone without the need for a variance if the easement did not encumber the property as demonstrated in the attached "Preliminary Site Plan" and "Permittable Density Exhibits." (See Exhibit F)

(d) Existing physical and natural systems, such as but not limited to traffic, drainage, dramatic landforms, or parks, will not be adversely affected any more than would occur if the development were located as specified in the code; and

Response: As per SHMC 17.108.050 (1) (d), the requested variance is to allow for a reduced setback in the required 20-foot front yard to allow for proposed residential development of an interior lot along South 10th Street, a local road. "Visual Clearance Areas", as defined by SHMC Chapter 17.76, applies to local roads but does not apply to interior lots, and therefore no clearance area will be affected by the proposal.

The City of St. Helen's 2011 Transportation System Plan categorizes South 10th Street as a City "Local Street" and does not identify any future need for a change in designation. (See Exhibit A.) SHMC 17.152.030 (5)(a)(i) identifies minimum Right of Way width for Local Roads as 50'; given this, it is reasonable to assume the current right of way width of 90 feet and pavement width of 35 feet foot along South 10th Street is more than adequate to serve existing and future traffic needs. (See Exhibits B and G.)

The proposed garage and driveway will maintain the R5 zone 20-foot front yard setback thereby avoiding any negative impact to traffic caused by parking on the site. The driveway depth is final however the location shown on the Exhibit is not final, final driveway configuration shall be designed in accordance with the City's Engineering Design Guidelines and Community Development and applicable Community Development Code standards.

Drainage of the proposed development shall be shall be designed in accordance with the City's Engineering Design Guidelines and Community Development and applicable Community Development Code standards. The applicant's development proposal does not seek an increase in lot coverage beyond what is allowed in the R5 zone, therefore there are no potential adverse impacts to the City's Adopted Stormwater Infrastructure Plan. (See Exhibit F.)

The site does not contain, nor is it directly adjacent to any dramatic landforms or parks. (See Figures 2 and 3 below.)

Figure 2:

Parks

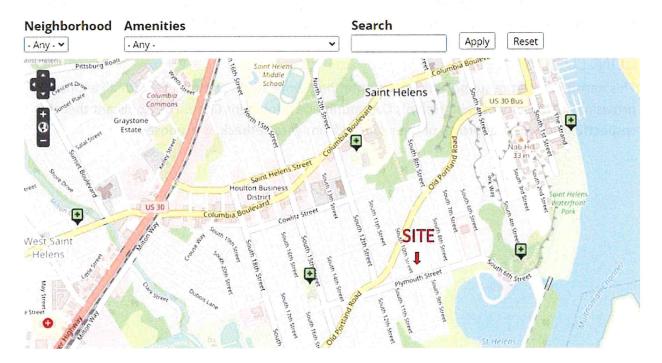


Figure 3:

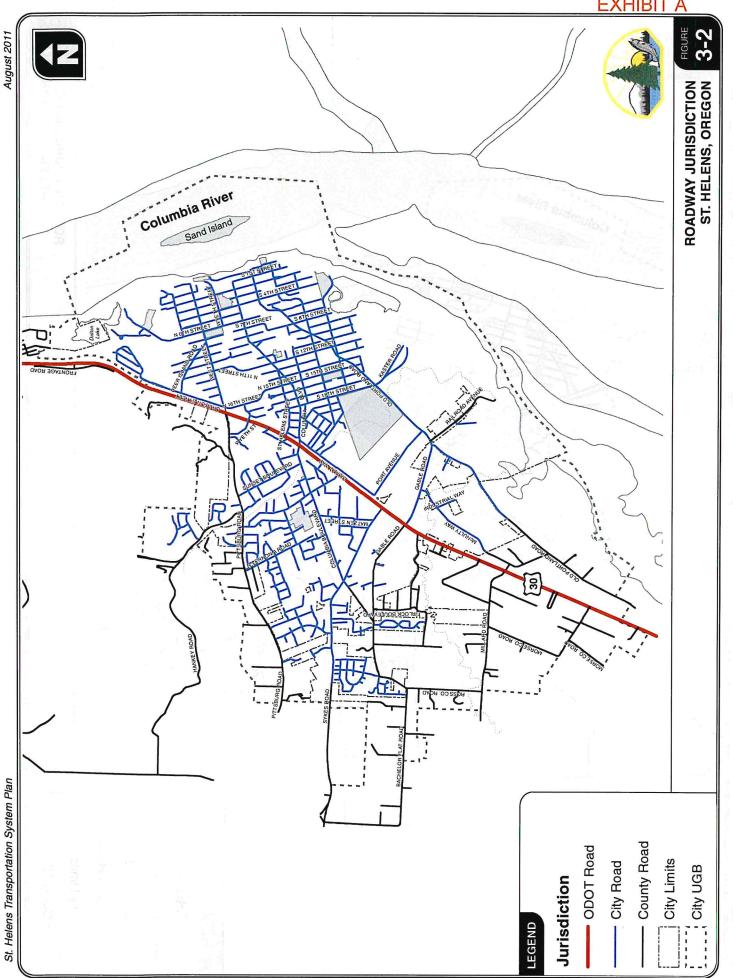


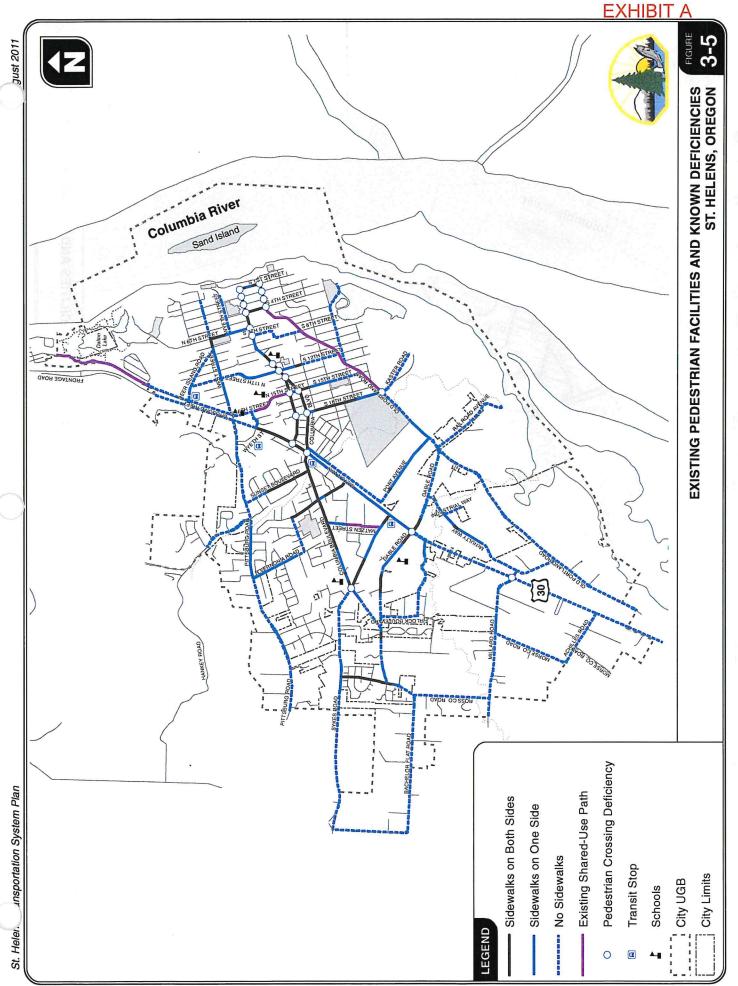
(e) The hardship is not self-imposed and the variance requested is the minimum variance which would alleviate the hardship.

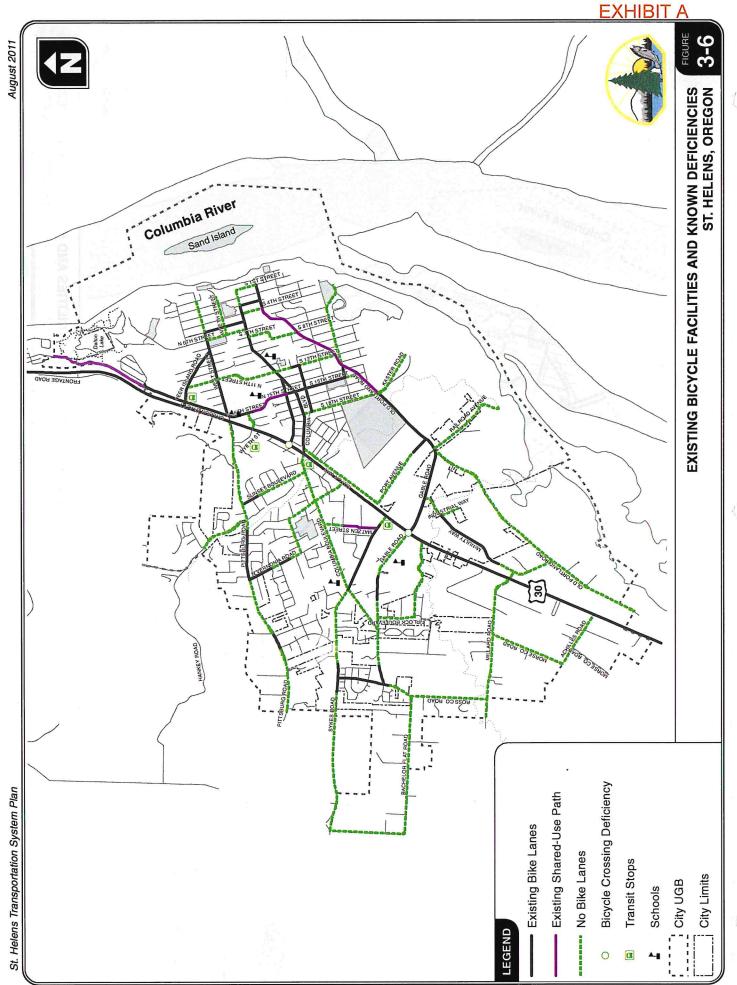
Response: As per SHMC 17.108.050 (1) (e), the hardship is not a self-imposed condition and is caused by a utility line easement which encumbers 481 SF of the site's overall buildable area. The applicant seeks a 20% reduced front yard setback along the west wall of proposed bedroom space. The proposed building would occupy the minimum 54 SF of the front yard setback area to accommodate proposed development. (See Exhibit F.)

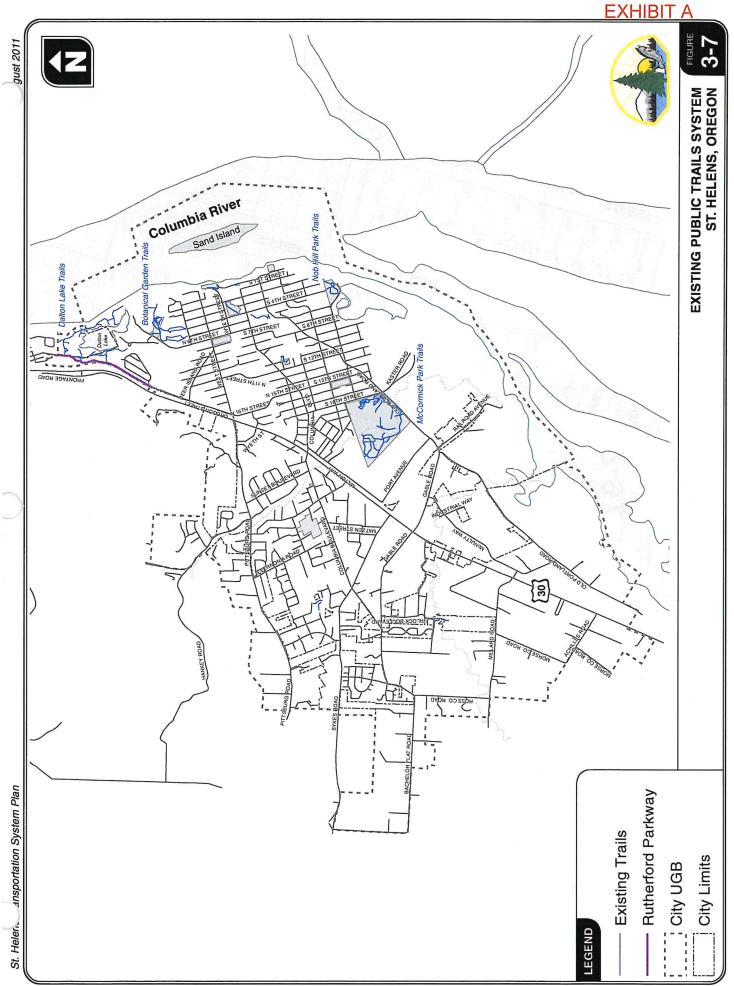
CONCLUSION

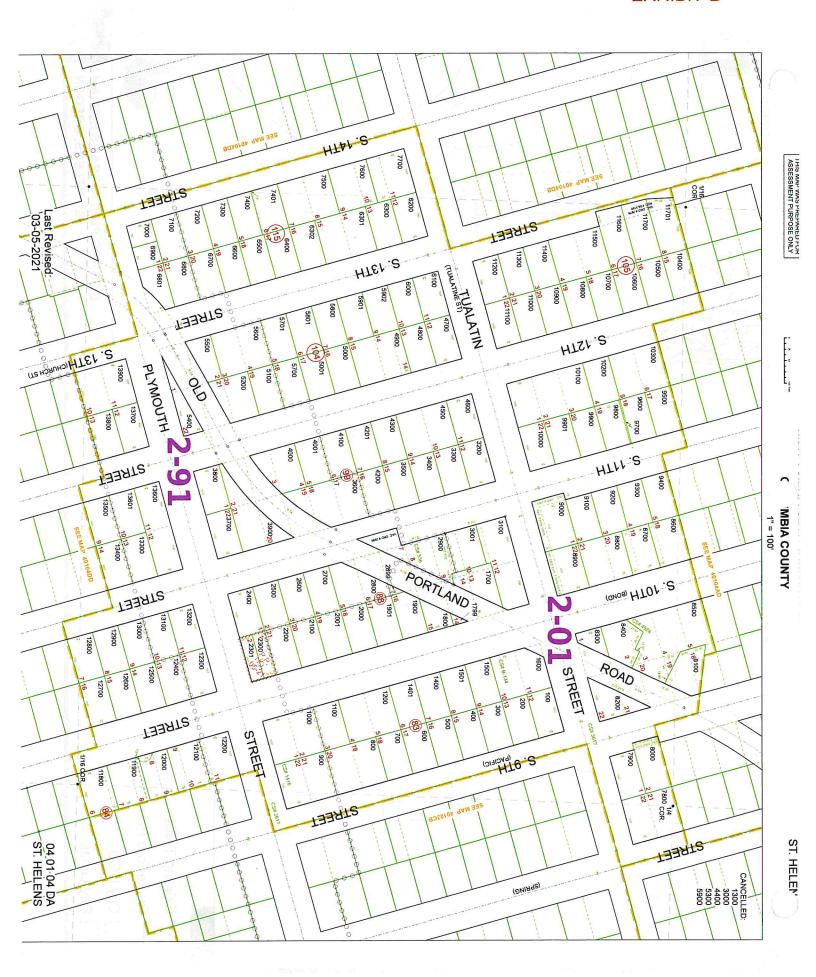
This narrative and the supporting documentation demonstrate compliance with all applicable provisions of the City of Saint Helen's Community Development Code. The Applicant thereby respectfully requests approval of the reduced front yard setback as proposed.













PRELIMINARY REPORT

In response to the application for a policy of title insurance referenced herein Ticor Title Company of Oregon hereby reports that it is prepared to issue, or cause to be issued, as of the specified date, a policy or policies of title insurance describing the land and the estate or interest hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an exception herein or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations or Conditions of said policy forms.

The printed Exceptions and Exclusions from the coverage of said policy or policies are set forth in Exhibit One. Copies of the policy forms should be read. They are available from the office which issued this report.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby.

The policy(s) of title insurance to be issued hereunder will be policy(s) of Chicago Title Insurance Company, a/an Florida corporation.

Please read the exceptions shown or referred to herein and the Exceptions and Exclusions set forth in Exhibit One of this report carefully. The Exceptions and Exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects and encumbrances affecting title to the land.

This preliminary report is for the exclusive use of the parties to the contemplated transaction, and the Company does not have any liability to any third parties nor any liability until the full premium is paid and a policy is issued. Until all necessary documents are placed of record, the Company reserves the right to amend or supplement this preliminary report.

Countersigned

Lei John L

Printed: 09.15.21 @ 08:43 AM OR-TT-FTCS-02743.470708-SPS1-21-360421006874



2534 Sykes Road, Ste C, St Helens, OR 97051 (503)397-3537 FAX (503)397-4851

PRELIMINARY REPORT

ESCROW OFFICER: Heather Boggs

ORDER NO.: 360421006874

Heather.Boggs@ticortitle.com

Supplement 1: Upd #6

503-397-3537

TITLE OFFICER:

Lori Johnston

TO: Ticor Title Company of Oregon 2534 Sykes Road, Ste C St Helens, OR 97051

ESCROW LICENSE NO.: 850600251 OWNER/SELLER:

City of St. Helens

BUYER/BORROWER:

Alex W. Bonilla and Nacia S. Bonilla

PROPERTY ADDRESS: Bare Land on S 10th Street (City of St Helens, Lot 5), Saint Helens, OR 97051

EFFECTIVE DATE: September 10, 2021, 08:00 AM

1. THE POLICY AND ENDORSEMENTS TO BE ISSUED AND THE RELATED CHARGES ARE:

	<u>AMOUNT</u>	<u>PREMIUM</u>
ALTA Owner's Policy 2006	\$ 66,000.00	\$ 348.00
Owner's Standard		
ALTA Loan Policy 2006	64,000.00	\$ 203.00
Extended Lender's		
Proposed Insured: Umpqua Bank		
OTIRO 209.10-06 - Restrictions, Encroachments, Minerals - Current		\$ 100.00
Violations (ALTA 9.10-06)		
OTIRO 222-06 - Location (ALTA 22-06)		\$ 0.00
OTIRO 208.1-06 - Environmental Protection Lien (ALTA 8.1-06)		\$ 0.00
OTIRO 64 - Foundation		\$ 50.00
OTIRO 70 - Statutory Construction Lien		\$ 200.00
OTIRO 66 - Elimination of Exceptions Foundation		\$ 50.00
OTIRO 66 - Elimination of Exceptions Liens		\$ 50.00
Government Lien Search		\$ 25.00

THE ESTATE OR INTEREST IN THE LAND HEREINAFTER DESCRIBED OR REFERRED TO COVERED BY THIS REPORT IS:

A Fee

3. TITLE TO SAID ESTATE OR INTEREST AT THE DATE HEREOF IS VESTED IN:

City of St. Helens, a municipal corporation

4. THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE CITY OF SAINT HELENS, COUNTY OF COLUMBIA, STATE OF OREGON, AND IS DESCRIBED AS FOLLOWS:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT C

Order No.: 360421006874

Supplement 1: Upd #6

EXHIBIT "A"Legal Description

Lot 5, Block 83, CITY OF ST. HELENS, Columbia County, Oregon.

Order No.: 360421006874 Supplement 1: Upd #6

AS OF THE DATE OF THIS REPORT, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN THE POLICY FORM WOULD BE AS FOLLOWS:

GENERAL EXCEPTIONS:

- 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; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2. Any facts, rights, interests or claims, which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
- 3. Easements, or claims of easement, which are not shown by the Public Records; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water.
- 4. Any encroachment (of existing improvements located on the Land onto adjoining land or of existing improvements located on adjoining land onto the subject Land), encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the subject Land.
- 5. Any lien or right to a lien for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the Public Records.

SPECIFIC ITEMS AND EXCEPTIONS:

- 6. City Liens, if any, in favor of the City of St. Helens. None found as of September 15, 2021.
- 7. Property taxes in an undetermined amount, which are a lien but not yet payable, including any assessments collected with taxes to be levied for the fiscal year 2021-2022.
- 8. The subject property is under public, charitable, fraternal, or religious organization ownership and is exempt from ad valorem taxation. Any change in ownership prior to delivery of the assessment roll may result in tax liability.

Tax Account No.:

28878

Map No.:

4N1W04-DA-01200

- 9. Rights of the public to any portion of the Land lying within the limits of public roads, streets or highways.
- 10. Easement(s) for the purpose(s) shown below and rights incidental thereto, as granted in a document:

Granted to:

City of St. Helens

Purpose:

Right of way for city sewer and drain pipe(s)

Recording Date:

March 18, 1971

Recording No:

Book 180, page 607

Affects:

Along the West line

11. Please be advised that our search did not disclose any open Deeds of Trust of record. If you should have knowledge of any outstanding obligation, please contact the Title Department immediately for further review prior to closing.

Preliminary Report

Order No.: 360421006874 Supplement 1: Upd #6

12. NOTE: The following are required when a principal to the proposed transaction is an instrumentality of the state, such as a municipality, a county or other governmental body:

 Certification, with supporting documentation, that the board or other governing authority of the governmental

body has approved the transaction in accordance with applicable practices, procedures, rules, ordinances

and statutes.

- Certification that a named person or persons, identified by name and position, are authorized to act on behalf of the governmental body in the proposed transaction.
- Verification of the current legal name and good standing of the governmental body when it is a local governmental body other than a city or county.
- 13. Any encroachment (of existing improvements located on the subject Land onto adjoining land or of existing improvements located on adjoining land onto the subject Land), encumbrance, violation, variation or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey of the subject Land.

The Company will require an inspection of the premises, and this exception may be eliminated or limited as a result thereof.

- 14. Note: We find no Notice of Completion recorded on said Land.
- 15. Facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.

To remove this item, the Company will require an affidavit and indemnity on a form supplied by the Company.

16. Any lien or right to a lien for services, labor, material, equipment rental or workers compensation heretofore or hereafter furnished, imposed by law and not shown by the public records.

To remove this item, the Company will require an affidavit and indemnity on a form supplied by the Company.

ADDITIONAL REQUIREMENTS/NOTES:

A. Note: There are no matters against the party(ies) shown below which would appear as exceptions to coverage in a title insurance product:

Parties: Alex W. Bonilla and Nacia S. Bonilla

- B. Notice: Please be aware that due to the conflict between federal and state laws concerning the cultivation, distribution, manufacture or sale of marijuana, the Company is not able to close or insure any transaction involving Land that is associated with these activities.
- C. Note: There are NO conveyances affecting said Land recorded within 24 months of the date of this report.
- D. In addition to the standard policy exceptions, the exceptions enumerated above shall appear on the final 2006 ALTA Policy unless removed prior to issuance.

Order No.: 360421006874 Supplement 1: Upd #6

E. Note: Effective January 1, 2008 Chapter 864, Oregon Laws 2007 mandates withholding of Oregon income taxes from sellers who do not continue to be Oregon residents or quality for an exemption. Please read the Information for Sellers flyer that accompanies this report. Unless the seller completes a form qualifying him/her for a lesser amount or an exemption, escrow may be required by law to withhold 4% of the sale price and forward it to the Oregon Department of Revenue.

- F. Note: No utility search has been made or will be made for water, sewer or storm drainage charges unless the City/Service District claims them as liens (i.e. foreclosable) and reflects them on its lien docket as of the date of closing. Buyers should check with the appropriate city bureau or water service district and obtain a billing cutoff. Such charges must be adjusted outside of escrow.
- G. Recording Charge (Per Document) is the following:

County First Page Each Additional Page

Columbia \$91.00 \$5.00

Note: When possible the company will record electronically. An additional charge of \$5.00 applies to each document that is recorded electronically.

RECORDING CHARGES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

ANY ADDITIONAL FEES CHARGED BY THE COLUMBIA COUNTY RECORDING CLERK FOR NONCONFORMING DOCUMENTS WILL BE BILLED SEPARATE FROM THE ABOVE DESCRIBED FEES.

All recording packages for Columbia County property should be sent to:

Ticor Title Company Attn: Recorder 1433 SW Sixth Ave. Portland, Oregon 97201

To release a recording please email ColumbiaCountyRecordings@ticortitle.com

- H. THE FOLLOWING NOTICE IS REQUIRED BY STATE LAW: YOU WILL BE REVIEWING, APPROVING AND SIGNING IMPORTANT DOCUMENTS AT CLOSING. LEGAL CONSEQUENCES FOLLOW FROM THE SELECTION AND USE OF THESE DOCUMENTS. YOU MAY CONSULT AN ATTORNEY ABOUT THESE DOCUMENTS. YOU SHOULD CONSULT AN ATTORNEY IF YOU HAVE QUESTIONS OR CONCERNS ABOUT THE TRANSACTION OR ABOUT THE DOCUMENTS. IF YOU WISH TO REVIEW TRANSACTION DOCUMENTS THAT YOU HAVE NOT SEEN, PLEASE CONTACT THE ESCROW AGENT.
- Note: 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 a policy of title insurance is expressly modified by endorsement, if any, the Company does not insure dimensions, distances or acreage shown thereon.

EXHIBIT C

Order No.: 360421006874 Supplement 1: Upd #6

November 15th

J. NOTE: IMPORTANT INFORMATION REGARDING PROPERTY TAX PAYMENTS

Fiscal Year: July 1st through June 30th

Taxes become a lien on real property, but are not yet payable:

July 1st

Taxes become certified and payable (approximately on this date): October 15th

First one third payment of taxes is due:

Second one third payment of taxes is due: February 15th

Final payment of taxes is due: May 15th

Discounts: If two thirds are paid by November 15th, a 2% discount will apply.

If the full amount of the taxes are paid by November 15th, a 3% discount

will apply.

Interest: Interest accrues as of the 15th of each month based on any amount that is

unpaid by the due date. No interest is charged if the minimum amount is

paid according to the above mentioned payment schedule.

EXHIBIT ONE

2006 AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (06-17-06) **EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses that arise by reason of:

- 1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the Land;

 - (iii) the character, dimensions or location of any improvement erected on the land; (iii) the subdivision of land; or

 - (iv) environmental protection;
 - or the effect of any violation of these laws, ordinances or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
 2. Rights of eminent domain. This Exclusion does not modify or limit the coverage
- provided under Covered Risk 7 or 8.
- Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed or agreed to by the Insured Claimant;
 - (b) not known to the Company, not recorded in the Public Records at Date of Policy, but known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy:

- (c) resulting in no loss or damage to the Insured Claimant;
- (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
- (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
 Unenforceability of the lien of the Insured Mortgage because of the inability or failure
- of an Insured to comply with the applicable doing-business laws of the state where the Land is situated.
- 5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
- Any claim, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in the Covered Risk 13(b) of this policy.
- 7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage.

SCHEDULE B - GENERAL EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

- 1. 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; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- Facts, rights, interests or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
- Easements, or claims of easement, not shown by the Public Records; reservations or exceptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water.
- 4. 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. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
- Any lien for services, labor or material heretofore or hereafter furnished, or for contributions due to the State of Oregon for unemployment compensation or worker's compensation, imposed by law and not shown by the Public Records.

2006 AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (06-17-06) **EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses that arise by reason of:

- 1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the Land;

 - (ii) the character, dimensions or location of any improvement erected on the land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection;
 - or the effect of any violation of these laws, ordinances or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
 - (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
- Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
- Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed or agreed to by the Insured Claimant;

- (b) not known to the Company, not recorded in the Public Records at Date of Policy, but known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
- (c) resulting in no loss or damage to the Insured Claimant;
- (d) attaching or created subsequent to Date of Policy (however, this does not modify
 or limit the coverage provided under Covered Risk 9 and 10); or
 (e) resulting in loss or damage that would not have been sustained if the Insured
- Claimant had paid value for the Title.
- 4. Any claim, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws, that the transaction creating the lien of the Insured
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in the Covered Risk 9 of this policy.
- 7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the deed or other instrument of transfer in the Public Records that vests Title as shown in Schedule A.

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage.

SCHEDULE B - GENERAL EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

- 1. 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; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
- 2. Facts, rights, interests or claims which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
- Easements, or claims of easement, not shown by the Public Records; reservations or exceptions in patents or in Acts authorizing the issuance thereof, water rights, claims or title to water.
- 4. 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. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
- Any lien for services, labor or material heretofore or hereafter furnished, or for contributions due to the State of Oregon for unemployment compensation or worker's compensation, imposed by law and not shown by the Public Records.

WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice. If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- NEVER RELY on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- ALWAYS VERIFY wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. Obtain the number of relevant parties to the transaction as soon as an escrow account is opened. DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- USE COMPLEX EMAIL PASSWORDS that employ a combination of mixed case, numbers, and symbols. Make your
 passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same
 password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation:

http://www.fbi.gov

Internet Crime Complaint Center:

http://www.ic3.gov

FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE

Effective January 1, 2021

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, "FNF," "our," or "we") respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary's website and this Privacy Notice does not apply.

Collection of Personal Information

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver's license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Browsing Information

FNF automatically collects the following types of Browsing Information when you access an FNF website, online service, or application (each an "FNF Website") from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics

<u>Cookies</u>. When you visit an FNF Website, a "cookie" may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

<u>Web Beacons</u>. We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

<u>Do Not Track.</u> Currently our FNF Websites do not respond to "Do Not Track" features enabled through your browser.

<u>Links to Other Sites</u>. FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and others' products and services, jointly or independently.

When Information Is Disclosed

We may disclose your Personal Information and Browsing Information in the following circumstances:

- · to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to
 use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law. We may share your Personal Information with affiliates (other companies owned by FNF) to directly market to you. Please see "Choices with Your Information" to learn how to restrict that sharing.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information

If you do not want FNF to share your information among our affiliates to directly market to you, you may send an "opt out" request as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you without your consent.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

<u>For California Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (https://fnf.com/pages/californiaprivacy.aspx) or call (888) 413-1748.

<u>For Nevada Residents</u>: You may be placed on our internal Do Not Call List by calling (888) 934-3354 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

<u>For Oregon Residents</u>: We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

<u>For Vermont Residents</u>: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Information From Children

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do <u>not</u> collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

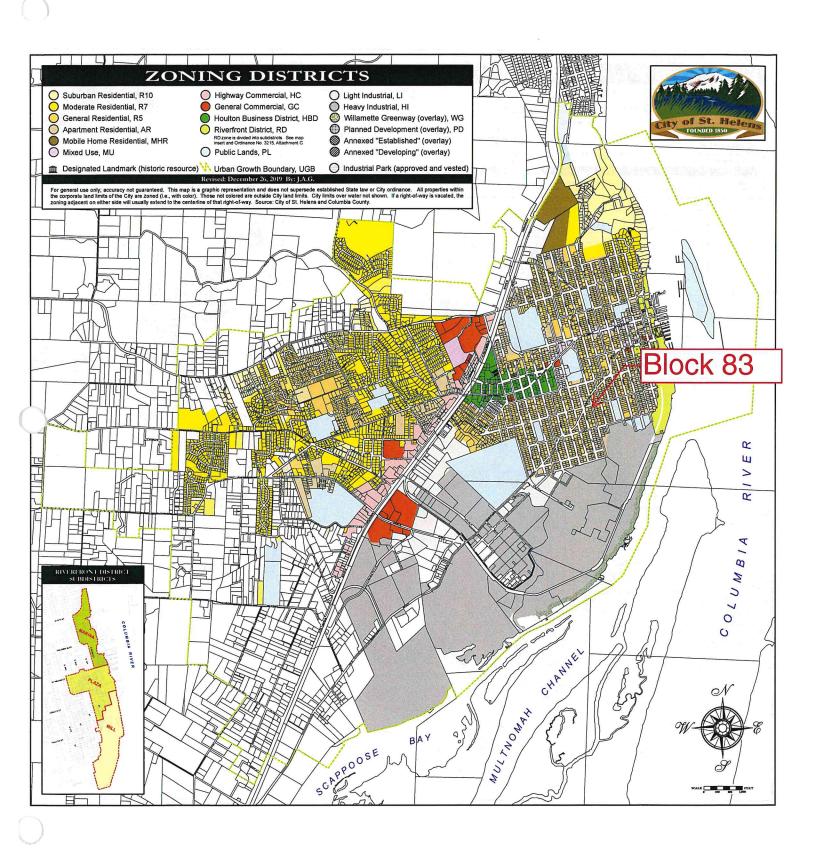
Your Consent To This Privacy Notice; Notice Changes; Use of Comments or Feedback

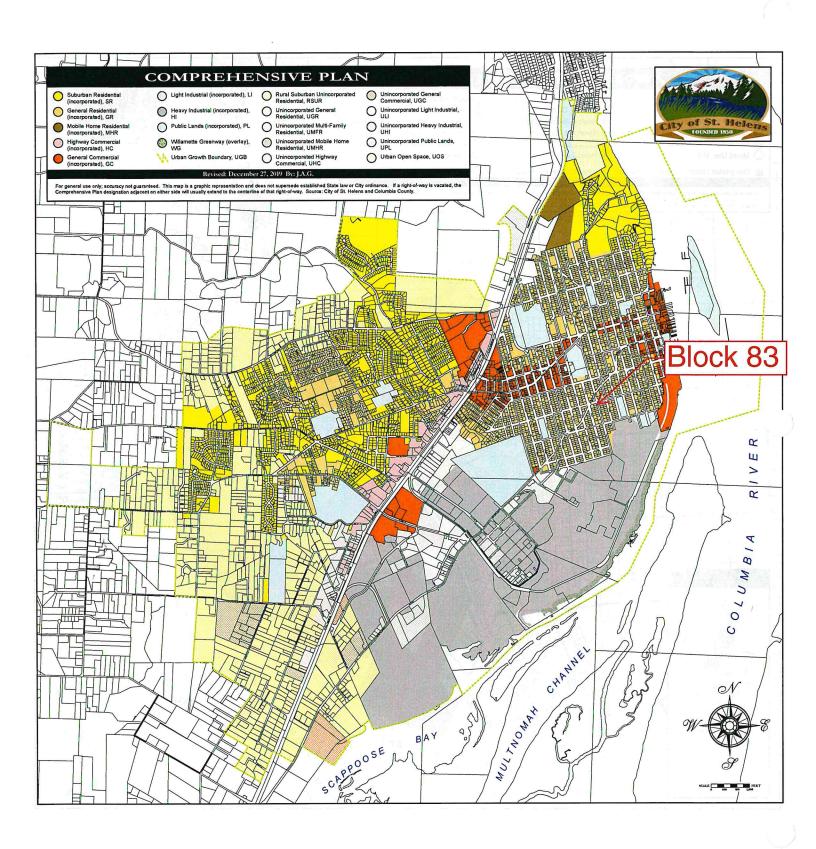
By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

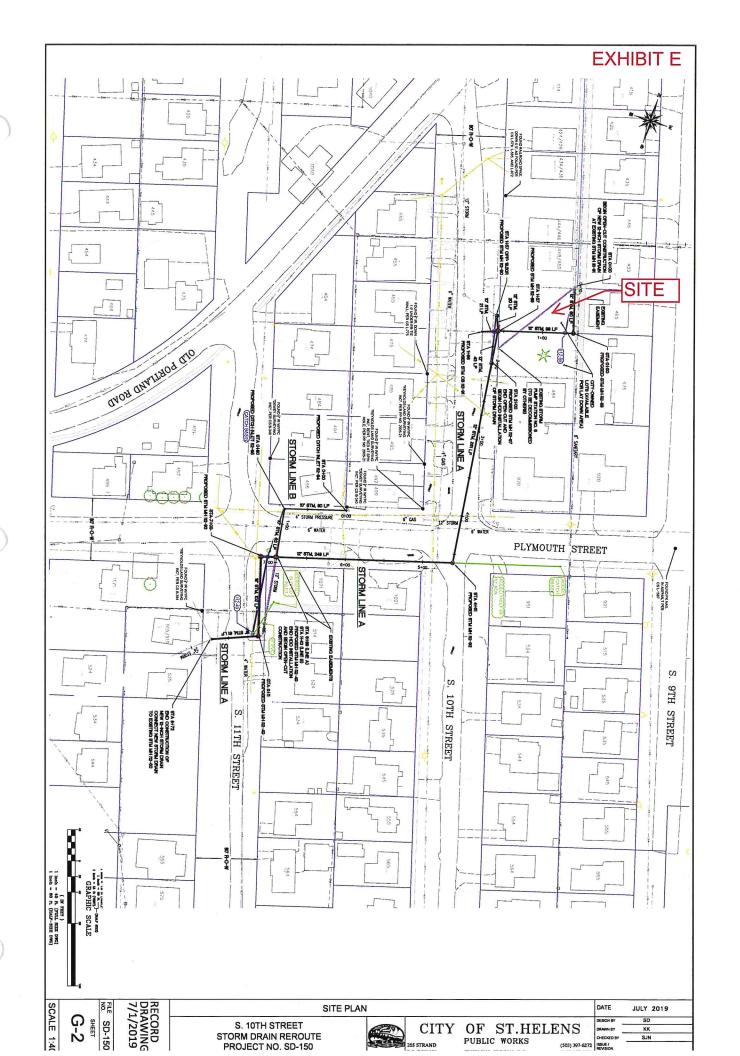
Accessing and Correcting Information; Contact Us

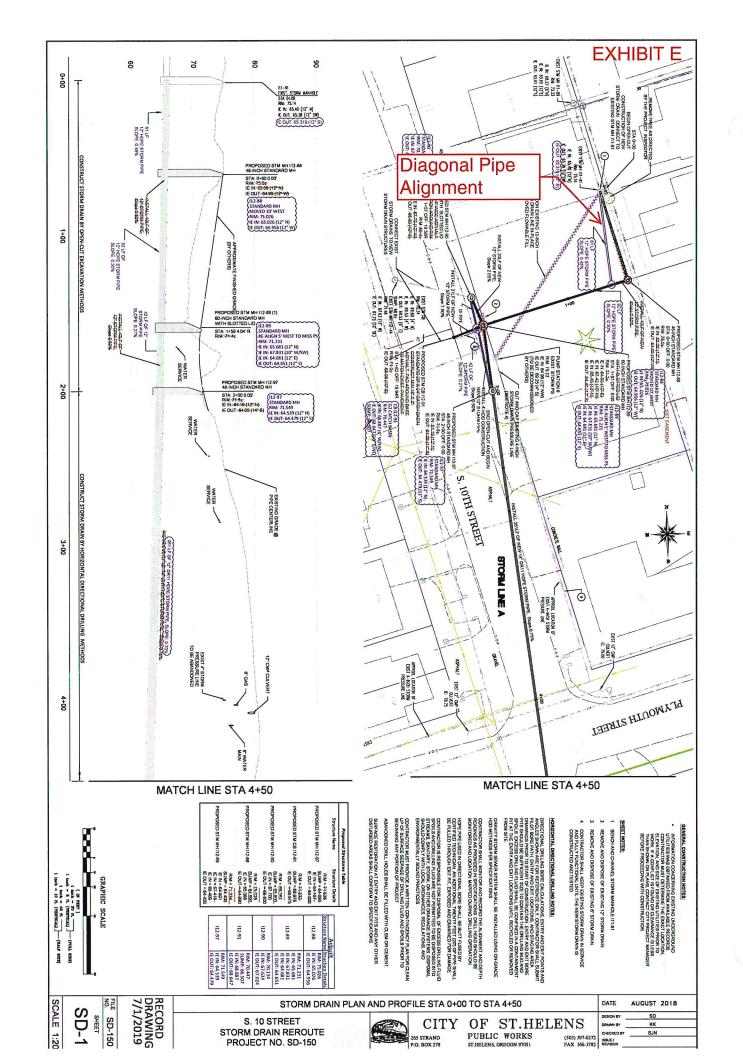
If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, visit FNF's Opt Out Page or contact us by phone at (888) 934-3354 or by mail to:

Fidelity National Financial, Inc. 601 Riverside Avenue, Jacksonville, Florida 32204 Attn: Chief Privacy Officer

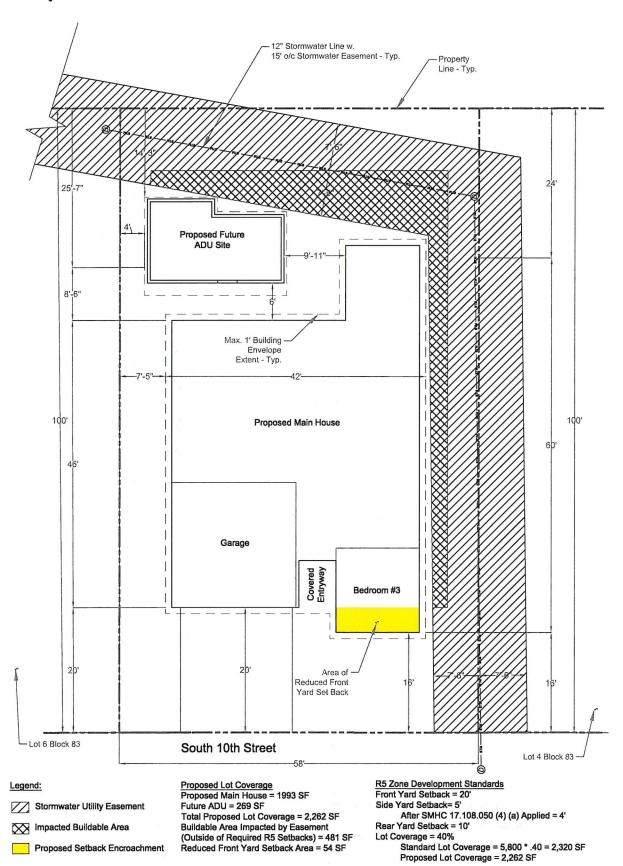








V.3.22 Site Plan



0 South 10th Street (Lot 5 Block 83) - St. Helens - Preliminary Site Plan

VEZZ SIKE PINN

