



AEGIS LAND TITLE GROUP

Aegis Land Title Group (PO)
1590 Bay Street
Port Orchard, WA 98366
Phone: (360) 874-2100

Commitment for Title Insurance

Our File No.: 2023-50625-PO

Seller Name: Michael P. McBride and Meredith R. McBride

Buyer Name:

Property Address Reference: 1108 Sidney Avenue, Bremerton, WA 98337

Thank you for your transaction, we look forward to serving you. Enclosed please find a copy of the Title Commitment for the above referenced transaction, which contains hyperlinks to all the relevant historical documents. You will also find a PDF copy of the historical documents for your convenience. If you have any questions pertaining to this information, please do not hesitate to contact us. We appreciate your business.

For a quick video on how to read your Title Commitment and what it means to you please go to: [How to Read Your Title Report](#)

*Local decision making. Local authority.
Local service. Nationally insured.*

**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

Order No.: 2023-50625-PO



Aegis Land Title Group (PO)
1590 Bay Street
Port Orchard, WA 98366
Phone: (360) 874-2100

Transaction Identification Data for reference only:

Issuing Agent: Aegis Land Title Group (PO)
Issuing Office: 1590 Bay Street, Port Orchard, WA 98366
Issuing Office's ALTA® Registry ID: 1141423
Commitment Number: 2023-50625-PO
Property Address: 1108 Sidney Avenue, Bremerton, WA 98337

Revision Number:

Escrow Company: Aegis Land Title Group – Escrow Officer: Jessica Adkins – Phone: (360) 874-2100 –

Email: jadkins@agltg.com

Title Officer: Cody Wallace – Phone: (360) 337-2000 – Email: cwallace@agltg.com

Customer Reference: McBride –

1. Effective Date: July 25th, 2023 at 8:00 AM

2. Policy to be issued:

(a) ALTA Homeowner's Policy
Rate Type:

Proposed Policy Amount:

Premium:

Tax:

Additional Fee:

Total:

\$TBD

\$0.00

\$

\$0.00

\$

Proposed Insured: **To Be Determined**

3. The estate or interest in the Land described or referred to in this Commitment is:
Fee Simple.

4. The Title is, at the Commitment Date, vested in:
Michael P. McBride and Meredith R. McBride, husband and wife

5. The Land is described as follows:
FOR LEGAL DESCRIPTION SEE EXHIBIT "A" HERETO ATTACHED.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; and Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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Schedule A

ALTA Commitment for Title Insurance Page 2 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

EXHIBIT A

Order No.: 2023-50625-PO

EXHIBIT "A"

Legal Description:

Lots 12, 13, and 14, Block 13, Reese's First Addition to Port Orchard United States Navy Yard, according to the plat recorded in Volume 2 of Plats, pages 1 and 2, records of Kitsap County, Washington.

Abbreviated Legal:

Lots 12, 13, & 14, Blk 13, Reese's 1st Addn to Port Orchard United States Navy Yard

Parcel No(s):

3797-013-012-0000

Purported Address: 1108 Sidney Avenue, Bremerton, WA 98337

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Exhibit A

ALTA Commitment for Title Insurance Page 3 of 12



**ALTA COMMITMENT FOR TITLE INSURANCE
SCHEDULE B PART I
Order No.: 2023-50625-PO**

REQUIREMENTS

All of the following Requirements must be met:

1. We e-record documents with the County. To expedite recording review, please scan your recording package and email to recording@agltg.com , prior to couriering or mailing the originals.

Please make excise tax and recording fees payable to Aegis Land Title Group.

Recording packages received with excise tax payable to the County will not be recorded the same day. [E-Recording Benefits](#) .

Recording fees charged by the County are billed as follows: Deeds - \$203.50 for the first page and \$1.00 for each additional page. Deeds of Trust - \$204.50 for the first page and \$1.00 for each additional page. Additionally, there is a \$4.65 e-recording surcharge per document.

E-RECORDING Cutoff Times Are as Follows:

JEFFERSON COUNTY:

EXCISE and NON-EXCISE is 4 PM, Monday-Friday

KITSAP COUNTY:

EXCISE is 4:00 PM, Monday-Thursday; EXCISE on FRIDAY is 11:30 AM.

NON-EXCISE is 4:30 PM, Monday-Thursday; NON-EXCISE on FRIDAY is 11:30 AM.

KING COUNTY:

EXCISE is 3:30 PM, Monday-Friday.

NON-EXCISE is 3:30 PM, Monday-Friday.

MASON COUNTY:

EXCISE is 3:45 PM, Monday-Friday.

NON-EXCISE is 4:00 PM, Monday-Friday.

PIERCE COUNTY:

EXCISE is 3:30 PM, Monday-Friday.

NON-EXCISE is 4:00 PM, Monday-Friday.

SNOHOMISH COUNTY:

EXCISE is 3:30 PM, Monday-Thursday; EXCISE on FRIDAY is 3:00 PM.

NON-EXCISE is 4:00 PM, Monday-Thursday; NON-EXCISE on FRIDAY is 3:30 PM.

THURSTON COUNTY:

EXCISE is 3:45 PM, Monday-Friday.

NON-EXCISE is 4:15 PM, Monday-Friday.

2. Effective January 1, 1997, and pursuant to amendment of Washington State Statutes relating to standardization of recorded documents, certain format and content requirements must be met (refer to RCW 65.04.045). Failure to comply may result in rejection of the document by the recorder or additional fees may be charged, subject to the Auditor's discretion.

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File No.: 2023-50625-PO

Schedule B I Requirements

ALTA Commitment for Title Insurance Page 4 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART I

Order No.: 2023-50625-PO

3. All of the following Requirements must be met:

The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.

- Pay the agreed amount for the estate or interest to be insured.
- Pay the premiums, fees, and charges for the Policy to the Company.
- Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized executed, delivered, and recorded in the Public Records.

4. The application identifies the land by a street address only. To prevent errors and to be certain that the proper land will appear on the documents and on the Policy of title insurance, the Company requires a legal description of the correct land approved by the parties to the transaction.

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Schedule B I Requirements

ALTA Commitment for Title Insurance Page 5 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART II

Order No.: 2023-50625-PO

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

GENERAL EXCEPTIONS

- A. Taxes or assessments which are not shown as existing liens by the public records.
- B. (i) Unpatented mining claims, (ii) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (iii) water rights, claims or title to water; whether or not the matter described (i), (ii) & (iii) are shown in the public records; (iv) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.
- C. Extended coverage exceptions as follows:
 - 1. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
 - 2. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
 - 3. Any encroachment, encumbrance, violation, variation, question of location, boundary and/or area; or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and shown by the Public Records.
 - 4. Any lien or right to a lien for services, labor, equipment or material not shown by the Public Records.
- D. Any service, installation, connection, maintenance, tap, capacity, construction or reimbursement charges for sewer, water, electricity or other utilities, or for garbage collection and disposal.
- E. 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.
- F. Any titles or rights asserted by anyone, including but not limited to persons, corporations, governments, or other entities, to tidelands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or gulf, or lands beyond the line of the harbor or bulkhead lines as established or changed by the United States Government, or riparian rights, if any.
- G. (a) General taxes not now payable; (b) special assessments and/or special levies, if any, that are not disclosed by the public records; (c) taxes or assessments that are not yet liens; (d) proceedings by a public agency that 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.

SPECIAL EXCEPTIONS FOLLOW

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File No.: 2023-50625-PO

Schedule B II Exceptions

ALTA Commitment for Title Insurance Page 6 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART II

Order No.: 2023-50625-PO

SPECIAL EXCEPTIONS

1. Restrictions, easements, dedications, and delineated matters contained on the face of the Plat of Reese's First Addition to Port Orchard United States Navy Yard, filed in Volume 2 of Plats, Page(s) 1 and 2, and as recorded on April 15, 1891 in the [official records](#) of Kitsap County, Washington, and any amendments thereto.
2. Easement and the terms and conditions thereof:
Purpose: Construction, maintenance, repair and continued existence of a fence
Affects: A portion of said premises
Recorded on June 1, 1973 as Instrument #1047463 in the [official records](#) of Kitsap County, Washington.

Assignment of Boundary Line Agreement and Fence Easement and the terms and conditions thereof:
Recorded on April 3, 1978 as Instrument #7804030063 in the [official records](#) of Kitsap County, Washington.
3. Assessments and/or LID's, if any, as may be levied by the City of Bremerton.
4. General taxes: First half due on or before April 30; Second half due on or before October 31:
Year: 2023
Amount Billed: \$3,536.06
Amount Paid: \$1,768.03
Amount Due: \$1,768.03, plus interest and penalty if delinquent
Tax Account No.: 3797-013-012-0000
Levy Code: 0010
Property Code: 11
Total Assessed Value: \$401,880.00
5. Deed of Trust and the terms and conditions thereof:
Grantor: Michael P. McBride and Meredith R. McBride, husband and wife
Trustee: Aegis Land Title Group dba Attorney's Title
Beneficiary: Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Fairway Independent Mortgage Corporation
Amount: \$383,113.00
Recorded on August 24, 2020 as Instrument #202008240379 in the [official records](#) of Kitsap County, Washington.
6. Title is to vest in persons not yet revealed and when so vested will be subject to matters disclosed by a search of the records against their names.
7. Owner's policy coverage to be verified through written instructions or a complete copy of the purchase and sale agreement should be submitted.

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Schedule B II Exceptions

ALTA Commitment for Title Insurance Page 7 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

SCHEDULE B PART II

Order No.: 2023-50625-PO

8. Payment of real estate excise tax pursuant to the authority of R.C.W. Chapter 82.45.060, if required.

The rate of real estate excise tax for properties which are not formally classified and specially valued as timberland or agricultural land is:

State portion:

- 1.60% on any portion of the sales price of \$525,000 or less;
- 1.78% on any portion of the sales price above \$525,000, up to \$1,525,000;
- 3.25% on any portion of the sales price above \$1,525,000, up to \$3,025,000;
- 3.50% on any portion of the sales price above \$3,025,000;

The rate of real estate excise tax for properties classified and specially valued as either timberland or agricultural land is subject to a flat rate of 1.78%. Please inquire with the Kitsap County Treasurer for a determination on the applicability of this flat fee.

An additional \$5.00 State Technology Fee must be included in all excise tax payments.

If the transaction is exempt, an additional \$5.00 Affidavit Processing Fee is required.

Any conveyance document must be accompanied by the official Washington State Excise Tax Affidavit, which can be found online [HERE](#). The applicable excise tax must be paid and the affidavit approved at the time of the recording of the conveyance documents. (NOTE: Real Estate Excise Tax Affidavits must be printed as legal size forms).

END OF SPECIAL EXCEPTIONS

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Schedule B II Exceptions

ALTA Commitment for Title Insurance Page 8 of 12



ALTA COMMITMENT FOR TITLE INSURANCE

NOTES

Order No.: 2023-50625-PO

NOTES

1. NOTE: In order to assure timely recording all recording packages should be sent to: Aegis Land Title Group, [10356 Silverdale Way NW, Suite 100, Silverdale, WA 98383](#) Attn: Recorder.
2. NOTE: The records of Kitsap County and/or our inspection indicate that the address of the improvement located on said land is:
1108 Sidney Avenue,
Bremerton, WA 98337
3. NOTE: In the event of cancellation, a cancellation charge may be made.
4. NOTE: The following deeds affecting the property herein described have been recorded within the last 36 months immediately preceding the effective date of this commitment.

Type of Document: Statutory Warranty Deed

Recorded on August 24, 2020 as Instrument #202008240376 in the [official records](#) of Kitsap County, Washington.

ARB

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Notes

ALTA Commitment for Title Insurance Page 9 of 12



ALTA Commitment Form

Issued by

STEWART TITLE GUARANTY COMPANY

NOTICE

IMPORTANT - READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THIS DOCUMENT CONSTITUTES A STATEMENT OF THE TERMS AND CONDITIONS ON WHICH A TITLE INSURER IS WILLING TO ISSUE A POLICY OF TITLE INSURANCE IF THE TITLE INSURER ACCEPTS THE PREMIUM FOR THE POLICY.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I - Requirements; Schedule B, Part II - Exceptions; and the Commitment Conditions, STEWART TITLE GUARANTY COMPANY, a Texas corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.


If all of the Schedule B, Part I - Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

Countersigned by:



Authorized Countersignature
Paul Hofmann
Aegis Land Title Group (PO)
1590 Bay Street
Port Orchard, WA 98366



Frederick H. Eppinger
President and CEO

David Hisey
Secretary

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COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

2. If all of the Schedule B, Part I - Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I - Requirements;
- (f) Schedule B, Part II - Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I - Requirements;
 - (ii) eliminate, with the Company's written consent, any Schedule B, Part II - Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.

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(f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I - Requirements have been met to the satisfaction of the Company.

(g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

(a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.

(b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.

(c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.

(d) The deletion or modification of any Schedule B, Part II - Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.

(e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.

(f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies.

The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. The policy to be issued contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at <http://www.alta.org>.

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