

(10/17/92)  
ALTA Owner's Policy

○ 243557

# POLICY OF TITLE INSURANCE



ISSUED BY

## *First American Title Insurance Company of Oregon*

200 S.W. Market St. • Portland, Oregon 97201 • (503) 222-3651

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, a Oregon corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

PIONEER TITLE CO.  
126 S. E. COURT ST.  
PENDLETON, OR 97801

Countersigned

Authorized Officer

RECEIVED

OCT 26 2006

WATER RESOURCES DEPT  
SALEM, OREGON

*Title Insurance Company of Oregon*

dba FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

BY

PRESIDENT

ATTEST

SECRETARY

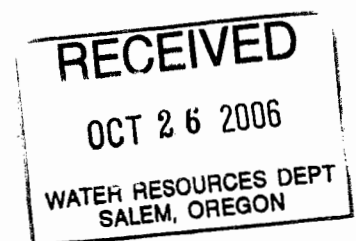


**TRACT I:**

Parcel 1 of PARTITION PLAT NO. 1998-52 located in the West Half of Section 13, Township 6 North, Range 35, East of the Willamette Meridian, Umatilla County, Oregon and recorded December 11, 1998 in Document No. 1998-3410712, Office of County Records.

**TRACT II:**

An easement for ingress, egress and utilities over and across Parcel 2 of Partition Plat No. 1998-52, located in the West Half of Section 13, Township 6 North, Range 35, East of the Willamette Meridian, Umatilla County, Oregon and recorded December 11, 1998 in Document No. 1998-3410712, Office of County Records.



SCHEDULE A

Order No.: 67245

Policy No.: 0243557

Amount of Insurance: \$35,000.00

Premium: \$245.00

Date of Policy: September 20, 2001, at 4:05 P. M.

1. Name of Insured:

CHRIS SMITH and JANE SMITH

2. The estate or interest in the land which is covered by this policy is:

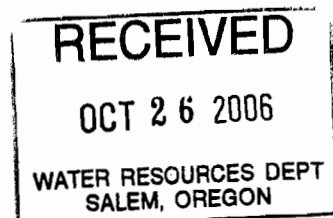
A FEE SIMPLE.

3. Title to the estate or interest in the land is vested in:

CHRIS SMITH and JANE SMITH  
husband and wife as tenants by the entirety

4. The land referred to in this Policy is described as follows:

SEE ATTACHED LEGAL DESCRIPTION - PAGE 3



## SCHEDULE B

## EXCEPTIONS FROM COVERAGE

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

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. 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.
3. Easements encumbrances or claims thereof 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 lien, or right to lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Discrepancies, conflicts in boundary line, shortage in area, encroachments, or any other facts which a correct survey would disclose.
6. 2001-2002 Taxes, which are a lien as of July 1, 2001, but not yet payable. No amounts are available. First 1/3rd will be due November 15, 2001.
7. Easement, including the terms and provisions thereof, granted to Pacific Grantee : Pacific Power and Light Company  
recorded : February 6, 1996 in Microfilm R-284, Page 1056, Office of County Records, Umatilla County, Oregon.
8. Irrevocable Consent Agreement, including the terms and provisions thereof,  
First Party : Umatilla County  
Second Party : Estate of David Bork  
Recorded : December 11, 1998 in Document No. 1998-3410777 Office of County Records, Umatilla County, Oregon.
9. Trust Deed, including the terms and provisions thereof, given to secure a note for \$94,512.30, with interest thereon,  
Grantor : Chris Smith & Jane Smith, husband and wife  
Trustee : Pioneer Title Company  
Beneficiary: Mark Freedle d/b/a The Home Loan Center  
Dated : September 18, 2001  
Recorded : September 20, 2001, Document No. 2001-3970368. Office of County Records, Umatilla County, Oregon.
10. Trust Deed, including the terms and provisions thereof, given to secure a note for \$28,151.31, with interest thereon,  
Grantor : Chris Smith & Jane Smith, husband and wife  
Trustee : Pioneer Title Company  
Beneficiary: Kathy Hassler  
Dated : September 18, 2001  
Recorded : September 20, 2001, Document No. 2001-3970369. Office of County Records, Umatilla County, Oregon.

RECEIVED

OCT 26 2006

WATER RESOURCES DEPT  
SALEM, OREGON

This map was prepared for Assessment purposes only.



NW 1/4 SEC 13 T 6N R 35E WM  
UMATILLA COUNTY, OR

SCALE: 1" = 200'

10/01/03

6N3513B

AERIAL PHOTO NO. NZ-6P-17

