# We Are Committed To...

## Your Knowledge

Pacific Northwest Title makes reading your title report easy. For your convenience, this title commitment is searchable and contains hyperlinks to important documents related to your transaction.

For **tips on interpreting your title commitment** visit:
*https://www.pnwtkitsap.com/buyers-and-sellers/*

## Your Trust & Satisfaction

Pacific Northwest Title is the leading full service real estate transaction company in Kitsap County. We work hard to provide exemplary service with high trust and integrity. Our commitment is to make every transaction you have with us the best possible experience.

We appreciate the opportunity to serve you. If you have questions about this report or your transaction, please do not hesitate to contact our title department at (360) 692-4141 or by emailing TitleUnit@pnwtkitsap.com

**Thank you for trusting us with your business.**

PACIFIC NORTHWEST TITLE
Title Insurance Escrow Services Real Estate Resources


**Silverdale**
360-692-4141
2021 NW Myhre Road, Suite 300
Silverdale, WA 98383

**Bainbridge Island**
206-842-2082
921 Hildebrand Lane NE, Suite 200
Bainbridge Island, WA 98110

**Port Orchard**
360-895-7799
450 Port Orchard Blvd., Suite 260
Port Orchard, WA 98366

# Pacific Northwest Title

*Agent for Old Republic National Title Insurance Company*
2021 NW Myhre Road, Suite 300, P.O. Box 3607, Silverdale, Washington 98383
(360) 692-4141 · Fax (360) 692-8001
http://www.pnwtkitsap.com

## ALTA Commitment
## Schedule A
**Revision No. Prelim**

**RE/MAX Connect / Poulsbo**
**18961 Front Street Northeast, Suite 101**
**Poulsbo, WA 98370**

**Attention:** Tim Roche

Title Order No.: **1-524657**

**Property Address:**
315, 317, 319 and 321 Willow Street, Bremerton, WA 98310

**1.** Effective Date: February 6, 2026 8:00 AM

**2.** Policy or Policies to be issued to be issued:

(a) 2021 ALTA Homeowner's Policy
Proposed Insured: **To Be Determined**

| | |
|---|---|
| **Insured Amount:** | **$0.00** |
| Rate – Premium: | **$0.00** |
| Endorsement Premiums: | **$0.00** |
| Tax: | **$0.00** |
| **Owner Policy Total (including taxes):** | **$0.00** |

**3.** The estate or interest in the Land at the Commitment Date is:
Fee Simple

**4.** The Title is, at the Commitment Date, vested in**:**
Richard A. Wright and Cheri A. Wright, a married couple

**5.** The Land is described as follows:
See Exhibit "A" Attached Hereto

Kari Buck
*Authorized Signatory*
Pacific Northwest Title of Kitsap County

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**
*A Stock Company*
*1408 North Westshore Blvd., Suite 900, Tampa, Florida 33607*
*(612) 371-1111* *www.oldrepublictitle.com*

By C Monroe President

Attest Kent Lewis Secretary

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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.*

## EXHIBIT "A"

Lot 38, Corrected Plat of First Addition to Sheridan Park, as recorded in Volume 8 of Plats, Pages 23, 24 and 25, in Kitsap County, Washington.

…End of Exhibit "A"…

## SCHEDULE B, PART I – Requirements

I. The following are the requirements to be complied with:
   A. Instruments necessary to create the estate or interest to be insured must be properly executed, delivered and duly filed for record.
   B. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be Insured.

II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:
   A. 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.
   B. General Exceptions:
      a) Rights or claims of parties in possession not shown by the public records.
      b) Public or private easements, or claims of easements, not shown by the public records.
      c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
      d) Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records, or liens under the Workmen's Compensation Act not shown by the public records.
      e) Any title or rights asserted by anyone including but not limited to persons, corporations, governments or other entities, to tide lands, or lands comprising the shores or bottoms of navigable rivers, lakes, bays, ocean or sound, or lands beyond the line of the harbor lines as established or changed by the United States Government.
      f) (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water.
      g) Indian tribal codes or regulations, Indian treaty or aboriginal rights, including, but not limited to, easements or equitable servitudes.
      h) Any service, installation, connection, maintenance, capacity, or construction charges for sewer, water, electricity or garbage removal.
      i) General taxes not now payable or matters relating to special assessments and special levies, if any, preceding the same becoming a lien.

## SCHEDULE B, PART II – Special Exceptions

**Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.**

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

**1.** All Covenants, Conditions, Restrictions, Reservations, Easements, or other servitudes, if any, disclosed by the recorded plat of Corrected Plat of First Addition to Sheridan Park, recorded under Auditor's File No. 592386.

**2.** Easement, and the terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on August 16, 1948, under Auditor's File No(s). 476900.

| | |
|---|---|
| In favor of: | City of Bremerton |
| For: | Sewer and water lines |

Note: The description contained therein is insufficient to specifically locate said easement.

**3.** Easement for electric transmission and distribution line, and the terms and conditions thereof, together with necessary appurtenances, as granted by instrument recorded on October 14, 1948, under Auditor's File No(s). 477801.

| | |
|---|---|
| To: | Puget Sound Power and Light Company/Puget Sound Energy |

Note: The description contained therein is insufficient to specifically locate said easement.

**4.** Easement, and the terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on July 27, 1950, under Auditor's File No(s). 515535.

| | |
|---|---|
| In favor of: | City of Bremerton |
| For: | Public utilities |
| Affects: | A portion of said premises |

**5.** Easement, and the terms and conditions thereof, affecting a portion of said premises and for the purposes hereinafter stated, as disclosed by instrument recorded on October 30, 2000, under Auditor's File No(s). 200010300107.

| | |
|---|---|
| For: | Roof overhang |
| Affects: | A portion of said premises |

**6.** General and Special Taxes and Charges: First half due before May 1; Second half due before November 1:

| | |
|---|---|
| Year: | 2026 |
| Amount Billed: | $10,267.46 |
| Amount Paid: | $0.00 |
| Amount Due: | $10,267.46 |
| Tax Account No.: | 3965-000-038-0003 |
| Tax Code Area: | 0060 |
| Assessed Value: | $1,184,640.00 |

Note: If this transaction involves a mobile home, move permit or the recording of a plat, short plat or boundary line adjustment, payment of taxes in full, payment of taxes not yet delinquent and possibly not yet billed may be required. For further questions, please contact the Kitsap County Treasurer at (360) 337-4939.

**7.** Deed of Trust, and the terms and conditions thereof:

| | |
|---|---|
| Grantor: | Richard A. Wright and Cheri A. Wright, husband and wife |
| Trustee: | Northwest Trustee Services, Inc. |
| Beneficiary: | Mortgage Electronic Registration Systems, Inc., as nominee for Ditech Financial LLC |
| Amount: | $590,000.00, plus interest |
| Dated: | May 8, 2017 |
| Recorded: | May 10, 2017 |
| Auditor's File No.: | 201705100069 |

**8.** Matters delineated, described, and noted on Survey recorded December 22, 2003, in Volume 60, Page(s) 176, under Auditor's File No. 200312220111.

**9.** 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.

**10.** Until the amount of the policy to be issued is provided to us and entered on the commitment as the amount of the policy to be issued, it is agreed by every person relying on this commitment that we will not be required to approve any policy amount over $1,000.00, and our total liability under this commitment shall not exceed that amount.

**11.** Lien of real estate excise sales tax upon any sale of said premises, if unpaid. As of January 1, 2020, the Washington State excise tax rate became graduated. Please visit their website (https://dor.wa.gov/reet) for a calculator and additional information.

In addition, the required local excise tax rate for Kitsap County is .50%

Note: An additional $5.00 processing fee is also required.

## SCHEDULE B, PART III - Informational Notes

**1.** Abbreviated Legal Description:
Lot 38, Corrected Plat of First Addn to Sheridan Park

**2.** Pacific Northwest Title electronically records documents, when possible. All checks for excise and recording fees should be made payable to Pacific Northwest Title. Kitsap County recording fees are as follows:
Deeds of Trust: $304.50 for the first page, and $1.00 for each additional page
Deeds: $303.50 for the first page, and $1.00 for each additional page
E-recording fee: $5.46 per document

**3.** The records of Kitsap County and/or our inspection indicates that the address of the improvement located on said land is 315, 317, 319 and 321 Willow Street, Bremerton, Washington 98310.

**4.** Pacific Northwest Title has been requested to issue the ALTA Homeowner's Policy of Title Insurance to the buyer. The forthcoming Owner's Policy to issue will not contain items a-i, inclusive, of Schedule B-II General Exceptions upon approval of the company and/or underwriting.

**5.** Please be aware that should this transaction fail to close, a cancellation fee may apply.

**6.** The deed under which title was acquired was recorded under Auditor's File No. 200310200271. There have been no other conveyances in the last 24 months.

**7.** Beginning March 1, 2026, the Financial Crimes Enforcement Network (FinCEN), a division of the United States Treasury Department, will require reporting of certain information on residential real estate transactions where the transaction is non-financed, or not traditionally financed, and where the property is transferred to a legal entity, such as a corporation, LLC, or trust. Information required may include full legal names, birthdates, residential addresses, country of citizenship, and Taxpayer Identification Numbers.

Information necessary to comply with FinCEN must be provided prior to closing. Transactions cannot be closed or insured until the requested information is submitted, reviewed, and found to be complete. For further information on Residential Real Estate Reporting please visit www.fincen.gov/rre

OLD REPUBLIC TITLE

# ALTA COMMITMENT FOR TITLE INSURANCE
issued by
OLD REPUBLIC NATIONAL TITLE INSURANCE 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.

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, Old Republic National Title Insurance Company, a Florida 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 Amount of Insurance 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.

## COMMITMENT CONDITIONS

**1.** DEFINITIONS

a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.

b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.

c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.

d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.

e. "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.

f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.

g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.

*This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Old Republic National Title Insurance Company. 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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AMERICAN LAND TITLE ASSOCIATION

h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
j. "Title": The estate or interest in the Land identified in Item 3 of 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 is not 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 is not 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 is only liable 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 does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
e. The Company is not liable for the content of the Transaction Identification Data, if any.
f. The Company is not 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. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

**6.** LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM
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 under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.

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c. 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 IS 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 closing, settlement, escrow, or any other purpose.

**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.** CLAIMS PROCEDURES
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

**10.** CLASS ACTION
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY**
1408 North Westshore Blvd, Suite 900, Tampa, FL 33607

By:_____
President

By:_____
Secretary

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PACIFIC NORTHWEST TITLE
Title Insurance Escrow Services Real Estate Resources

# Our Privacy Policy

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.
Information about your transactions we secure from our files, or from others.
Information we receive from a consumer reporting agency.
Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

*Thank you for choosing Pacific Northwest Title. We value you as a customer and appreciate the opportunity to serve you.*

PACIFIC NORTHWEST TITLE

Title Insurance Escrow Services Real Estate Resources

ORDER NO. **1-524657**

**IMPORTANT:** This is not a Plat of Survey. It is furnished as a convenience to locate the land indicated hereon with reference to streets and other land. No liability is assumed by reason of reliance hereon.

**Portion of Corrected Plat of First Addition to Sheridan Park (8/23)**

(Section 11, Township 24 North, Range 1 East W.M.)

2021 Northwest Myhre Road, Suite 300, Silverdale, Washington 98383
Phone No.: (360) 692-4141 / Fax: (360) 692-8001 / Web Site: http://www.pnwtkitsap.com