Pioneer Title Company, LLC
1697 N Western Ave.
Wenatchee, WA 98801
509-663-1125

August 11, 2026

File Number: TO-14375
Property Address: NNA, Ephrata, WA 98823
Seller:
Buyer/Borrower: Charles L. Simmons and Beverly J. Simmons

Escrow Team:

Escrow Officer: Title Only		Title@pioneertitlecompany.com
Assistant:		

Title Team:

Title Officer:	Tyler Robinson	Tyler@PioneerTitleCompany.com
Title Assistant:	Title Team	Title@PioneerTitleCompany.com

CHICAGO TITLE INSURANCE COMPANY

ALTA COMMITMENT FOR TITLE INSURANCE
issued by
CHICAGO 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

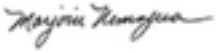
Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Chicago Title Insurance Company, a Florida corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective 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.

CHICAGO TITLE INSURANCE COMPANY

By: 

Michael J. Nolan, President

ATTEST: 

Marjorie Nemzura, Secretary

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago 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

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.

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; and
f. Schedule B, Part II—Exceptions; and
g. a counter-signature by the Company or its issuing agent that may be in electronic form.

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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.

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.

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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.

11. ARBITRATION – INTENTIONALLY DELETED

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Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:
Issuing Agent: Pioneer Title Company, LLC
Issuing Office: 1697 North Western Avenue
Wenatchee, WA 98801
Issuing Office's ALTA® Registry ID: 0002989
Loan ID Number:
Commitment Number: TO-14375
Issuing Office File Number: TO-14375
Property Address: NNA, Ephrata, WA 98823
Parcel Number: 81701600500
Report: $400.00
Tax: $36.00

SCHEDULE A

1. Commitment Date: July 27, 2026 at 8:00 AM

2. The estate or interest in the Land at the Commitment Date is: fee simple

3. The Title is, at the Commitment Date, vested in: Charles L. Simmons and Beverly J. Simmons, husband and wife

4. The Land is described as follows: *See Exhibit A attached hereto and made a part hereof.*

CHICAGO TITLE INSURANCE COMPANY

PIONEER TITLE COMPANY, LLC
1697 North Western Avenue, Wenatchee, WA 98801
Telephone: (509) 663-1125

Countersigned:

By: _____
Authorized Signatory
Tyler Robinson
Pioneer Title Company, LLC, License # 604746355

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Chicago 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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SCHEDULE B, PART I—Requirements

All of the following Requirements must be met:

1. 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.

2. Pay the agreed amount for the estate of interest to be insured.

3. Pay the premiums, fees and charges for the Policy to the Company.

4. 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.

5. No Deeds of Trust were found of record. The company must be notified immediately of any standing loans affecting said premises.

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SCHEDULE B, PART II—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. Rights or claims of parties in possession, or claiming possession, not shown by the Public Records.

2. 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.

3. Easements, prescriptive rights, rights-of-way, liens or encumbrances, or claims thereof, not shown by the Public Records.

4. Any lien, or right to a lien, for contributions to employee benefit funds, or for state workers' compensation, or for services, labor, or material heretofore or hereafter furnished, all as imposed by law, and not shown by the Public Records.

5. Taxes or special assessments which are not yet payable or which are not shown as existing liens by the Public Records.

6. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.

7. Unpatented mining claims, and all rights relating thereto.

8. Reservations and exceptions in United States Patents or in Acts authorizing the issuance thereof.

9. Indian tribal codes or regulations, Indian treaty or aboriginal rights, including easements or equitable servitudes.

10. Water rights, claims or title to water.

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11. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all the Schedule B, Part 1 Requirements are met.

12. General and special taxes and charges, payable February 15, first half delinquent if unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (Amounts do not include interest and penalties):

Year: 2026
Tax Parcel Number: 81701600500
Assessed Value - Land: $12,000
Assessed Value - Improvements: 0.00
Assessed Value - Total: $12,000

General and special taxes:
Billed: $72.94
Amount First Half: $36.47 - DELINQUENT
Amount Second Half: $36.47
Amount Paid: $0.00
Amount Unpaid: $72.94
Land Use Code: 91

13. General and special taxes and charges, payable February 15, first half delinquent if unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):

Year: 2025
Tax parcel number: 81701600500
Billed: $69.75
Paid: $0.00
Unpaid: $69.75 - DELINQUENT

14. General and special taxes and charges, payable February 15, first half delinquent if unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):

Year: 2024
Tax parcel number: 81701600500
Billed: $53.58
Paid: $0.00
Unpaid: $53.58 - DELINQUENT

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15. General and special taxes and charges, payable February 15, first half delinquent if unpaid on May 1, second half delinquent if unpaid on November 1 of the tax year (amounts do not include interest and penalties):

Year: 2023
Tax parcel number: 81701600500
Billed: $418.91
Paid: $0.00
Unpaid: $418.91 - DELINQUENT

16. Pendency of an action in Superior Court
County: Douglas
Date Action Commenced: July 30, 2026
Cause No.: 26-2-00337-09
Entitled: Douglas County as Plaintiff; and Charles L Simmons, as Defendant
An Action: Petition for Tax Foreclosure

17. As of the date of the commitment, 07/27/2026, herein referenced, there are no matters against Charles L. Simmons and Beverly J. Simmons, which would appear as exceptions in the policy to issue, except as shown in the commitment or in the supplemental report herein.

18. Any unpaid assessments or charges, and liability for further assessments or charges by the City or County.

19. Any unpaid assessments or charges, and liability for further assessments or charges by the Rimrock Meadows Homeowners Association.

20. Right of the public to make necessary slopes for cuts or fills upon said premises in the reasonable original grading of streets, avenues, alleys and roads, as dedicated in the plat.

21. The reservations, exceptions, and conditions as set forth and described within the provisions of the Quit Claim Deed referenced herein, recorded on 08/20/1968 under Auditor's File No. 152141 .

22. Covenants, conditions, restrictions, recitals, reservations, easements, easement provisions, encroachments, dedications, building setback lines, notes, statements, and other matters, if any, but omitting any covenants or restrictions, if any, including but not limited to those based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law, as set forth on:
Rimrock Meadows No. 3
Recorded: 04/19/1971
Auditor's File No.: 160088

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23. Covenants, conditions and restrictions contained in Declaration of Protective Restrictions, but omitting covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.
Recorded: 08/03/1970
Auditor's File No.: 157623

Modifications and/or Amendments recorded under Auditor's File No's.: 156741 , 318761 , 3019472 , 3121210 , 3125215 , 3134946 , 3142087 , 3158197 , 3166112 , 3177253 , 3177622 , 3179916 , 3183722 , 3185019 , 3194416 , 3202442 , 3207741 , 3210003 , 3219146 , 3226313 , 3252919 , 3260207 , 3260635 , 3266345 .

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EXHIBIT A
LEGAL DESCRIPTION

Lot 5, Block 16, Rimrock Meadows Division No. 3, Douglas County, Washington, according to the plat thereof recorded in Volume D of Plats, Pages 31 through 48.

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INFORMATIONAL NOTES

1. According to available information the address of the land is: NNA, Ephrata WA, 98823

2. The abbreviated legal is as follows: Lot 5, Block 16, Rimrock Meadows Division No. 3

3. See attached for a 24 month chain of title.

4. 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.

5. The cancellation fee is a minimum of $500.00 plus tax.

6. A $5.45 per document e-record fee will be charged.

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AMERICAN LAND TITLE ASSOCIATION

Order No. **TO-14375**

Pioneer Title Company, LLC
Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **Pioneer Title Company, LLC.**

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 our affiliates or 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 may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

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.

8/

REVENUE STAMPS

Filed for Record at Request of
Rimroc Meadows of Washington, Inc.
After Recording Mail to:

RIMROCK MEADOWS OF WASH. INC.
P. O. BOX 1195
EPHRATA, WA 98823

THIS SPACE RESERVED FOR RECORDER'S USE
FILED UNRECORDED
OF M271 PG 07
Rimroc Meadows
'89 AUG 21 PM 12:55 9907
DOUG. CO. WASH. 2ND CO.
WATERVILLE, WASHINGTON
DEPUTY

2567295

Statutory Warranty Fulfillment Deed

THE GRANTOR, Rimroc Meadows of Washington, Inc., successor in interest to Robert E. Hicks, as Trustee for NAAC of Washington, Inc., Debtor in proceedings under Chapter X of the Bankruptcy Act, in the U.S. District Court for the Northern District of Georgia, Atlanta Division, Docket No. B74-635A, for and in consideration of Ten and No/100 Dollars ($10.00) and other good and sufficient value in hand paid, conveys and warrants to Charles L. & Beverly J. Simmons (H&W) the following described real estate known as: Lot 5 Block 16 Division 3 of the plat of Rimrock Meadows according to the maps or plats of record in the office of the County Recorder of Douglas County, State of Washington.

This deed is given in fulfillment of that certain real estate contract between the parties hereto, dated August 3, 19 89, and conditioned for the conveyance of the above described property, and the covenants of warranty herein contained shall not apply to covenants, reservations, restrictions, and easements of record nor to any title, interest or encumbrance arising by, through or under the purchaser in said contract, and shall not apply to any taxes, assessments or other charges levied, assessed or becoming due subsequent to the date of said contract.

Real Estate Excise Tax was paid on this sale or stamped exempt on

Dated this 21 AFFT. # 49847
REAL ESTATE EXCISE TAX
PAID
$ 2900
DOUGLAS COUNTY TREASURER
MARY E. DODGE
BY 8-21-89 DEPUTY

day of August 1989

RIMROC MEADOWS OF WASHINGTON, INC.

By: [redacted] Mike J. Dawson
Vice President

STATE OF WASHINGTON
Douglas
County of [redacted] } ss

On this 8-1 day of Aug A.D. 19 89, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn personally appeared [redacted] Mike J. Dawson, to me known to be the President of Rimroc Meadows of Washington, Inc., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

WITNESS my hand and official seal hereto affixed the day and year in this certificate above written.

BOOK M271 PAGE 07

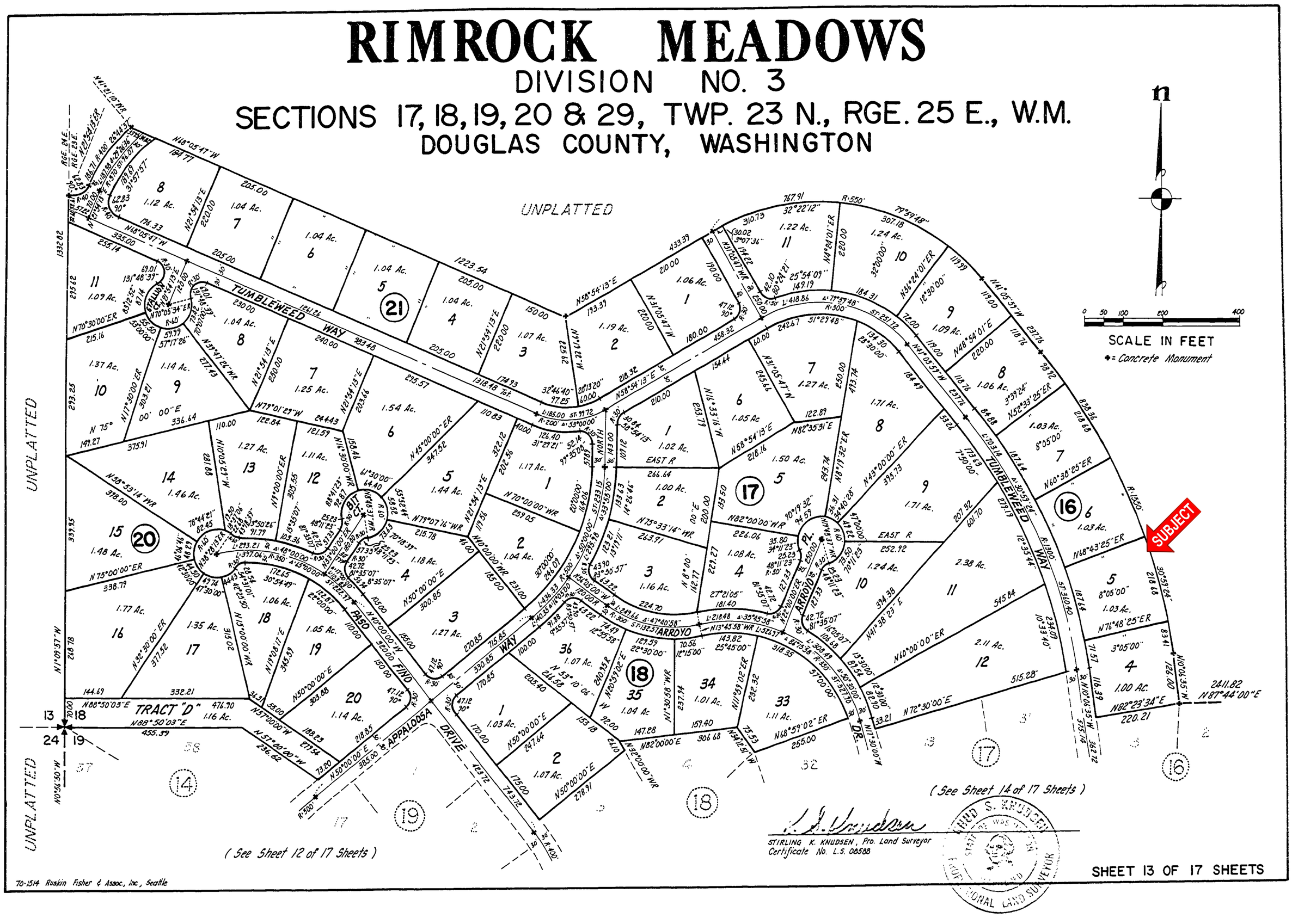
NOTARY PUBLIC in and for the State of Washington,
residing at Wenatchee WA

RIMROCK MEADOWS

DIVISION NO. 3

SECTIONS 17, 18, 19, 20 & 29, TWP. 23 N., RGE. 25 E., W.M.

DOUGLAS COUNTY, WASHINGTON



STIRLING K. KNUDSEN, Pro. Land Surveyor
Certificate No. L.S. 08588

STIRLING S. KNUDSEN — STATE OF WASHINGTON — REGISTERED — PROFESSIONAL LAND SURVEYOR

SHEET 13 OF 17 SHEETS

70-1514 Ruskin Fisher & Assoc., Inc., Seattle